

INTRODUCTION TO BANKING

Banking Champion Level 1 course will help you to develop your skills in Banking.

Get certified to get ahead of the competition.

BFSI Academy offers a six day comprehensive training program extensively focused on basics of banking operations and management. The course focuses on global banking scenario.

The intensive program is designed to give you a thorough and comprehensive understanding of banking including international banking

The participants will learn how the commercial banks and central banks operate, the risks involved in banking and how these risks are mitigated. This intensive course uses a balance of lectures, workshops, case studies and discussions. The program emphasizes on active participation from delegates and includes exercises and case studies.

The course is mainly directed to those working in software companies or intending to work in software companies. .

When you complete this course, you will have total understanding of :

- Different types of banks
- Operations in Banks
- Retail and Wholesale Banking Products
- Risks involved in Banking
- How Payment and Settlement Systems work

BFSI ACADEMY

BFSI Academy is the training division of MVL Consulting Private Limited.

Visit BFSI Academy at www.bfsia.com

All our training programs are also available in-house. To arrange an in-house program please contact us on :
+91-20-25466154 or email info@mvlco.com
Or email us at trainings@bfsia.com

Location: Pune, India

Duration:

6 full days. Normally held on FRI, SAT and SUN for two weeks in continuation.

Your investment for this program is:

Rs.12,500 plus service tax (currently

12.36%) Fees include all the tuition, full course documentation, lunches and refreshments for the duration of the program but does not include accommodation facility.

Full course fees is payable in advance by local cheque or demand draft drawn in favor of “MVL Consulting Private Ltd.”

Maximum Batch Size : 25 Participants

Certification: Banking Champion Level 1

Pre-requisites: None

Why should you attend: Banking offers large number of opportunities. Various regulations and competition have made banking sector a major money spinner for many software companies.

Program Contents**Day 1:**

- Basics of Accounting
- Debit/Credit Rules
- Concepts, Assumptions, Principles
- Cash Book, Ledger Accounts, Trial Balance
- Balance Sheet, Profit and Loss Account, Cash Flow
- Preparation of sample financial statements
- Basics of accounting in banks
- Time value of money
- Interest rate types and interest calculation
- Day count conventions in banking

Day 2:

- Banking concepts/terminology
- Universal banking/Narrow banking
- Brief introduction to islamic banking
- Performing and non-performing assets
- Types of banks
- Public Sector Banks / Private Banks / Co-operative Banks / Thrifts /Credit Unions / Building Societies
- Investment Banks / Development Banks
- Correspondent Banks / Offshore Banks /Shell Banks
- What banks are and what they do, functions of banks
- Borrowing
- Lending
- Investments
- Deposits
- Foreign exchange transactions
- Retail banking products – liability
- Savings accounts
- Various variants will be explained.
- Current/Checking accounts
- Various variants will be explained.
- Individual Retirement Accounts
- Roth
- Ordinary/Traditional
- Certificates of deposits
- Fixed interest
- Floating interest
- Step-up or bump up
- Zero coupon
- Callable
- Liquid
- Multi-currency

Day 3:

- Retail banking products – assets
- Introduction to credit scoring and credit rating
- Mortgages
- Home loans
- Home Equity Loans
- Auto finance
- Loans
- Variants will be explained.

Course Objective

- To give an insight into the banking environment, knowledge of the historical/emerging role of banks and financial institutions.
- To impart skills and knowledge about essential aspects of banking and finance and give the participant a clear perspective of basics of banking operations and their implications in various areas.
- To mentally prepare the participants to take up various positions in software industry supporting the financial services industry.
- To share experiences of eminent banking and finance professionals

The course focuses more on international banking systems with emphasis on **United States and European Community**.

Incidental expenses:

MVLCO is **NOT** responsible for covering airfare or other travel costs incurred by registrants. **Delegates will be responsible for their own accommodation.**

Please note that MVLCO reserves the right to refuse admission to the training if proof of payment has not been received prior to the start of the program. **An invoice will be sent upon receipt of registration form. Payment must be received in full prior to the course start.**

Cancellation and transfers:

50% of the full fee will be charged if cancellation takes place between 28 and 14 days before the start of the program. The full fee will be charged if cancellation occurs 14 days or less before the start of the program. Substitutes can be accepted at any time providing we have received confirmation in writing.

Proposed Venue:

The training program is proposed to be conducted at National Insurance Academy (NIA) at Pune. **Venue is yet to be confirmed by NIA.**

Program Contents Continued

Day 3 continued:

- Lease
- Mileage Lease
- Time Lease
- Hire Purchase
- Personal loans
- Educational loans
- Consumer durable loans
- Payment card products – Debit/Credit/Prepaid Cards

Day 4:

- Corporate banking products – on and off balance sheet
- Fund based limits
- Working capital limits
- Cash credit
- Bill finance
- Term lending and project finance
- Non fund based limits
- Bank guarantees
- Documentary credits
- Services
- Remittances
- Other services
- Treasury role and operations
- Domestic treasury
- Forex treasury
- Operations in brief
- ALM and liquidity management

Day 5:

- **Payment and settlement system in banking**
- Various types of payment instruments
- Netting, clearing and settlement
- Finality and irrevocability
- Paper Check Processing
- Giro Systems
- Automated Clearing Houses
- Check Truncation/Check Conversion
- RTGS / Cross border payments /SWIFT
- Correspondent banks, NOSTRO/VOSTRO
- Risks in banking
- **Risk Types**
- Credit Risk , Market Risk , Operational Risk
- Liquidity Risk , Reputational Risk
- **Risk Mitigation**
- Collateral , Guarantees
- Derivatives
- **Banking regulation , Role of Central Banks**
- **Basel II and role of supervisors**
- Capital adequacy, CRAR

Day 6:

- Evaluation
- Case studies presentations
- Written test

MVL Consulting Training Services
 Program Booking Form

Phone	Post	Fax	Email & Web
+91-20-25466154	MVL Consulting P. Ltd. #17, Laxman Villa, Near Jog Hospital, Paud Road, Pune 411038, India	+91-20-25422874	info@mvlco.com www.mvlco.com mail@bfsia.com www.bfsia.com

Program details

Program Name	:	Course date
_____	:	_____
_____	:	Course Location : Pune, India
_____	:	_____
_____	:	Total delegates
_____	:	_____

Delegate details

Delegate 1	:	Delegate 2
First Name (Mr./Ms./Mrs.)	:	First Name (Mr./Ms./Mrs.)
_____	:	_____
Last Name	:	Last Name
_____	:	_____
Position	:	Position
_____	:	_____

Organisation details

Company Name	:	Address
_____	:	_____
_____	:	_____
Department	:	_____
_____	:	_____
Email:	:	_____
_____	:	_____
Telephone	:	Zipcode:
_____	:	_____
Fax	:	Country
_____	:	_____

Payment details

Amount in figures	:	Bank Name
_____	:	_____
Amount in words	:	Bank Branch
_____	:	_____
Cheque Number	:	Cheque date
_____	:	_____

Approving authority details

Approving Manager	:	Position
_____	:	_____
Department	:	Telephone
_____	:	_____
Email	:	Signature
_____	:	_____

Terms and Conditions : Please read carefully before signing. Signing will tantamount to acceptance.

Registration Fees:

A full invoice will be sent out when we receive your booking. Fees must be paid in full prior to program start date. The fees include course material and lunch/refreshment, if so declared in the program brochure. The course fees are exclusive of taxes and applicable taxes will have to be paid additionally, unless otherwise stated in the program brochure. Cheques or drafts should made payable to "MVL Consulting Private Limited" and should be payable at par at Pune/Mumbai. No cash payments are accepted. Please note that if full payment is not received prior to program start date, then the admission may be refused.

Joining Instructions:

Joining instructions will be sent on receipt of booking and full payment.

Change of terms and location of program:

It may be necessary for reasons beyond our control to alter the venue, trainer/s, time-table, contents of a program. Fees will be refunded if the program is cancelled by MVL Consulting Private Limited. We accept no liability for any other cost, losses or damages.

Cancellation and transfers:

50% of the full fee will be charged if cancellation takes place between 28 and 14 days before the start of the program. The full fee will be charged if cancellation occurs 14 days or less before the start of the program. Substitutes can be accepted at any time providing we have received confirmation in writing.