

## **General Banking Certification**

### **Branch/Retail Banking Operations**

#### **Legal Framework for Retail Banking Operations**

#### **Account Opening Procedure**

- PLS Account
- Current Account
- Term Deposits
- Call Deposits
- Special Deposit Schemes of various banks

#### **Operation in Accounts**

#### **Scrutiny & Payment of Cheques**

#### **Transfer Delivery & Clearing**

#### **Lockers' Operations**

#### **Inward & Outward Bills for collection**

#### **Transfer of funds through Pay Orders, Demand Drafts, Telegraphic Transfer & Mail Transfers**

#### **Dormant & Inoperative Accounts**

#### **Minors' Accounts**

#### **Branch Accounting Function**

#### **Cash Management**

#### **Functions of a Teller**

#### **Quality Customer Services**

### **Branch Credit Operations**

#### **Part I – Basic:**

- Relationship Function
- Bank Credit Policy & SBP legal framework
- Principal of Good Lending
- Fund & Non Fund Based Credit Products

#### **Part II – Processing to Disbursement:**

- Processing Credit Proposals – Collection of information and measurement of credit risk
- Putting your processed information on Credit Memorandum/Proposal Format
- Risk Rating of Borrowers & Securities
- Contents of Security Risk Ranking Forms
- Forwarding completed credit proposals to superiors for approval
- Handling Approvals & Issuance of Sanctioned Facility Letters
- Completion of Security & Charge documents
- Disbursement of approved credit facilities

#### **Part III – CAD & Monitoring:**

- Function of Credit Administration Department
- Various returns to SBP & Superior offices
- Monitoring of Advances
- Mathematics used in credit operations – markup, sale price etc. Inspection of hypothecated and pledged stocks / inventories
- Types of Securities & Security Documents
- Renewal and enhancement of Credit Facilities
- Periodical review of finances to detect the irregularities and early warning signals.
- Classification of & Provisioning of non performing loans
- Arranging the insurance cover for securities.

Obtaining periodical stock statements.

**Part IV - Management of Special Assets**

Rescheduling & Restructuring of classified Advances

Consumer Financing – Personal Loans, Credit Cards, Auto Loans, Mortgage Financing etc.

**Part V – Role of Credit Officers & IT in lending operations**

Role & Functions of a Credit Officer in a typical branch

Role of IT & MIS in banks' lending function

**Foreign Trade Banking Operations**

**Part I - Imports**

Overview of Foreign Trade Operations

Documentary Collection & Documentary Credit

Types, Forms & Function of Letters of Credit

Payment Against Documents (PAD)

Realization of Collection Bills

SBP & Other Returns

**Part II -- Exports**

Advising and Confirming L/Cs

Scrutiny and Analysis of L/Cs

Certification of Form "E"

Negotiation / Acceptance / Sight Payment

Scrutiny of Export Documents

Preparation of Standard Formats

Export Bills for Collection

Export Refinance

SBP Returns

Foreign Remittances

Foreign Currency Accounts

**IT in Banks, Internet Banking & Banking ERPs**

Functions of Bank's IT Division

Various Positions in IT Division

IT Platform in banks

Internet Banking:

Account information

Transfer of funds

Payment of utility bills

Customer instructions

Call Centers

ATM networks

Intranet

**Common Computer Modules**

Accounting Modules

Retail Banking Modules

Credit Initiation, Approval & Disbursement  
Modules

Trade Modules

Reporting Modules

MIS

Customer Profile and Relationship  
Management