

# What to Study in Banking

- **Customized Syllabus**

## A: Core Banking Concept

- Concept of Bank, Historical Development, Major Functions of Banks, Role of BFIs in Nepalese Economy, Current Status, Opportunities and Challenges, Function of Commercial Bank, Banking Terminology

## B: Banking Products/Services

- Deposit and its concept, Types of Deposit, Differences between different types of deposits, Fund Collection and Its mobilization
- Concept of Loan, Types of Loan, Loan Cycle, Classification of Loan, Qualitative Loan Management and its aspects
- **Deposit and Loan**, Bank Guarantee, Letter of Credit, Agri-Saving Bond, Farmer's Credit Card, Branch Less Banking, Remit, Any Branch Banking System (ABBS), Mobile Banking, Internet Banking, SWIFT, Draft, ATM, Debit and Credit Card, ASBA, Demat, Financial Literacy, Agency Services.
- **Deposit Accounts and its features**, Factors to be considered while opening account and operating it.

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## C: Banking Operation:

- Cash Transaction, Importance, Major Focus Areas/Factors to be considered in cash transaction, related risks, Cheque, Voucher, types, Need and Basic Element with Importance
- Remittance and its concept, Types, Importance, Role of Remittance in Nepalese Economy,
- Funded and Non Funded Business, Need for Funded and Non Funded Business, Classification and differences.
- Different Types of Risks in Banking Operation, Management

- Interbranch Account Reconciliation and its need and importance, Factors to be considered for Interbranch Account Reconciliation.

#### **D: ADBL Related**

- ADBL and Its Establishment, Developmental Stages of ADBL, Nature of Transactions, Vision, Mission and Objectives, Organizational Structure, Current Status, SWOT Analysis, ADBL Employee Bylaws 2062
- Role of ADBL in Nepal

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#### **E: Policy and Acts**

- Unified Directives
- Establishment, role and objective of NRB, Its function, Prudential Regulation and its Compliance.
- Loan Loss Provision and Corporate Governance related provision in Unified directives.
- NRB Act, BAFIA, Banking Offence and Punishment Act, AML CFT Act.

## **बैंकको नियमन**

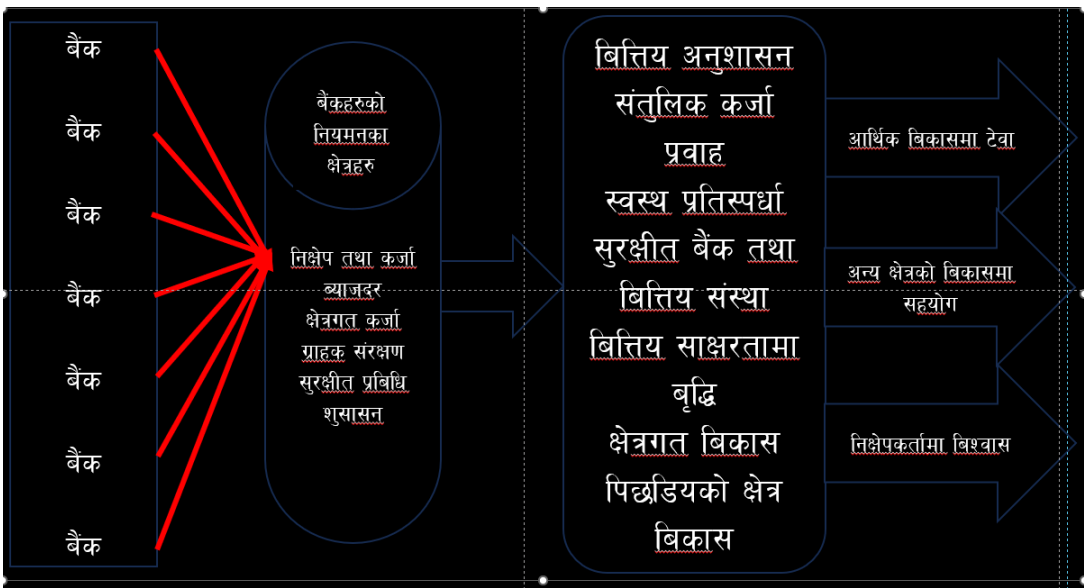
- प्रायजसो मूलुकमा बैंक तथा बित्तीय संस्थाहरुलाई कडाईका साथ अनूगमन गरिएको हुन्छ ।
- प्रवाह गर्ने सेवासूबिधा, शाखा तथा कार्यालयको बिस्तार, सेवा शूलक लगायत धेरै बिषयमा नियमनकारी निकायको प्रत्यक्ष अनुगमन रहने बैंक तथा बित्तीय संस्थाहरुले कार्य गर्नु अपरिहार्य रहेको हुन्छ ।
- बैंकले प्रदान गर्ने कर्जा, संकलन गर्ने निक्षेप तथा बैंकवाट प्रवाह हुने सबै किसिमका सेवाहरु नियमनकारी निकायको निर्देशनको दायरामा हुने गर्दछ ।

- छरिएर रहेका साना तर धेरै संख्यामा रहेका निक्षेप कर्ताको निक्षेप को परिचालनवाट नाफा आर्जन गर्ने संस्था भएकाले निक्षेप कर्ताहरुको हकहित र उनिहरुको निक्षेपको संरक्षण गर्दै बैंक क्षेत्रको बिकास गर्नु चुनौतिपूर्ण भएकाले पनि यस क्षेत्र धेरै भन्दा धेरै नियम, कानुन तथा अनुगमनको दायरामा पर्दछ ।
- त्यस्तै गरि राष्ट्रिय अर्थतन्त्रको स्थायीत्व, बिकास गर्दै निक्षेपकर्ताको निक्षेपको सदुपयोग मार्फत औधोगिक बिकास, वचत र लगानिको बृद्धि, रोजगारको सृजना गर्दै अँम्दानीको बृद्धि गर्नका लागि पनि यस क्षेत्रलाई थप अनुगमन, तथा कानुनि दायरामा राख्नु पर्ने हुन्छ ।
- तसर्थ बैंकि क्षेत्रको अत्याधिक अनुगमनलाई अर्थतन्त्रको स्थायीत्व र बिकासका साथ साथै निक्षेपकर्ताको चाहाना तथा अपेक्षालाई सुरिक्षित गर्नुसंग जोडेर पनि हेर्ने गरिन्छ ।

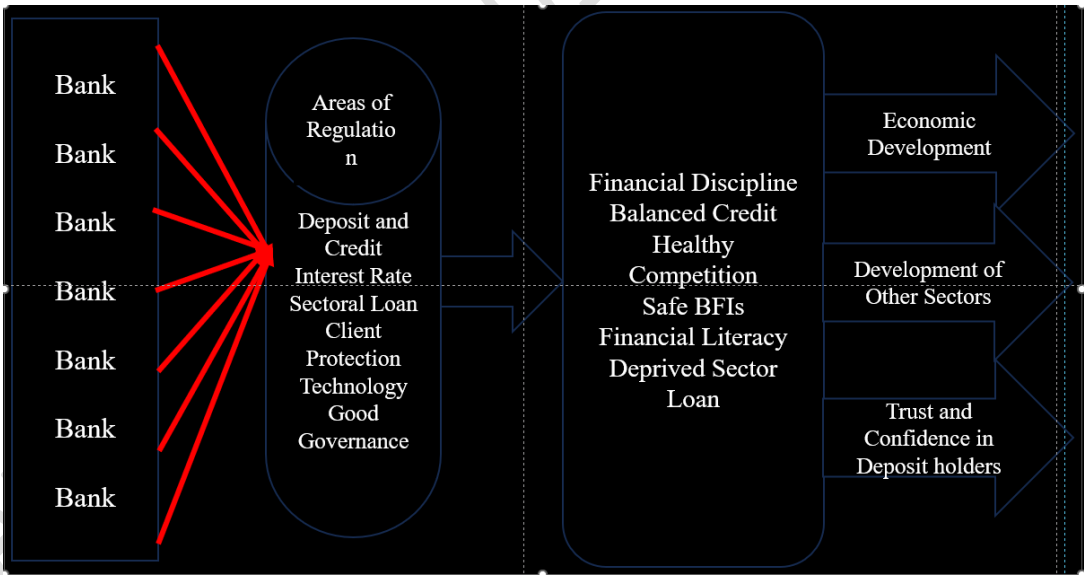
## Regulation of Banks

- Banks operating in most of the countries are exposed to various stringent regulations.
- Most governments enforce rules and procedures to govern their operations and service offerings, and the manner in which they grow and expand their facilities to better serve the public.
- For the betterment of the financial system of the country, regulation is important to ensure better utilization of the funds which ensures, industrial development, investment, income generation, employment generation and thus finally ensures the economic development objective of the country.

## बैंकहरुको नियमन



## Regulation of BFIs



## Regulation of BFIs

### Why to Regulate

- साना अनि अधिक संख्यामा रहेका निक्षेपकर्ताको वचतको रकमलाई सुरक्षित राख्न,
- राष्ट्रका वृहत उद्देश्य पुरा गर्नका लागि अर्थतन्त्रमा मूद्राको आपूर्ति र कर्जा बिस्तारलाई सन्तुलन गर्नु,
- देशको संतुलित बिकास सूनश्चीत गर्न, सबै सामु बितीय सेवा तथा कर्जा सुबिधा पुर्‍याउन,
- वचत लाई थप प्रोत्साहीत गर्न बैंक तथा बितीय संस्थाहरु प्रति जनमानसमा सकारात्मक सोच र बिश्वासको वातावरण सृजना गर्न,
- बितीय शक्तिको केन्द्रीकरणलाई सिमित ब्यक्ती तथा संस्थाको मुठ्ठी वाट सर्बसाधारण सम्म पहुच पुर्‍याउन,
- सरकारलाई ऋण, कर आय र अन्य सेवाहरु दिनकालागि,
- अर्थतन्त्रका पिछडिएका तथा बिषेश आवश्यकता भएका क्षेत्रलाई बिकासको मुलधार सम्म ल्याउनकालागि जस्तै कृषिलाई ब्यवसायीक बनाउन बैंक तथा बितीय संस्थाले गर्नु पर्ने लगानिको न्युनतम प्रतिशत तोक्ने आदी,
- साना लगानिकर्ता तथा साना उधमिहरु तथा साना किसानहरुको बिकासका लागि बैकलाई निर्देशित गर्नका लागि,

## बैंकहरुको नियमन

### Why to Regulate

- To protect the safety of the public's savings.
- To control the money supply and credit to achieve broad economic goal.
- To ensure equal opportunity and fairness in the public's access to credit and to ensure balanced economic growth of the economy.
- To promote public confidence in the financial system, so that savings are made speedily and efficiently.
- To avoid concentrations of financial power in the hands of a few individuals and institutions.
- Provide the Government with credit, tax revenues and other services.
- To help sectors of the economy that have special credit needs. For example housing, small business and agricultural loans etc.
- To promote and help develop the small entrepreneurs, and small farmers through various schemes like micro credit program and others.

## बैंक तथा बित्तीय संस्थाको नियमन

- ;मग्रमा भन्नू पर्दा बैंक तथा बित्तीय संस्थाहरु त्यस्ता मध्यस्तकर्ताहुन जसले एकातर्फ निक्षेपकर्ता वाट लगानिकर्ता सम्म पुंजिको पहुच पुर्‍याउदछन भने अर्को तर्फ सरकारको वजेट तथा बृहत उद्येश्यको सफलतापुर्वक हासील गर्नकालागि सरकारको निति तथा कार्यक्रमलाई कार्यान्वयनमा सहयोग गर्दछन ।
- तसर्थ बैंक तथा बित्तीय क्षेत्रलाई अर्थतन्त्रको मेरुदण्डको रुपमा समेत लिईन्छ । अर्थतन्त्रमा बैंक तथा बित्तीय संस्थाको असफलता भनेको अफिम सरह हो जसले सर्वसाधारण जनताको बैंक प्रतिको बिश्वास मार्दछ र अर्थतन्त्रलाई थप पछाडी धकेल्दछ । यी सबै कारणले गर्दा बैंक तथा बित्तीय संस्थाहरुको अनुगमन अनिवार्य सरह रहेको छ

## Regulation of BFIs

- The banking system is considered as one of the most important fund channelling mechanism that helps in national building in one way or the other.
- Since it is the backbone of any developing economy, its failure may lead to the collapse and economic uncertainty in the country. Due to above reasons proper regulation of banking industry seems important.

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