

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.

Concept of Bank

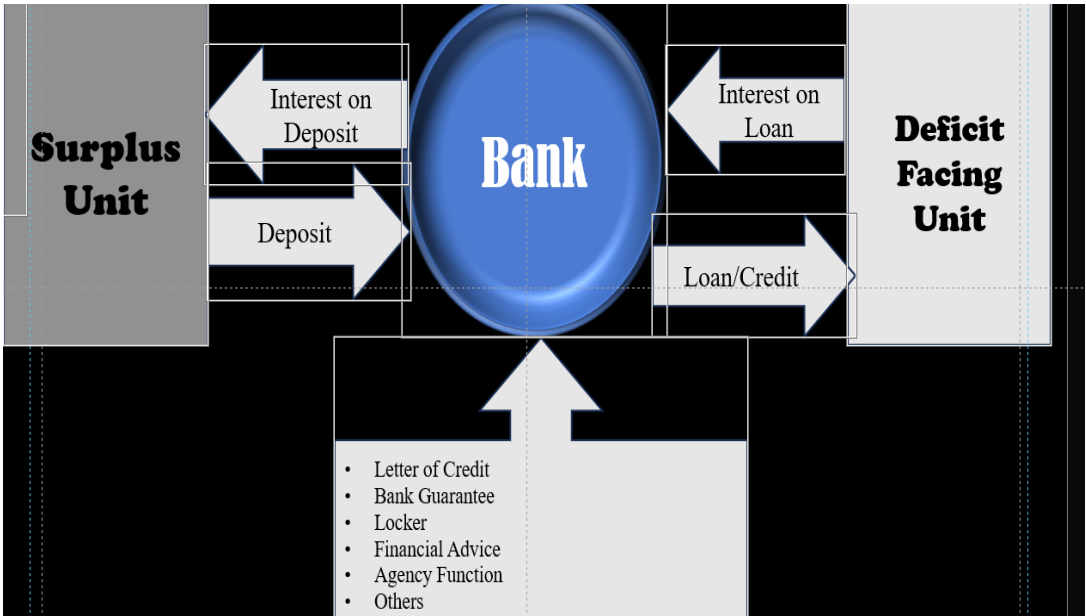
- A bank can be defined as a financial intermediary that bridges the gap between surplus unit and the deficit facing unit.
- It collects deposits/funds by providing certain percent of interest as return, & mobilizes it to productive sectors or the parties who is in the need of fund by charging certain interest rate.
- Bank can provide the services like: Deposit, Credit, LC, Bank Guarantee, Remittance, Locker, Digital Financial Services and many more



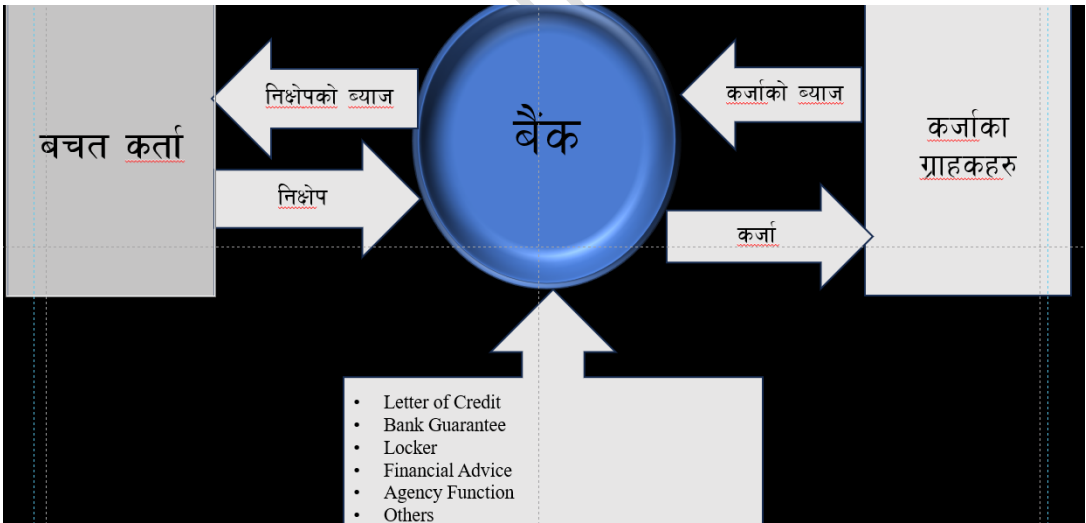
बैंकको अवधारणा

- बैंक भन्नाले त्यस्तो वित्तीय मध्यस्तकर्तालाई जनाउँछ जसले वचत कर्ता र पूजीको अभाव भएका क्षेत्रहरुको बिचमा सम्पर्क स्थापना गराउने कार्य गर्दछ ।
- बैंकले मूलतः वचत कर्ताहरुबाट रकम निक्षेपको रुपमा संकलन गरि कर्जाको माग वमोजिम पूजीको अभाव भएका क्षेत्रहरुमा लगानि गर्ने कार्य गर्दछ । यसरी लगानि गर्दा बैंकले निक्षेप ग्राहकहरुलाई निक्षेपको प्रकृति वमोजिम ब्याज प्रदान गर्दछ भने लगानिका क्षेत्रबाट पनि ब्याजको रुपमा आयआर्जन गर्दछ ।
- बैंकले निक्षेपमा प्रदान गर्ने ब्याजदर कम हुन्छ भने कर्जामा आर्जन गर्ने ब्याज बढि रहन्छ जून फरकबाट बैंकले खर्च वहन गरेर वाकि मूनाफा आर्जन गर्दछ ।
- आजको समयमा बैंकहरुले निक्षेत्र संकलन र कर्जा लगानि वाहेक धेरै प्रकारका कार्यहरु गर्दछन । उदाहरणका लागि प्रतितपत्रका कारेवार, विप्रेषण सम्बन्धी कारोवार, बैंक ग्यारेन्टी सम्बन्धी कारोवार लगायत विभिन्न एजेन्सी सम्बन्धी कार्यहरु समेत गर्दछन। यस अर्थमा भन्नू पर्दा बैंकहरु आजको दिनमा आईपूग्दा वित्तिय सूपरमार्केटका रुपमा विकशित भई सकेका छन ।

Concept of Bank



बैंकको अवधारणा



Concept of Bank

- From the above definitions, it is clear that the bank is a financial institution, which accepts deposits from the public in different accounts and grants loans to individual and corporations against their securities.
- Also it is an agent of its clients, which remits money, provides services like LC, guarantee etc and collects income, commissions and pays expenses on behalf of them.

बैंकको अवधारणा

माथिको तथ्यबाट प्रष्ट हुन्छ कि बैंक भनेको वित्तिय मध्यस्थकर्ता हो जसले छरिएर रहेका बचतकर्ता वाट निक्षेप संकलन गरि कर्जाको आवश्यकता भएको क्षेत्रका लागि कर्जा प्रवाह गरि अर्थतन्त्रलाई चलायमान बनाउदछ ।

आजको आर्थिक समृद्धिको युगमा हेर्ने हो भने बैंक तथा वित्तिय संस्थाले निक्षेप संकलन र कर्जा प्रवाह जस्ता आधारभुत कार्य बाहेकका विभिन्न कार्यहरु जस्तै डिजिटल कारोवार, प्रतितपत्र, बैंक ग्यारेन्टी, रेमिट्यान्स लगायतका विभिन्न सेवाहरु ग्राहकलाई दिएर सम्पूर्ण वित्तियकारोवारको केन्द्रीय निकायको रुपमा आफुलाई विकास गरेका छन .

Features of Bank

- Accepting Deposit and Granting Loan
- Entity that deals with money (deposit and Credit)
- Entity that performs financial transactions
- Bank provides foreign exchange facility
- Safeguarding of public deposit
- Supply of credit towards productive sector
- Transacting in remittance
- Facilitating business and industrial sectors
- Improving the financial wellbeing of general people

बैंकका बिषेशताहरु

- निक्षेप स्वीकार गर्ने तथा कर्जा प्रवाह गर्ने

- त्यस्तो संस्था जसले मद्रिक कारोवार गर्दछ ।
- त्यस्तो संस्था जसले आर्थिक क्रियाकलाप गर्दछ ।
- विदेशि मुद्राको सहि सुविधा प्रदान गर्दछ ।
- निक्षेपकर्ताको वचतको संरक्षण तथा सदुपयोग ।
- उत्पादनशिल क्षेत्रमा कर्जाको प्रवाह
- रेमिट्यान्स सम्बन्धी कार्यहरु
- ब्यवसायीक तथा औधोगिक क्षेत्रलाई सहयोग ।
- सर्वसाधारण जनताको बित्तिय हितको जगेर्ना गर्नु

Objectives of Bank

- To establish as an institution for maximizing profits and to conduct overall economic activities.
- To collect savings or idle money from the public at a lower rate of interests and lend these public money at a higher rate of interests.
- To create propensity of savings amongst the people.
- To motivate people for investing money with a view to bringing solvency in them .
- To create money against money as an alternative for enhancing supply of money.
- To build up capital through savings.
- To expedite investments.
- To extend services to the customers.
- To maintain economic stability by means of controlling money market.
- To extend co-operation and advices to the Govt. on economic issues.
- To assist the Govt. for trade& business and socio-economic development.
- To issue and control notes and currency as a central bank.
- To maintain and control exchange rates as a central bank

बैंकको उद्देश्यहरु

- आर्थिक क्रियाकलाप गर्ने वित्तीय मध्यस्तकर्ताको रुपमा कार्य गर्नु
- निष्क्रिय रुपमा रहेको वचतलाई संकलन गरि कर्जाको आवश्यकता भएको क्षेत्रमा प्रवाह गर्नु
- मनिसहरुमा वचतको बानीको विकास गर्नु
- विभिन्न व्यक्ति तथा संस्थालाई आय आर्जन गर्ने उद्देश्यका साथ लगानी गर्न प्रेरित गर्नु
- मूद्राको वदलामा मूद्रा आर्जन गरि मुद्राको आपूर्ति सहज बनाउनु अर्थात साख सिर्जना गर्नु
- पूँज निर्माणमा सहयोग गर्नु
- लगानीलाई प्रवर्धन गर्नु
- ग्राहकहरुमा अन्य सेवाको बिस्तार गर्नु
- मूद्रावजारमा नियन्त्रण गरि आर्थिक स्थायीत्व कायम गर्नु
- आर्थिक मामलामा सरकारलाई सल्लाह र सुझाव दिनु
- ब्यपार व्यवसायको प्रवर्धन गर्दै आर्थिक विकासमा देवा पूराउनु
- केन्द्रिय बैंकको हैसियतमा बैंक नोड जारी गर्नु
- केन्द्रिय बैंकको हैसियतमा मुद्रा संहितामा स्थायीत्व कायम गर्नु