

## PTM5 - PRACTICAL ASPECTS OF BANKING AND FINANCE (Practical Training Module Level-2)

**OBJECTIVES:**

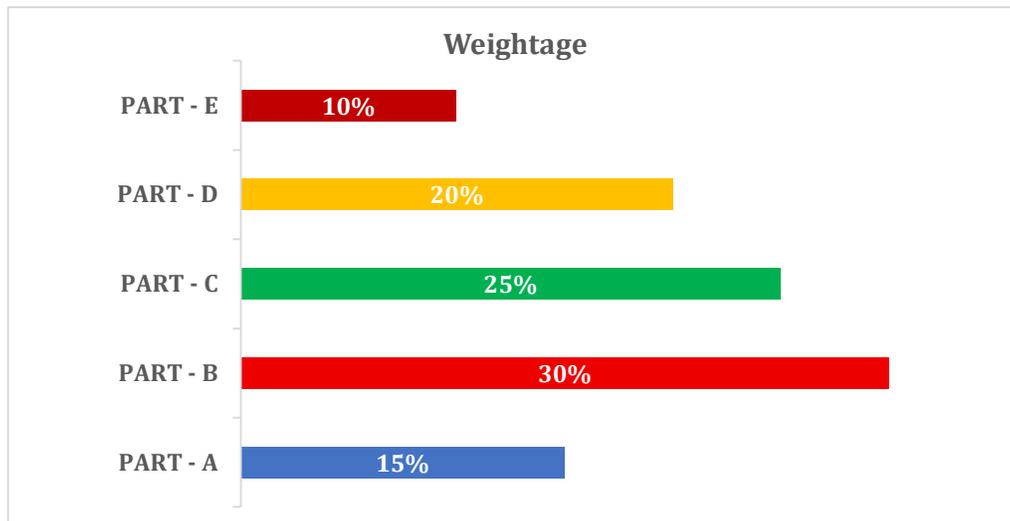
In the current dynamic environment, individuals, to attain their professional growth and development, need not only education but also their professional skills. The objective of this program is to sharpen the skills of the individuals for dealing day to day matters with banks in a corporate environment. The module focuses on the key areas of banking operations, Islamic banking and modern trends in banking.

**LEARNING OUTCOMES:**

On completion of this module participants will be able to:

- Understand practical aspects of general banking operations
- Understand products and services introduced and offered by banks
- Familiarize with basic documentations used by corporate personnel while dealing with banks
- Learn regarding bank lending / financing
- Comprehend the Consumer Financing, Digital Banking System and authorities of Banking Mohtasib
- Comprehend the operational mechanism of Islamic financing modes.

### SYLLABUS CONTENTS


**PART- A**
**1. General Banking Operations**

- Account Opening
- Account Operations
- Clearing & Collection
- Remittances (local & foreign)

**PART- B**
**2. Bank Financing**

- Types of Credit s
- Credit Approval, Initiation & Management

**3. Islamic Banking**

- Ijarah (Rental Based)
- Takaful (Islamic Insurance) and Sukuk (Islamic Bond)
- Mudarabah & Musharakah (Partnership based)
- Financing Mode - Murabahah, Musawamah, Salam & Istisna (Trade Based)

**PART- C**
**4. Import & Export Documentation**

- Understanding Trade Settlements
- What is Documentary Collection?
- Documentation involved in international Trade
- Uniform Rules for Collection
- Letter Of Credits(L/Cs)
- Types of L/Cs

- Issuance, Advising & Negotiation of L/Cs
- Financing Facilities related to Imports & Exports

**5. Consumer Financing**

- Types of Securities (Mortgages, Lien, Hypothecation, Pledge etc)
- Credit Cards and SBP regulation related to credit cards
- Loan / Financing, Home/Car financing and Running Finance / Ready Cash

**PART- D**
**6. Compliance Requirements of State Bank of Pakistan**
**PART- E**
**7. Modern Trends in Banking**
**a) Digital Banking System**

- Digital Banking Introduction
- Executing the digital strategy
- Channels (ATM, E-Banking/ Internet banking, Mobile banking/ SMS banking, Phone banking etc)

**b) Banking Mohtasib / Ombudsman**

- Authorities of Banking Mohtasib
- Procedure of making complains