



 Bank Asia

TRAINING

CALENDAR





TABLE OF CONTENT

SL#	CONTENT	PAGE NUMBER
1	Preface 2	2
2	Training Calendar 2026	3 - 8
3	List of Training for 2026	10 - 11
4	Training Curriculum 2026	13 - 68



PREFACE

The Training Calendar 2026 has been prepared based on the findings of the Training Need Assessment (TNA), regulatory and compliance requirements, and the expectations of Management. The objective of this calendar is to systematically enhance the knowledge, skills, and competencies of employees in alignment with the Bank's strategic goals and evolving business needs.

Availing any training program will depend on TNA feedback, management nomination, and functional requirements. While the calendar outlines the planned training programs for the year, the training initiatives will not be limited to the listed programs only. Depending on the needs of the time, emerging priorities, and regulatory or business exigencies, additional training topics may be included during the year.

There will also be opportunities for external training programs which are not reflected in this calendar. Such specialized trainings will be arranged for specific functions or officials, as and when required.

All concerned are requested to extend their full cooperation and support to ensure successful implementation of the targeted training plan for 2026, thereby contributing to individual development and overall organizational excellence.

The Training Calendar 2026 has been structured and sequenced meticulously, considering the nature, priority, and functional requirements of each training program. Trainings have been placed in the calendar in a manner that supports logical learning progression, regulatory timelines, operational readiness, and business needs.

Comprehensive details of each training program—including target participants, learning objectives, duration, syllabus, methodology, and other relevant information—are incorporated within the Training Calendar 2026. These details are intended to provide clear guidance on the purpose and applicability of each program.

Employees and line managers are encouraged to carefully review the calendar and the associated training details to identify, prioritize, and plan participation in relevant training programs in line with individual development needs and functional requirements. This structured approach will help ensure optimal utilization of training opportunities and alignment with both personal development goals and organizational priorities.



TRAINING CALENDAR 2026

DETAILED TRAINING CALENDAR FOR 2026:

MONTH	CODE	SL#	TRAINING TITLE	DAYS	TOTAL DAYS	FROM	TO
January	Classroom	1	Sustainable Finance Policy and ESRM Guidelines.	1	9	08 th January	
		2	Prevention of Money Laundering, Trade based Money Laundering & Combating Financing on Terrorism.	1		10 th January	
		3	Overview of GB Operations in lights of Operations Manual of Bank Asia PLC.	2		14 th January	15 th January
		4	MSME Products and Financing.	1		18 th January	
		5	ICT Training on Management Information System (MISDB).	1		22 nd January	
		6	Negotiation Skills for Customer Dealing.	1		25 th January	
	Virtual	7	NI Act & its practical implications.	1		11 th January	
		8	UCP 600, ISBP, Incoterms and ICC Guidelines for Trade.	1		26 th January	
	Contingency	9	Contingency Training - 1	N/A		May be replaced with other Trainings if Required.	
		10	Contingency Training - 2	N/A			
		11	Contingency Training - 3	N/A			
February	Classroom	12	Prevention of Money Laundering, Trade based Money Laundering & Combating Financing on Terrorism.	1	6	3 rd February	
		13	Financial Literacy Programs for the employees.	1		8 th February	
		14	Cash & Vault management: Identification of genuine notes, Notes Sorting, Insurance and Preventions.	1		12 th February	
		15	Workshop on Compliance Risk Mitigation in Trade Transactions.	1		22 nd February	
	Virtual	16	Cyber Security Awareness, ICT Risk Management, Application Disputes & MS office package.	1		23 rd February	
		17	Islamic Banking & Finance, Its investment and operations.	1		26 th February	
	Contingency	18	Contingency Training - 1	N/A		May be replaced with other Trainings if Required.	
		19	Contingency Training - 2	N/A			
		20	Contingency Training - 3	N/A			
March	Classroom	21	Prevention of Money Laundering, Trade based Money Laundering & Combating Financing on Terrorism.	1	5	3 rd March	
		22	Cyber Security Awareness, ICT Risk Management, Application Disputes & MS office package.	1		5 th March	
		23	Workshop on Product Knowledge of Islamic Banking.	1		12 th March	
	Virtual	24	Islamic Agent Banking Products & Services (Asset & Liability).	1		8 th March	
		25	Time & Stress Management.	1		15 th March	
	Contingency	26	Contingency Training - 1	N/A		May be replaced with other Trainings if Required.	
		27	Contingency Training - 2	N/A			
		28	Contingency Training - 3	N/A			

MONTH	CODE	SL#	TRAINING TITLE	DAYS	TOTAL DAYS	FROM	TO
April	Classroom	29	Foundation Training.	21	28	5 th April	4 th May
		30	Sustainable Finance Policy and ESRM Guidelines.	1		9 th April	
		31	Financial Literacy Programs for the employees.MSME Products and Financing.	1		12 th April	
		32	Opening, Maintenance and Transaction of the Foreign Currency Accounts.Negotiation Skills for Customer Dealing.	1		16 th April	
		33	Fintech, Reg Tech and Blockchain Technology in Banks.	1		19 th April	
		34	Online Reporting of Foreign Exchange Transaction Monitoring System of Bangladesh Bank.	1		23 rd April	
	Virtual	35	Internal Control & Compliance in Banks.	1		15 th April	
		36	BB guidelines for foreign exchange transaction: Vol - 1, Vol - 2.	1		21 st April	
	Contingency	37	Contingency Training - 1	N/A		May be replaced with other Trainings if Required.	
		38	Contingency Training - 2	N/A			
		39	Contingency Training - 3	N/A			
May	Classroom	40	Banking Laws & Regulations.		9	3 rd May	
		41	Cash & Vault management: Identification of genuine notes, Notes Sorting, Insurance and Preventions.	1		7 th May	
		42	Prevention of Money Laundering, Trade based Money Laundering & Combating Financing on Terrorism.	1		9 th May	
		43	SWIFT: ISO-20022.	1		12 th May	
		44	Customer Service Excellence: Tools, Techniques and Strategies.	1		14 th May	
		45	Skill Development of Credit Proposal Preparation.	1		17 th May	
	Virtual	46	Credit Operation & Management Skill Development.	1		10 th May	
		47	Workshop on Compliance Risk Mitigation in Trade Transactions.	1		19 th May	
		48	Negotiation Skills for Customer Dealing.	1		21 st May	
	Contingency	49	Contingency Training - 1	N/A		May be replaced with other Trainings if Required.	
		50	Contingency Training - 2	N/A			
		51	Contingency Training - 3	N/A			
June	Classroom	52	NI Act & its practical implications.	1	11	2 nd June	
		53	Credit Card Segmentation, Documentation, FCY, Products and Service Management.	1		4 th June	
		54	Prevention of Money Laundering, Trade based Money Laundering & Combating Financing on Terrorism.	1		9 th June	
		55	Overview of GB Operations in lights of Operations Manual of Bank Asia PLC.	2		10 th June	11 th June
		56	Business Communications and Etiquette.	1		14 th June	
		57	Trade Service Operations in Bank.	1		18 th June	
		58	Gender Equality Awareness Programs and Sexual Harassment Prevention Policy.	1		21 st June	
		59	BACH, BEFTN & RTGS Management.	1		16 th June	
	Virtual	60	MSME Products and Financing.	1		23 rd June	
		61	Fintech, Reg Tech and Blockchain Technology in Banks.	1		25 th June	

MONTH	CODE	SL#	TRAINING TITLE	DAYS	TOTAL DAYS	FROM	TO
	Contingency	62	Contingency Training - 1	N/A		May be replaced with other Trainings if Required.	
		63	Contingency Training - 2	N/A			
		64	Contingency Training - 3	N/A			
July	Classroom	65	Foundation Training.	21	32	5 th July	2 nd August
		66	Sustainable Finance Policy and ESRM Guidelines.	1		2 nd July	
		67	Prevention of Money Laundering, Trade based Money Laundering & Combating Financing on Terrorism.	1		7 th July	
		68	Loan Classification & CL Reporting and NPL Management & Recovery Strategies including suit management.	1		9 th July	
		69	Branch Management.	3		14 th July	16 th July
		70	Training on ECL-Based Loan Classification and Provisioning under IFRS - 9.	1		19 nd July	
		71	UCP 600, ISBP, Incoterms and ICC Guidelines for Trade.	1		23 rd July	
		72	General Banking (CBS - iStelar).	1		26 nd July	
	Virtual	73	Corporate Grooming, Personal Hygiene & Etiquettes.	1		12 nd July	
		74	ICT Training on Management Information System (MISDB).	1		22 nd July	
	Contingency	75	Contingency Training - 1	N/A		May be replaced with other Trainings if Required.	
		76	Contingency Training - 2	N/A			
		77	Contingency Training - 3	N/A			
August	Classroom	78	MSME Products and Financing.	1	10	6 th August	
		79	Cyber Security Awareness, ICT Risk Management, Application Disputes & MS office package.	1		9 th August	
		80	Prevention of Money Laundering, Trade based Money Laundering & Combating Financing on Terrorism.	1		11 th August	
		81	Islamic Banking Regulatory Framework & Shariah Awareness Development Program.	1		16 th August	
		82	Customer Service Excellence: Tools, Techniques and Strategies.	1		20 th August	
		83	Export/Import financing.	2		23 rd August	24 th August
	Virtual	84	Banking Laws & Regulations.	1		4 th August	
		85	Comprehensive Training on Account Opening, Maintenance and Retail Asset and Liability Products.	1		13 th August	
		86	Integrated Supervision System Reporting (ISSR).	1		25 th August	
	Contingency	87	Contingency Training - 1	N/A		May be replaced with other Trainings if Required.	
		88	Contingency Training - 2	N/A			
		89	Contingency Training - 3	N/A			
September	Classroom	90	Foundation Training.	21	33	6 th September	4 th October
		91	Comprehensive Training on ADC Products and Services.	1		3 rd September	
		92	Prevention of Money Laundering, Trade based Money Laundering & Combating Financing on Terrorism.	1		5 th September	
		93	Overview of GB Operations in lights of Operations Manual of Bank Asia PLC.	2		9 th September	10 th September
		94	Internal Control & Compliance in Banks.	1		15 th September	
		95	SBS - 2 & 3, ISS Reporting and ISS reporting, Tax, VAT and Excise Duty.	1		17 th September	

MONTH	CODE	SL#	TRAINING TITLE	DAYS	TOTAL DAYS	FROM	TO
	Classroom	96	Skill Development of Credit Proposal Preparation.	1		20 th September	
		97	Leadership & Team Building Skills Development.	2		23 rd September	24 th September
	Virtual	98	Islamic Agent Banking Products & Services (Asset & Liability).	1		8 th September	
		99	Credit Card Segmentation, Documentation, FCY, Products and Service Management.	1		13 th September	
		100	Trade Service Operations in Bank.	1		27 th September	
	Contingency	101	Contingency Training - 1	N/A		May be replaced with other Trainings if Required.	
		102	Contingency Training - 2	N/A			
		103	Contingency Training - 3	N/A			
October	Classroom	104	Sustainable Finance Policy and ESRM Guidelines.	1	11	1 st October	
		105	Business Communications and Etiquette.	1		4 th October	
		106	Cash & Vault management: Identification of genuine notes, Notes Sorting, Insurance and Preventions.	1		8 th October	
		107	Loan Classification & CL Reporting and NPL Management & Recovery Strategies including suit management.	1		11 th October	
		108	Export/Import financing.	2		14 th October	15 th October
		109	Gender Equality Awareness Programs and Sexual Harassment Prevention Policy.	1		18 th October	
		110	Workshop on Rationalized Input Template(RIT) - "eBanking and eCommerce".	1		22 nd October	
	Virtual	111	Workshop on Product Knowledge of Islamic Banking.	1		6 th October	
		112	Credit Operation & Management Skill Development.	1		19 th October	
		113	Cyber Security Awareness, ICT Risk Management, Application Disputes & MS office package.	1		26 th October	
	Contingency	114	Contingency Training - 1	N/A		May be replaced with other Trainings if Required.	
		115	Contingency Training - 2	N/A			
		116	Contingency Training - 3	N/A			
November	Classroom	117	Foundation Training.	21	31	1 st November	29 th November
		118	Comprehensive Training on Account Opening, Maintenance and Retail Asset and Liability Products.	1		5 th November	
		119	Prevention of Money Laundering, Trade based Money Laundering & Combating Financing on Terrorism.	1		7 th November	
		120	Financial Literacy Programs for the employees.	1		8 th November	
		121	Opening, Maintenance and Transaction of the Foreign Currency Accounts.	1		12 th November	
		122	Islamic Banking System (iHikmah) & Investment.	1		15 th November	
		123	Customer Service Excellence: Tools, Techniques and Strategies.	1		19 th November	
		124	Treasury Operations and Asset-Liability Management in Banks.	1		22 th November	
	Virtual	125	General Banking (CBS - iStelar).	1		10 th November	
		126	Comprehensive Training on ADC Products and Services.	1		17 th November	
		127	Corporate Grooming, Personal Hygiene & Etiquettes.	2		23 th November	

MONTH	CODE	SL#	TRAINING TITLE	DAYS	TOTAL DAYS	FROM	TO
	Contingency	128	Contingency Training - 1	N/A		May be replaced with other Trainings if Required.	
		129	Contingency Training - 2	N/A			
		130	Contingency Training - 3	N/A			
December	Classroom	131	Training on ECL-Based Loan Classification and Provisioning under IFRS - 9.	1	4	3 rd December	
		132	Prevention of Money Laundering, Trade based Money Laundering & Combating Financing on Terrorism.	1		5 th December	
		133	Leadership & Team Building Skills Development.	2		9 th December	10 th December
	Contingency	134	Contingency Training - 1	N/A		May be replaced with other Trainings if Required.	
		135	Contingency Training - 2	N/A			
		136	Contingency Training - 3	N/A			



LIST OF TRAINING 2026

BANK ASIA PLC.

HUMAN RESOURCE DIVISION

LIST OF TRAININGS FOR THE YEAR 2026:

SL.#	CATEGORY		TRAINING/ WORKSHOP TITLE
1	Organization & Industry		NI Act & its practical implications.
2	Organization & Industry		Banking Laws & Regulations.
3	Organization & Industry		Internal Control & Compliance in Banks.
4	Organization & Industry		Foundation Training.
5	Regulatory		Cyber Security Awareness, ICT Risk Management, Application Disputes & MS office package.
6	Regulatory		Prevention of Money Laundering, Trade based Money Laundering & Combating Financing on Terrorism.
7	Regulatory		Gender Equality Awareness Programs and Sexual Harassment Prevention Policy.
8	Regulatory		National Integrity Strategy (NIS).
9	Regulatory		Sustainable Finance Policy and ESRM Guidelines
10	Regulatory		Financial Literacy Programs for the employees.
11	Functional	Operations	Overview of GB Operations in lights of Operations Manual of Bank Asia PLC.
12	Functional	Operations	BACH, BEFTN & RTGS Management.
13	Functional	Operations	Branch Management.
14	Functional	Operations	Integrated Supervision System Reporting (ISSR).
15	Functional	Operations	Cash & Vault management: Identification of genuine notes, Notes Sorting, Insurance and Preventions.
16	Functional	Credit	Skill Development of Credit Proposal Preparation
17	Functional	Credit	Legal Aspects of Securities and Documentation, Loan Recovery: filing and conducting suits.
18	Functional	Credit	Loan Classification & CL Reporting and NPL Management & Recovery Strategies including suit management.
19	Functional	Credit	Training on Internal Credit Risk Rating System (ICRRS) in Banks
20	Functional	Credit	CAD Operations (Featuring : CIS, RJSC, Land Mortgage web portal and Documentation)
21	Functional	Credit	Credit Operation & Management Skill Development
22	Functional	Credit	Regulatory Framework for Resilient Banking System (Basel-III)
23	Functional	Credit	Credit Administration & Loan Documentation.
24	Functional	Trade Finance	Trade Service Operations in Bank.
25	Functional	Trade Finance	Online Reporting of Foreign Exchange Transaction Monitoring System of Bangladesh Bank

SL.#	CATEGORY		TRAINING/ WORKSHOP TITLE
26	Functional	Trade Finance	UCP 600, ISBP, Incoterms and ICC Guidelines for Trade.
27	Functional	Trade Finance	Export/Import financing.
28	Functional	Trade Finance	SWIFT: ISO-20022
29	Functional	Trade Finance	BB guidelines for foreign exchange transaction: Vol - 1, Vol - 2.
30	Functional	Trade Finance	Opening, Maintenance and Transaction of the Foreign Currency Accounts
31	Functional	Trade Finance	Workshop on Compliance Risk Mitigation in Trade Transactions
32	Functional	Islamic Banking	Workshop on Product Knowledge of Islamic Banking
33	Functional	Islamic Banking	Islamic Banking & Finance, Its investment and operations.
34	Functional	Islamic Banking	Islamic Agent Banking Products & Services (Asset & Liability)
35	Functional	Islamic Banking	Islamic Banking Regulatory Framework & Shariah Awareness Development Program
36	Functional	Islamic Banking	Islamic Banking System (iHikmah) & Investment
37	Functional	Products	MSME Products and Financing
38	Functional	Products	Comprehensive Training on ADC Products and Services
39	Functional	Products	Comprehensive Training on Account Opening, Maintenance and Retail Asset and Liability Products
40	Functional	Products	Credit Card Segmentation, Documentation, FCY, Products and Service Management
41	Functional	ICT	ICT Training on Management Information System (MISDB)
42	Functional	ICT	General Banking (CBS - iStelar)
43	Functional	ICT	Fintech, Reg Tech and Blockchain Technology in Banks
44	Functional	ICT	Workshop on Rationalized Input Template(RIT) - "eBanking and eCommerce"
45	Functional	HRD	Disciplinary Process in Lights of BAPLC Staff Service Rules & Bangladesh Labor Law
46	Functional	Treasury	Treasury Operations and Asset-Liability Management in Banks
47	Functional	FAD	Training on ECL-Based Loan Classification and Provisioning under IFRS - 9
48	Functional	FAD	SBS - 2 & 3, ISS Reporting and ISS reporting, Tax, VAT and Excise Duty
49	Functional	FAD	Risk Based Supervision Related Trainings
50	Values & Behavior		Leadership & Team Building Skills Development
51	Values & Behavior		Customer Service Excellence: Tools, Techniques and Strategies
52	Values & Behavior		Business Communications and Etiquette
53	Values & Behavior		Corporate Grooming, Personal Hygiene & Etiquettes
54	Values & Behavior		Negotiation Skills for Customer Dealing
55	Values & Behavior		Time & Stress Management



TRAINING CURRICULUM 2026



ORGANIZATION & INDUSTRY TRAINING

1. NI Act & its practical implications.

- **Duration:** 1 Day/s
- **Target Participants:** All Employees
- **Learning Objectives:**
 - Understand the provisions of the Negotiable Instruments (NI) Act
 - Identify practical applications in banking transactions
- **Syllabus:**
 - Overview of Negotiable Instruments Act, 1881 – scope, objectives, and key definitions
 - Types of negotiable instruments: Promissory Note, Bill of Exchange, and Cheque
 - Legal requirements for a valid cheque and different types of cheques (bearer, order, crossed)
 - Endorsement and negotiation – types, rules, and practical examples
 - Dishonour of cheques – legal implications under Section 138
 - Procedure for filing a case under Section 138 – notice, timelines, and court jurisdiction
 - Roles and responsibilities of banks in handling negotiable instruments
 - Common cheque-related disputes and risk mitigation strategies for banks
 - Recent legal amendments and landmark judgments impacting NI Act interpretation
 - Practical case studies and real-life scenarios from banking operations
- **Methodology:** Lecture, Case Analysis/Discussion
- **Evaluation:** MCQs/Written Test
- **Materials:** NI Act summary handout, sample instruments



ORGANIZATION & INDUSTRY TRAINING

2. Banking Laws & Regulations.

- **Duration:** 1 Day/s
- **Target Participants:** International Trade Officials
- **Learning Objectives:**
 - Gain knowledge of key banking acts and their implications
- **Syllabus:**
 - Overview of the regulatory framework governing banks in Bangladesh (Bank Company Act, Bangladesh Bank Order, etc.)
 - Role and functions of Bangladesh Bank as the central regulatory authority
 - Key provisions of the Bank Company Act, 1991 and its amendments
 - Prudential regulations: CRR, SLR, capital adequacy (Basel III), and exposure limits
 - Guidelines on Corporate Governance, Internal Control, and Risk Management
 - Regulatory compliance requirements: KYC/AML, transaction monitoring, reporting obligations
 - Foreign Exchange Regulation Act (FERA) and its relevance in trade and remittance
 - Anti-Money Laundering (AML) and Combating Financing of Terrorism (CFT) regulations
 - Banking-related laws: NI Act, Contract Act, Limitation Act, Artha Rin Adalat Ain, and Bankruptcy Act
 - Consequences of non-compliance: penalties, reputational risks, and regulatory sanctions
- **Methodology:** Lecture, Case Analysis/Discussion
- **Evaluation:** MCQs/Written Test
- **Materials:** Legal Framework Summaries, Acts Handouts



ORGANIZATION & INDUSTRY TRAINING

3. Internal Control & Compliance in Banks.

- **Duration:** 1 Day/s
- **Target Participants:** All Employees
- **Learning Objectives:**
 - Understand risk control and audit requirements
 - Strengthen compliance and monitoring mechanisms
- **Syllabus:**
 - Introduction to Internal Control: objectives, components (as per COSO framework), and importance in banking
 - Types of controls: preventive, detective, and corrective controls in bank operations
 - Regulatory compliance: role of Bangladesh Bank and key circulars/guidelines for banks
 - Internal Control Framework: control environment, risk assessment, control activities, information & communication, and monitoring
 - Role of Compliance Division: advisory, monitoring, reporting, and training functions
 - Common compliance risks in branches: KYC/AML lapses, documentation gaps, unauthorized transactions
 - Internal audit vs. compliance: roles, coordination, and scope
 - Control failures and operational losses – examples and preventive strategies
 - Staff responsibilities in maintaining a strong control culture
 - Reporting mechanisms: self-assessment, compliance checklists, and exception reporting
- **Methodology:** Lecture, Case Analysis/Discussion
- **Evaluation:** MCQs/Written Test
- **Materials:** Audit checklist, Control matrix



ORGANIZATION & INDUSTRY TRAINING

4. Foundation Training.

- **Duration:** 21 Days/s
- **Target Participants:** Freshers
- **Learning Objectives:**
 - Understand basic banking, rules, and operations
 - Adopt the Bank's values and policies
- **Syllabus:**
 - Introduction to Bank Asia PLC: vision, mission, core values, and organizational structure
 - Overview of the banking industry in Bangladesh: types of banks, regulatory bodies, and recent trends
 - Basic banking products and services: deposits, loans, remittance, cards, and digital banking
 - Core banking operations: account opening, KYC, transaction processing, and customer service
 - Compliance essentials: AML/CFT awareness, internal control, and regulatory obligations
 - Code of conduct and professional ethics in banking
 - Customer relationship management and service excellence
 - Fundamentals of risk management in banking operations
 - Overview of ICT usage in banking: core banking system, digital channels, and cybersecurity basics
 - Career development in banking: learning opportunities, performance expectations, and growth path
- **Methodology:** Lecture, Case Analysis/Discussion, Practical Demonstration, Avs
- **Evaluation:** MCQs/Written Test
- **Materials:** Foundation Training Booklet



REGULATORY TRAINING

5. Cyber Security Awareness, ICT Risk Management, Application Disputes & MS office package.

- **Duration:** 1 Day/s
- **Target Participants:** All Employees
- **Learning Objectives:**
 - Build awareness on cyber threats and ICT risks
 - Resolve IT issues and application disputes efficiently
- **Syllabus:**
 - Fundamentals of Cyber Security: common threats (phishing, malware, ransomware, etc.) and safe practices
 - ICT Risk Management: types of ICT risks in banking and risk mitigation strategies
 - Secure usage of email, internet, mobile devices, and online banking systems
 - Application dispute handling: common issues with core banking, internet/mobile banking, and dispute resolution process
 - Password security, multi-factor authentication (MFA), and secure login practices
 - Basic IT troubleshooting: common hardware/software issues and first-level fixes
 - Data protection, secure file sharing, and safe USB/device usage
 - Overview of Microsoft Office (Word, Excel, PowerPoint) – essential features for daily office tasks
 - Tips and tricks for using Excel formulas, formatting, and data analysis tools
 - Guidelines for reporting IT incidents, escalation matrix, and dealing with suspicious activities
- **Methodology:** Lecture, Practical Demonstration
- **Evaluation:** MCQs/Written Test
- **Materials:** ICT Risk Management Manual, MS Office guide



REGULATORY TRAINING

6. Prevention of Money Laundering, Trade based Money Laundering & Combating Financing on Terrorism.

- **Duration:** 1 Day/s
- **Target Participants:** All Employees
- **Learning Objectives:**
 - Recognize red flags of ML/FT
 - Understand the AML/CFT compliance framework
- **Syllabus:**
 - Overview of Money Laundering and Terrorist Financing: definitions, stages, and key differences
 - Regulatory framework: AML & CFT laws in Bangladesh (Money Laundering Prevention Act, ATA) and global standards (FATF recommendations)
 - Role and responsibilities of Reporting Organizations (ROs) and Designated Non-Financial Businesses and Professions (DNFBPs)
 - Customer Due Diligence (CDD), Enhanced Due Diligence (EDD), and KYC requirements
 - Identifying suspicious transactions and red flag indicators
 - Consequences of non-compliance – legal, reputational, and financial risks for banks and employees
 - Recent trends, case studies, and enforcement actions related to ML/TF in the banking sector
- **Methodology:** Lecture, Case Analysis/Discussion
- **Evaluation:** MCQs/Written Test
- **Materials:** BFIU Guidelines, Bank's AML Policy



REGULATORY TRAINING

7. Gender Equality Awareness Programs and Sexual Harassment Prevention Policy.

- **Duration:** 1 Day/s
- **Target Participants:** All Employees
- **Learning Objectives:**
 - Promote gender equity and respect in the workplace
 - Understand and implement the Bank's harassment policy
- **Syllabus:**
 - Understanding gender equality: concepts, importance, and benefits in the workplace
 - Overview of legal frameworks supporting gender equality and preventing harassment (e.g., Bangladesh Labour Law, Sexual Harassment Prevention Acts)
 - Recognizing different forms of sexual harassment: verbal, physical, visual, and psychological
 - Bank Asia's Sexual Harassment Prevention Policy: scope, definitions, and zero-tolerance stance
 - Roles and responsibilities of employees, managers, and the HR department in fostering a respectful workplace
 - Reporting mechanisms and confidential procedures for handling sexual harassment complaints
 - Prevention strategies: awareness campaigns, training sessions, and behavioral guidelines
 - Creating an inclusive work environment that supports diversity and equal opportunities
 - Support systems available for victims, including counseling and legal assistance
 - Consequences of violations and enforcement of disciplinary actions under the policy
- **Methodology:** Lecture, Case Analysis/Discussion
- **Evaluation:** MCQs/Written Test
- **Materials:** Harassment Prevention Policy, Awareness Toolkit



REGULATORY TRAINING

8. National Integrity Strategy (NIS).

- **Duration:** 1 Day/s
- **Target Participants:** All Employees
- **Learning Objectives:**
 - Internalize the spirit of integrity and ethics in public service
 - Align personal actions with national anti-corruption goals
- **Syllabus:**
 - Overview of the National Integrity Strategy and its objectives to promote transparency and accountability
 - Core principles of NIS: integrity, accountability, transparency, and good governance
 - Role of public and private institutions, including banks, in implementing NIS guidelines
 - Key areas covered by NIS: public administration, judiciary, law enforcement, and private sector ethics
 - Mechanisms for preventing corruption and promoting ethical behavior in organizations
 - Importance of leadership commitment and ethical culture in successful NIS implementation
 - Monitoring, evaluation, and reporting frameworks under NIS
 - Tools and practices for risk assessment and internal controls aligned with NIS
 - Role of training and awareness programs to foster integrity among employees
 - Impact of NIS on enhancing public trust and institutional performance
- **Methodology:** Lecture, Case Analysis/Discussion
- **Evaluation:** MCQs/Written Test
- **Materials:** NIS Handbook, BIBHRG materials



REGULATORY TRAINING

9. Sustainable Finance Policy and ESRM Guidelines

- **Duration:** 1 Day/s
- **Target Participants:** All Employees
- **Learning Objectives:**
 - Apply sustainable finance principles in lending decisions
 - Comply with ESRM guidelines of Bangladesh Bank
- **Syllabus:**
 - Introduction to Sustainable Finance: definition, importance, and global trends
 - Objectives of Sustainable Finance Policy in promoting responsible banking and environmental stewardship
 - Overview of Environmental & Social Risk Management (ESRM) and its role in banking operations
 - Identification and assessment of environmental and social risks in lending and investment activities
 - Integration of ESRM guidelines into credit appraisal and decision-making processes
 - Compliance with national regulations and international standards on environmental and social safeguards
 - Monitoring and reporting requirements for projects financed under sustainable finance principles
 - Capacity building and awareness among bank staff on sustainable finance and ESRM practices
 - Benefits of sustainable finance for banks: risk mitigation, reputation enhancement, and long-term profitability
 - Case studies showcasing successful implementation of sustainable finance and ESRM in banking
- **Methodology:** Lecture, Case Analysis/Discussion
- **Evaluation:** MCQs/Written Test
- **Materials:** BB ESRM Guidelines, Sustainability Manual



REGULATORY TRAINING

10. Financial Literacy Programs for the employees.

- **Duration:** 1 Day/s
- **Target Participants:** All Employees
- **Learning Objectives:**
 - Improve employees' personal financial management
 - Promote sound financial behavior and planning
- **Syllabus:**
 - Importance of financial literacy for personal and professional growth
 - Basics of personal finance: budgeting, saving, and expense management
 - Understanding credit, loans, and responsible borrowing
 - Overview of banking products: savings accounts, fixed deposits, and insurance
 - Basics of investment options: mutual funds, stocks, bonds, and retirement plans
 - Importance of financial planning and goal setting
 - Managing risks through insurance and emergency funds
 - Understanding digital banking tools and online transaction safety
 - Taxation basics and compliance for employees
 - Promoting a culture of financial well-being within the workplace
- **Methodology:** Lecture, Case Analysis/Discussion
- **Evaluation:** MCQs/Written Test
- **Materials:** Financial Literacy Workbook, BB Booklet



FUNCTIONAL TRAINING

11. Overview of GB Operations in lights of Operations Manual of Bank Asia PLC.

- **Duration:** 2 Days/s
- **Target Participants:** GB Officials
- **Learning Objectives:**
 - Familiarize with standard GB procedures per Ops Manual
 - Ensure compliance in day-to-day branch operations
- **Syllabus:**
 - Introduction to General Banking operations and its role within Bank Asia PLC
 - Overview of key GB functions: account opening, deposits, withdrawals, fund transfers, and clearing
 - Compliance with KYC (Know Your Customer) and AML guidelines during account operations
 - Documentation requirements and verification process for various types of accounts
 - Handling of cheque books, pay orders, demand drafts, and stop payment instructions
 - Procedures for inward and outward clearing and reconciliation of accounts
 - Managing locker services, standing instructions, and mandate operations
 - Processing remittances and foreign currency transactions within GB framework
 - Internal control measures and compliance checkpoints as per the Operations Manual
 - Roles and responsibilities of branch staff in maintaining operational accuracy and customer service standards
- **Methodology:** Lecture, Case Analysis/Discussion
- **Evaluation:** MCQs/Written Test
- **Materials:** Ops Manual (latest), KYC templates



FUNCTIONAL TRAINING

12. BACH, BEFTN & RTGS Management.

- **Duration:** 1 Days/s
- **Target Participants:** GB Officials
- **Learning Objectives:**
 - Understand the functionalities of BACH, BEFTN, and RTGS
 - Ensure error-free clearing and settlement operations
- **Syllabus:**
 - Overview of Bangladesh Automated Clearing House (BACH) and its components: BEFTN and BACPS
 - BEFTN (Bangladesh Electronic Funds Transfer Network): features, process flow, transaction types, and cut-off timings
 - RTGS (Real-Time Gross Settlement): purpose, eligibility, high-value transactions, and real-time processing
 - Difference between BEFTN and RTGS in terms of processing time, transaction value, and use cases
 - Operational procedures: file preparation, validation, submission, and settlement processes
 - Handling return items, rejected transactions, and dispute resolution
 - Compliance requirements and guidelines from Bangladesh Bank for electronic payment systems
 - Risk mitigation and internal controls in electronic fund transfer operations
 - Roles and responsibilities of branches, operations, and central clearing units
 - Recent updates, system enhancements, and future developments in payment infrastructure
- **Methodology:** Lecture, Case Analysis/Discussion
- **Evaluation:** MCQs/Written Test
- **Materials:** Bangladesh Bank circulars, User guides



FUNCTIONAL TRAINING

13. Branch Management.

- **Duration:** 5 Days/s
- **Target Participants:** Current and Prospective HOBs, MOBS
- **Learning Objectives:**
 - Strengthen leadership and operational oversight
 - Align branch operations with business goals
- **Syllabus:**
 - Overview of branch roles and responsibilities in achieving bank's strategic goals
 - Effective leadership and team management skills for branch managers
 - Financial management: budgeting, cost control, and profitability analysis of the branch
 - Customer relationship management and enhancing service quality at the branch level
 - Compliance management: ensuring adherence to regulatory guidelines and internal policies
 - Risk management and internal controls specific to branch operations
 - Sales and business development strategies, including cross-selling and product promotion
 - Handling customer complaints and conflict resolution techniques
 - Staff training, motivation, and performance appraisal processes
 - Reporting requirements and coordination with head office and other departments
- **Methodology:** Lecture, Case Analysis/Discussion, Practical Demonstration
- **Evaluation:** MCQs/Written Test
- **Materials:** Branch Management Guidebook



FUNCTIONAL TRAINING

14. Integrated Supervision System Reporting (ISSR).

- **Duration:** 1 Day/s
- **Target Participants:** Reporting Officers
- **Learning Objectives:**
 - Prepare and submit ISSR reports accurately
 - Interpret key reporting requirements from Bangladesh Bank
- **Syllabus:**
 - Introduction to ISSR: purpose and importance in banking supervision by Bangladesh Bank
 - Types of reports generated through ISSR and their significance
 - Data submission requirements: frequency, formats, and deadlines
 - Key financial statements and prudential reports under ISSR (e.g., Capital Adequacy, Asset Quality)
 - Process of data validation and reconciliation before submission
 - Role of different departments (Finance, Risk, Compliance) in ISSR data preparation
 - Common errors and challenges in ISSR reporting and how to avoid them
 - Use of ISSR data for regulatory monitoring and risk assessment by Bangladesh Bank
 - Compliance consequences of inaccurate or delayed ISSR reporting
 - Best practices for maintaining data accuracy and timely submission in ISSR
- **Methodology:** Lecture, Practical Demonstration
- **Evaluation:** MCQs/Written Test
- **Materials:** ISSR Reporting Manual, BB Guidelines



FUNCTIONAL TRAINING

15. Cash & Vault management: Identification of genuine notes, Notes Sorting, Insurance and Preventions.

- **Duration:** 1 Day/s
- **Target Participants:** Cash Officials
- **Learning Objectives:**
 - Handle, sort, and manage cash securely
 - Detect counterfeit and mutilated notes
- **Syllabus:**
 - Importance of effective cash and vault management in banking operations
 - Procedures for receiving and storing cash securely in vaults
 - Techniques to identify genuine currency notes and detect counterfeit notes
 - Sorting and categorizing notes by denomination, fitness, and usability
 - Use of technology and manual methods in note verification and sorting
 - Maintaining cash stock records and reconciliation processes
 - Vault security measures: access controls, CCTV, and alarm systems
 - Insurance coverage for cash in vaults and in transit – scope and claims process
 - Preventive measures to reduce risks: fraud detection, theft prevention, and employee training
 - Compliance with Bangladesh Bank guidelines on cash handling and vault management
- **Methodology:** Lecture, Simulation, Case Analysis/Discussion
- **Evaluation:** MCQs/Written Test
- **Materials:** Bangladesh Bank Note Guidelines, Visual Aids



FUNCTIONAL TRAINING

16. Skill Development of Credit Proposal Preparation

- **Duration:** 1 Day/s
- **Target Participants:** Credit Officers
- **Learning Objectives:**
 - Draft effective, risk-assessed credit proposals
 - Justify facility structures with financial data
- **Syllabus:**
 - Understanding the purpose and importance of a well-prepared credit proposal
 - Components of a credit proposal: borrower profile, purpose of loan, and amount requested
 - Analyzing financial statements: balance sheet, income statement, and cash flow statement
 - Assessing creditworthiness: credit history, repayment capacity, and risk factors
 - Detailing the security/collateral offered and its valuation
 - Structuring the loan terms: tenure, interest rate, repayment schedule, and covenants
 - Presenting SWOT analysis and risk mitigation strategies in the proposal
 - Compliance with internal credit policies and regulatory requirements
 - Effective writing and formatting techniques for clarity and professionalism
 - Reviewing, approval process, and follow-up for credit proposals
- **Methodology:** Lecture, Case Analysis/Discussion
- **Evaluation:** MCQs/Written Test
- **Materials:** Credit Proposal Templates, Risk Grading Manual



FUNCTIONAL TRAINING

17. Legal Aspects of Securities and Documentation, Loan Recovery: filing and conducting suits.

- **Duration:** 1 Day/s
- **Target Participants:** Credit Officers
- **Learning Objectives:**
 - Understand legal instruments and enforcement measures
 - Handle recovery suits effectively
- **Syllabus:**
 - Understanding types of securities: movable, immovable, personal guarantees, and hypothecation
 - Legal requirements for valid and enforceable security documentation
 - Key documents in loan processing: loan agreement, mortgage deed, charge creation, and guarantee deed
 - Importance of proper stamping, registration, and execution of security documents
 - Procedures for maintaining and updating security documentation records
 - Overview of loan recovery methods: amicable settlement, restructuring, and legal actions
 - Filing suits for recovery: types of suits (civil, summary, arbitration) and jurisdiction
 - Preparation of legal case files and supporting documents for court proceedings
 - Court procedures and timeline: injunctions, decrees, execution, and appeals
 - Coordination with legal counsel and follow-up on court orders for effective recovery
- **Methodology:** Lecture, Case Analysis/Discussion, In-hand experience
- **Evaluation:** MCQs/Written Test
- **Materials:** Handouts, Legal manuals, sample suits



FUNCTIONAL TRAINING

18. Loan Classification & CL Reporting and NPL Management & Recovery Strategies including suit management.

- **Duration:** 1 Day/s
- **Target Participants:** HOBs, MOBs, Credit Officers
- **Learning Objectives:**
 - Classify loans correctly as per BB guidelines
 - Manage and reduce NPLs
- **Syllabus:**
 - Overview of loan classification categories: Standard, Special Mention, Substandard, Doubtful, and Bad/Loss
 - Criteria for classifying loans as per Bangladesh Bank guidelines
 - Importance and objectives of Credit Loss (CL) provisioning and reporting
 - Procedures for timely and accurate preparation of CL reports
 - Impact of proper loan classification on bank's financial health and regulatory compliance
 - Identification and early warning signals of Non-Performing Loans (NPLs)
 - Strategies for managing NPLs: restructuring, rescheduling, and settlement options
 - Legal and non-legal recovery methods, including suits and alternative dispute resolution
 - Role of monitoring, follow-up, and coordination between branches and recovery units
 - Reporting and documentation requirements for NPL recovery and regulatory submission
- **Methodology:** Lecture, Case Analysis/Discussion
- **Evaluation:** MCQs/Written Test
- **Materials:** BB CL Circulars, NPL tracker formats



FUNCTIONAL TRAINING

19. Training on Internal Credit Risk Rating System (ICRRS) in Banks

- **Duration:** 1-2 Days/s
- **Target Participants:** Relationship Managers, Credit Officers / Credit Analysts, Branch Managers & Operations Managers
- **Learning Objectives:**
 - Understand the regulatory guidelines on ICRRS issued by Bangladesh Bank.
 - Analyze borrower-specific risks and evaluate creditworthiness using ICRRS.
 - Interpret rating outputs and use ratings in credit decision-making.
- **Syllabus:**
 - Regulatory requirement: Bangladesh Bank ICRRS Guidelines
 - Purpose of internal credit risk rating
 - Borrower segmentation and rating applicability
 - Hands-on data input demonstration
 - Common errors & validation checklist
 - Rating categories and borrower risk segmentation
 - Linkage with credit approval authority, pricing, collateral, and exposure norms
 - Red flags & early warning indicators
- **Methodology:** Lectures & Presentations, Hands-on practice, Case studies, Group exercises
- **Evaluation:** Practical assessment, MCQs, Written
- **Materials:** ICRRS Training Manual (Softcopy/PDF), Bangladesh Bank ICRRS Guidelines (latest version), Sample rating templates (Excel or system screenshots), Case studies (SME & Corporate borrowers)



FUNCTIONAL TRAINING

20. CAD Operations (Featuring : CIS, RJSC, Land Mortgage web portal and Documentation)

- **Duration:** 1 Day/s
- **Target Participants:** Credit Officers
- **Learning Objectives:**
 - Execute accurate documentation and security perfection
 - Navigate key portals for document verification
- **Syllabus:**
 - Introduction to Credit Administration Department (CAD) roles and responsibilities in loan processing
 - Overview of CIS (Credit Information System): purpose, data submission, and usage in credit assessment
 - Understanding RJSC (Registrar of Joint Stock Companies & Firms) portal for company verification and document retrieval
 - Navigating the Land Mortgage Web Portal for mortgage registration and verification processes
 - Documentation requirements for different types of credit facilities and collateral securities
 - Ensuring compliance with legal and regulatory guidelines in document preparation
 - Verification of borrower information through CIS and RJSC portals to reduce credit risk
 - Coordination with legal and valuation teams for proper collateral documentation
 - Procedures for safe custody and management of loan documents in CAD
 - Use of technology for tracking documentation status, renewal, and follow-up
- **Methodology:** Lecture, Case Analysis/Discussion, Role play
- **Evaluation:** MCQs/Written Test
- **Materials:** CAD Manual, Checklist templates



FUNCTIONAL TRAINING

21. Credit Operation & Management Skill Development

- **Duration:** 5 Days/s
- **Target Participants:** HOBs, MOBs, Credit Officers
- **Learning Objectives:**
 - Streamline credit operation processes
 - Mitigate risks in credit disbursement and monitoring
- **Syllabus:**
 - Understanding the credit cycle: application, appraisal, approval, disbursement, monitoring, and recovery
 - Techniques for thorough credit risk assessment and borrower evaluation
 - Preparing and analyzing credit proposals with emphasis on financial and non-financial factors
 - Structuring credit facilities tailored to customer needs and bank policies
 - Documentation standards and legal aspects of credit operations
 - Monitoring credit performance and early identification of stress signals in loan accounts
 - Effective loan recovery strategies and managing Non-Performing Loans (NPLs)
 - Use of credit information systems and data for informed decision-making
 - Compliance with regulatory guidelines and internal credit policies
 - Enhancing communication and negotiation skills for dealing with customers and internal stakeholders
- **Methodology:** Lecture, Case Analysis/Discussion, Role play
- **Evaluation:** MCQs/Written Test
- **Materials:** SOPs, Credit policy excerpts



FUNCTIONAL TRAINING

22. Regulatory Framework for Resilient Banking System (Basel-III)

- **Duration:** 1-2 Days/s
- **Target Participants:** Branch Managers, Credit Officers & Analysts, Risk Management Division (RMD) Officials, Treasury & ALM Officers, CRM & CAD Officials, Internal Control & Compliance (ICC) Officers, Finance & Accounts Division
- **Learning Objectives:**
 - Understand the global regulatory framework (Basel-III) and its purpose.
 - Explain key components such as capital adequacy, leverage ratio, liquidity ratios, buffers, and stress testing.
 - Interpret Bangladesh Bank's Basel-III implementation guidelines.
 - Ide
- **Syllabus:**
 - History: Basel-I → Basel-II → Basel-III
 - Objectives of Basel-III
 - Overview of global and Bangladesh regulatory context
 - Understanding Risk Weighted Assets (RWA),
 - Capital Adequacy Ratio (CAR) , Capital conservation buffer (CCB), Countercyclical capital buffer (CCyB)
 - Minimum capital requirement under Bangladesh Bank guidelines
 - Best practices for branch and credit operations to support compliance
- **Methodology:** PowerPoint presentations & lectures, Interactive discussions and Q&A, Case studies based on real banking scenarios, Hands-on calculation exercises, Group work for stress testing and risk assessment, Regulatory guideline walkthrough
- **Evaluation:** Short MCQ quiz on Basel-III concepts, Practical capital and liquidity ratio calculation test, Completion of group case-study presentation
- **Materials:** Basel-III training manual (PDF), Bangladesh Bank's Basel-III Implementation Guidelines, Sample reporting templates (SRP, ICAAP, LCR, NSFR), Exercise sheets for capital and liquidity, ratio calculations, Case-study handouts



FUNCTIONAL TRAINING

23. Credit Administration & Loan Documentation.

- **Duration:** 1 Day/s
- **Target Participants:** HOBs, MOBs, Credit Officers
- **Learning Objectives:**
 - Handle credit administration process with diligence
 - Ensure error-free loan documentation
- **Syllabus:**
 - Role and importance of Credit Administration in the lending process
 - Key stages of credit administration: application receipt, appraisal support, sanction, disbursement, and monitoring
 - Standard documentation required for different types of loans and customer categories
 - Ensuring completeness and accuracy of loan documents before disbursement
 - Legal aspects of loan documentation: execution, stamping, and registration
 - Collateral documentation: types, valuation, and legal formalities
 - Procedures for document custody, safe keeping, and periodic review
 - Coordination between credit, legal, and compliance teams to ensure documentation compliance
 - Common documentation errors and how to avoid them
 - Use of digital tools and systems for managing loan documentation and tracking status
- **Methodology:** Lecture, Case Analysis/Discussion
- **Evaluation:** MCQs/Written Test
- **Materials:** CAD Policy, Document templates



FUNCTIONAL TRAINING

24. Trade Service Operations in Bank.

- **Duration:** 1 Day/s
- **Target Participants:** International Trade Officials
- **Learning Objectives:**
 - Carry out accurate and compliant trade operations
- **Syllabus:**
 - Overview of trade finance and its importance in supporting import-export businesses
 - Types of trade finance products: Letters of Credit (LC), Bank Guarantees, Export Finance, and Import Loans
 - Role and responsibilities of the trade operations team in processing trade transactions
 - Understanding documentary credits: application, issuance, amendment, and settlement processes
 - Procedures for handling import and export LC transactions under UCP 600 guidelines
 - Processing bank guarantees: issuance, invocation, and discharge
 - Compliance requirements including KYC, AML, and sanction screening in trade operations
 - Documentation standards and verification of trade documents for payment processing
 - Handling discrepancies, claims, and dispute resolution in trade finance transactions
 - Use of technology and online platforms for efficient trade service operations
- **Methodology:** Lecture, Case Analysis/Discussion, Practical Demonstration
- **Evaluation:** MCQs/Written Test
- **Materials:** Trade Ops Manual, SWIFT samples



FUNCTIONAL TRAINING

25. Online Reporting of Foreign Exchange Transaction Monitoring System of BB

- **Duration:** 1-2 Days/s
- **Target Participants:** Officials from Treasury Front Office, Back Office & Mid Office, Foreign Exchange/Trade Processing Officers (AD Branches), Officials from International Division, ICT officials involved in FX Systems Integration, Relationship
- **Learning Objectives:**
 - Understand the regulatory framework governing FX reporting and monitoring under Bangladesh Bank regulations.
 - Identify common reporting errors an
- **Syllabus:**
 - Foreign Exchange Regulations Act (FERA) fundamentals
 - Key Bangladesh Bank circulars related to FX reporting
 - Role of AD branches in FX compliance
 - Regulatory penalties for delayed/incorrect reporting
 - Overview of related systems (Foreign Exchange Policy Dept portal, EDS, XOS, IMP, Clean FX Reporting)
 - Entry of Export Bills (sight & usance)
 - Reporting of ED, EXP, and related documents
 - Common mistakes in export reporting and how to avoid them
 - Reconciliation between IMP system and FXTMS
 - identifying failed/error transactions
 - Best practices for data accuracy
- **Methodology:** Instructor-led presentations, System Demo & Live Walkthrough, Hands-on exercises in a training environment Case studies
- **Evaluation:** Pre-training assessment (baseline knowledge test), Module-wise quizzes, Practical reporting assignment on FXTMS test environment, Post-training assessment, Trainer evaluation and participant feedback form
- **Materials:** Training slides (PPT), FXTMS user manual & updated Bangladesh Bank circulars. Sample transaction dataset for practice



FUNCTIONAL TRAINING

26. UCP 600, ISBP, Incoterms and ICC Guidelines for Trade.

- **Duration:** 1-2 Days/s
- **Target Participants:** Trade Finance Officers, Relationship Managers handling Trade Clients, International Division Officials
- **Learning Objectives:**
 - Understand the ICC rules governing documentary credits (UCP 600) and apply them in day-to-day trade operations.
 - Use ISBP 745 as a practical guideline for examination of documents presented under LC.
 - Interpret and apply Incoterms 2020 to determine respon
- **Syllabus:**
 - Role of ICC in global trade
 - Evolution of UCP, ISBP & Incoterms
 - Risks in international trade & mitigation techniques
 - Role of banks in trade facilitation
 - Article 1-3: General provisions
 - Identifying discrepancies using UCP guidance
 - Responsibilities of seller and buyer under each term
 - Allocation of cost, risk, and insurance obligations
 - ICC Trade Facilitation Guidelines
 - Compliance-related guidelines
- **Methodology:** Instructor-led interactive sessions, Real-life examples from exports, imports & LC disputes, Hands-on document checking practice, Group exercises
- **Evaluation:** Quizzes, Practical document-checking evaluation, Group LC drafting & presentation
- **Materials:** Training slides (PPT), UCP 600 full text, ISBP 745 guidance document, Incoterms 2020, Quick Reference Chart, ICC guideline summaries, Document checking checklist, Sample LC formats & specimen documents, Case study booklet, Practical exercises worksheets



FUNCTIONAL TRAINING

27. Export/Import financing.

- **Duration:** 3 Days/s
- **Target Participants:** International Trade Officials
- **Learning Objectives:**
 - Structure and monitor post/pre-shipment finance
- **Syllabus:**
 - Introduction to export and import financing and their role in international trade
 - Types of export financing: pre-shipment finance, post-shipment finance, and export credit
 - Types of import financing: advance payment finance, packing credit, and import loans
 - Key documents involved in export/import financing: invoices, bills of lading, letters of credit, and customs documents
 - Role of banks in facilitating export/import finance and risk mitigation
 - Understanding payment terms and trade instruments like Letters of Credit (LC) and Bills for Collection (BFC)
 - Procedures for sanctioning, disbursement, and monitoring of export/import loans
 - Compliance with regulatory guidelines, foreign exchange rules, and KYC requirements
 - Risk factors in export/import financing and methods to mitigate them (e.g., insurance, guarantees)
 - Practical challenges and solutions in managing export/import finance operations
- **Methodology:** Lecture, Case Analysis/Discussion, Practical Demonstration
- **Evaluation:** MCQs/Written Test
- **Materials:** Financing templates, Circularsspecimen documents, Case study booklet, Practical exercises worksheets



FUNCTIONAL TRAINING

28. SWIFT: ISO-20022

- **Duration:** 1-2 Days/s
- **Target Participants:** Relationship Managers, Treasury Officers, and Trade Finance Officers.
- **Learning Objectives:**
 - Understand the fundamentals of SWIFT and the role of ISO 20022 in financial messaging.
 - Comprehend the structure, syntax, and components of ISO 20022 messages.
 - Address challenges
- **Syllabus:**
 - Role in global banking and payments
 - Definition, objectives, and benefits
 - Message components: Business Application Header (BAH), Group Header, and Payment Information
 - Payments (pacs), Securities (sese), Cash Management (camt)
 - Common usage scenarios
 - Timelines, roadmap, and SWIFT initiatives
 - Changes in workflows and processing logic
 - Regulatory reporting improvements
 - Data mapping and message translation
 - Successful implementation stories
 - Preparing for real-time and cross-border payment evolution
- **Methodology:** Interactive lectures and presentations, Practical exercises on ISO 20022 message creation and interpretation, Group discussions and problem-solving sessions.
- **Evaluation:** Quiz or test (MCQs and scenario-based questions), Practical exercises evaluation (message interpretation & creation), Group activity assessment.
- **Materials:** Presentation slides and handouts, ISO 20022 standards reference guide, SWIFT user manuals and sample messages, Case study documentation, Access to SWIFT testing platforms or demo software, Worksheets for exercises and practice



FUNCTIONAL TRAINING

29. BB guidelines for foreign exchange transaction: Vol - 1, Vol - 2.

- **Duration:** 1 Day/s
- **Target Participants:** International Trade Officials
- **Learning Objectives:**
 - Apply BB FX circulars in day-to-day operations
- **Syllabus:**
 - Overview of Bangladesh Bank's regulatory framework for foreign exchange (FX) transactions
 - Volume 1 focus: Import and export-related foreign exchange regulations and documentation
 - Volume 2 focus: Capital account transactions, remittances, and other current account regulations
 - Licensing requirements and authorized dealer banks' roles in FX transactions
 - Procedures for processing import payments, export receipts, and trade finance instruments
 - Foreign exchange risk management and reporting obligations for banks and clients
 - Guidelines on inward and outward remittances including limits, approvals, and documentation
 - Compliance with Anti-Money Laundering (AML) and Combating Financing of Terrorism (CFT) in FX transactions
 - Monitoring and reporting of suspicious FX transactions to Bangladesh Bank
 - Penalties and consequences of non-compliance with BB FX guidelines
- **Methodology:** Lecture, Case Analysis/Discussion
- **Evaluation:** MCQs/Written Test
- **Materials:** BB FX Guidelines, summary handout



FUNCTIONAL TRAINING

30. Opening, Maintenance and Transaction of the Foreign Currency Accounts

- **Duration:** 1-2 Days/s
- **Target Participants:** Branch Operations Officers and Relationship Managers, Foreign Exchange (FX) & Trade Finance Staff, Compliance and Risk Management Officers, Customer Service Officers handling FCAs.
- **Learning Objectives:**
 - Understand the types and features of foreign currency accounts.
 - Comprehend the regulatory framework governing FCA in Bangladesh.
 - Correctly handle account opening procedures and documentation requirements.
- **Syllabus:**
 - Introduction to Foreign Currency Accounts (FCA)
 - Types: Taka-denominated vs. FCAs, Resident vs. Non-Resident
 - Bangladesh Bank guidelines, Foreign Exchange Regulation Act
 - KYC, AML, CFT requirements
 - Cross-border fund transfers and inward/outward remittances
 - Currency Conversion & Exchange Rate Application
 - Impact on customer transactions and bank reporting
 - Operational Controls & Record-Keeping
 - Practical Case Studies & Best Practices
- **Methodology:** Interactive presentations and lectures, Step-by-step demonstrations of account opening and transaction procedures, Group discussions on compliance challenges and operational scenarios, Case studies and role-playing exercises.
- **Evaluation:** Pre-training assessment (MCQs & scenario-based questions), Post-training quiz on regulatory, operational, and transactional aspects, Practical exercises evaluation (e.g., mock account opening & transaction posting).
- **Materials:** Presentation slides and participant handouts, Bangladesh Bank FCA guidelines and circulars, Sample account opening forms and transactional documents, Case study scenarios, Exercises and worksheets for practice, Access to core banking system demo or traini



FUNCTIONAL TRAINING

31. Workshop on Compliance Risk Mitigation in Trade Transactions

- **Duration:** 1-2 Days/s
- **Target Participants:** Trade Finance Officers and Relationship Managers, Operations & Back-Office Staff involved in trade transactions, Compliance & Risk Management Officers.
- **Learning Objectives:**
 - Understand the regulatory and compliance framework governing trade transactions in Bangladesh.
 - Identify key compliance risks in import, export, and documentary credit transactions.
- **Syllabus:**
 - Introduction to Compliance in Trade Finance, Importance of compliance in banking and trade operations, Overview of regulatory framework (Bangladesh Bank, FATF, international standards), KYC, AML, and CFT in Trade Transactions, Customer identification and verification procedures
 - Monitoring trade transactions for suspicious activity, Trade Finance Instruments and Compliance Risks, Letters of Credit (LC), Bills for Collection, Guarantees
 - Common risks and vulnerabilities
 - Red Flags and Fraud Indicators, Identifying fraudulent trade documents and suspicious patterns, Ensuring accuracy and authenticity of trade documents
 - Risk mitigation during document scrutiny, Maintaining auditable documentation
 - Operational Challenges and Best Practices
- **Methodology:** Interactive lectures and presentations, Group discussions and scenario-based learning, Case studies analysis.
- **Evaluation:** Pre-workshop assessment (MCQs & scenario-based questions), Assessment of group case study presentations, Participation in discussions and scenario exercises
- **Materials:** Presentation slides and participant handouts, Bangladesh Bank circulars and trade compliance guidelines, Sample trade documents and checklists, Worksheets and exercises for scenario-based learning,



FUNCTIONAL TRAINING

32. Workshop on Product Knowledge of Islamic Banking

- **Duration:** 1-2 Days/s
- **Target Participants:** Branch Relationship Managers and Officers, Product Development and Marketing Staff, Operations and Frontline Banking Staff, Treasury and Investment Officers, Compliance and Risk Officers dealing with Islamic banking products
- **Learning Objectives:**
 - Understand the fundamental principles of Islamic banking and finance.
 - Comprehend Shariah-compliant banking concepts and their operational implications.
 - Identify various Islamic banking products and their features.
- **Syllabus:**
 - Basic principles: prohibition of Riba (interest), Gharar (uncertainty), and Haram activities, Role of Shariah in banking operations, Shariah Governance and Compliance, Shariah Board functions and guidelines.
 - Regulatory framework and Bangladesh Bank circulars for Islamic banking, Financing Products – Profit-Loss Sharing (PLS), Operational workflow and risk considerations, Financing Products – Trade & Lease-Based
 - Treasury and Investment Products, Liquidity management in Islamic banking
 - Operational Procedures and Documentation, Account opening, financing approvals, and transaction processing, Record-keeping and audit considerations
 - Customer Service & Product Advisory
- **Methodology:** Interactive presentations and lectures, Group discussions and Q&A sessions, Case study analysis of Islamic banking operations, Hands-on exercises on product documentation and account handling,
- **Evaluation:** (MCQs and scenario-based questions), Post-workshop quiz covering products and operational procedures, Practical exercise evaluation on documentation and customer advisory, Participation in case study discussions and role-playing ex
- **Materials:** Presentation slides and participant handouts, Bangladesh Bank circulars and Islamic banking guidelines, Sample account opening forms and financing documents



FUNCTIONAL TRAINING

33. Islamic Banking & Finance, Its investment and operations.

- **Duration:** 1 Day/s
- **Target Participants:** Islamic Banking Officials
- **Learning Objectives:**
 - Understand the principles and key modes of Islamic banking
 - Manage Islamic products and investments in compliance with Shariah
- **Syllabus:**
 - Introduction to Islamic banking: principles and prohibition of interest (Riba)
 - Key concepts: Shariah compliance, profit and loss sharing, and risk-sharing contracts
 - Common Islamic finance products: Mudaraba (profit-sharing), Musharaka (joint venture), Murabaha (cost-plus financing), and Ijarah (leasing)
 - Role and function of the Shariah Supervisory Board in Islamic banks
 - Investment principles in Islamic finance: asset-backed financing and ethical investing
 - Operational differences between Islamic banking and conventional banking
 - Deposit products in Islamic banks: savings, current, and investment accounts under Shariah rules
 - Financing operations: contract structuring, documentation, and risk management
 - Challenges in Islamic banking operations: regulatory compliance, liquidity management, and product innovation
 - Growth trends and future prospects of Islamic banking in Bangladesh and globally
- **Methodology:** Lecture, Case Analysis/Discussion
- **Evaluation:** MCQs/Written Test
- **Materials:** Shariah Guidelines, Product Manuals



FUNCTIONAL TRAINING

34. Islamic Agent Banking Products & Services (Asset & Liability)

- **Duration:** 1 Day/s
- **Target Participants:** Agent Banking Officials
- **Learning Objectives:**
 - Understand the principles and key modes of Islamic banking
 - Manage Islamic AB products and investments in compliance with Shariah
- **Syllabus:**
 - Introduction to Islamic banking: principles and prohibition of interest (Riba)
 - Key concepts: Shariah compliance, profit and loss sharing, and risk-sharing contracts
 - Common Islamic finance products: Mudaraba (profit-sharing), Musharaka (joint venture), Murabaha (cost-plus financing), and Ijarah (leasing)
 - Role and function of the Shariah Supervisory Board in Islamic banks
 - Investment principles in Islamic finance: asset-backed financing and ethical investing
 - Operational differences between Islamic banking and conventional banking
 - Deposit products in Islamic banks: savings, current, and investment accounts under Shariah rules
 - Financing operations: contract structuring, documentation, and risk management
 - Challenges in Islamic banking operations: regulatory compliance, liquidity management, and product innovation
 - Growth trends and future prospects of Islamic banking in Bangladesh and globally
- **Methodology:** Lecture, Case Analysis/Discussion
- **Evaluation:** MCQs/Written Test
- **Materials:** Shariah Guidelines, Product Manuals



FUNCTIONAL TRAINING

35. Islamic Banking Regulatory Framework & Shariah Awareness Development Program

- **Duration:** 1 Day/s
- **Target Participants:** Islamic Banking Officials
- **Learning Objectives:**
 - Understand the principles and key modes of Islamic banking
 - Manage Islamic products and investments in compliance with Shariah
- **Syllabus:**
 - Introduction to Islamic banking: principles and prohibition of interest (Riba)
 - Key concepts: Shariah compliance, profit and loss sharing, and risk-sharing contracts
 - Common Islamic finance products: Mudaraba (profit-sharing), Musharaka (joint venture), Murabaha (cost-plus financing), and Ijarah (leasing)
 - Role and function of the Shariah Supervisory Board in Islamic banks
 - Investment principles in Islamic finance: asset-backed financing and ethical investing
 - Operational differences between Islamic banking and conventional banking
 - Deposit products in Islamic banks: savings, current, and investment accounts under Shariah rules
 - Financing operations: contract structuring, documentation, and risk management
 - Challenges in Islamic banking operations: regulatory compliance, liquidity management, and product innovation
 - Growth trends and future prospects of Islamic banking in Bangladesh and globally
- **Methodology:** Lecture, Case Analysis/Discussion
- **Evaluation:** MCQs/Written Test
- **Materials:** Shariah Guidelines, Product Manuals



FUNCTIONAL TRAINING

37. MSME Products and Financing

- **Duration:** 1 Day/s
- **Target Participants:** Credit Officers
- **Learning Objectives:**
 - Understand MSME lending principles and products
 - Ensure compliance with BB's SME guidelines
- **Syllabus:**
 - Definition and importance of MSMEs in Bangladesh's economy and financial inclusion
 - Types of MSME products offered by banks, including term loans, working capital finance, and trade finance
 - Eligibility criteria and documentation requirements for MSME financing
 - Features of specialized MSME loan schemes and government-supported financing programs
 - Risk assessment and credit appraisal process tailored for MSME borrowers
 - Collateral requirements and alternative credit scoring methods for MSMEs
 - Monitoring and recovery mechanisms for MSME loans
 - Role of advisory and capacity-building support for MSME clients
 - Marketing strategies for MSME products and building long-term customer relationships
 - Compliance and regulatory guidelines related to MSME financing under Bangladesh Bank
- **Methodology:** Lecture, Case Analysis/Discussion
- **Evaluation:** MCQs/Written Test
- **Materials:** SME Financing Policy, BB Circulars



FUNCTIONAL TRAINING

38. Comprehensive Training on ADC Products and Services

- **Duration:** 1-2 Days/s
- **Target Participants:** ROs, RMs, Digital Banking & ADC Team Members, Customer Service Officers, IT/FinTech Staff supporting ADC operations, Compliance and Risk Management Officers
- **Learning Objectives:**
 - Identify various ADC products and services offered by the bank.
 - Comprehend operational procedures and security measures for ADCs.
- **Syllabus:**
 - Overview of ADC ecosystem, Internet Banking / Mobile Banking, ATM & CDM Services, Account access, fund transfers, bill payments, Security protocols and authentication, Cash withdrawal, deposit, and account inquiry
 - POS and Merchant Banking Services, Card payments, merchant onboarding, and transaction settlement, Risk and fraud prevention, Digital Wallets and QR Payments, Fund transfers, merchant payments, and interoperability
 - Customer experience and security considerations, AML, KYC, and regulatory obligations, Cybersecurity, fraud prevention, and incident handling
 - Operational Processes and Customer Support, ADC transaction workflows
 - Handling customer complaints and dispute resolution
 - Case Studies, Practical Exercises, and Best Practices
- **Methodology:** Interactive lectures and presentations, Demonstrations of ADC platforms and services, Group discussions and scenario-based learning, Hands-on exercises for transactions, Case studies
- **Evaluation:** Pre-training assessment (MCQs and scenario questions), Practical exercise evaluation on transactions and troubleshooting, Participation in case study discussions and group exercises
- **Materials:** Presentation slides and participant handouts, ADC product manuals and operational guides, Sample transaction workflows and troubleshooting guides, Case study scenarios for group exercises



FUNCTIONAL TRAINING

39. Comprehensive Training on Account Opening, Maintenance and Retail Asset and Liability Products

- **Duration:** 1-2 Days/s
- **Target Participants:** ROs, RMs, CSOs, Compliance and Risk Management Officers, Treasury and Retail Banking Staff, New Joiners and Frontline Staff in branches
- **Learning Objectives:**
 - Explain and manage retail liability products such as savings accounts, current accounts, and fixed deposits.
 - Understand retail asset products such as personal loans, home loans, and car loans.
- **Syllabus:**
 - Introduction to Retail Banking and Account Operations, Overview of retail banking products, Documentation, eligibility criteria, and verification
 - Savings accounts, current accounts, fixed deposits, Features, interest calculation, and product comparison, Risk assessment, collateral, and legal documentation
 - Operational Controls and Risk Management, Segregation of duties, approval workflows, and reconciliations, Fraud detection and dispute handling, Compliance and Regulatory Reporting, Bangladesh Bank circulars and guidelines
 - Reporting requirements for retail products, Customer Advisory and Cross-Selling
- **Methodology:** Interactive lectures and presentations, Step-by-step demonstrations of account opening and loan processing, Group discussions on operational challenges and compliance scenarios, Case studies and role-playing
- **Evaluation:** Pre-training assessment (MCQs and scenario-based questions), Post-training quiz on account operations and retail products, Practical exercises evaluation (mock account opening, loan processing), Participation in case studies and role-playing sessions
- **Materials:** Presentation slides and participant handouts, Bangladesh Bank circulars and regulatory guidelines, Sample account opening and loan application forms, Case study documents and scenario exercises, Worksheets for practical exercises and quizzes.



FUNCTIONAL TRAINING

40. Credit Card Segmentation, Documentation, FCY, Products and Service Management

- **Duration:** 1-2 Days/s
- **Target Participants:** Credit Card Relationship Managers and Officers, Retail Banking Officers handling credit card operations, Operations and Back-Office Staff involved in card issuance and servicing, Compliance and Risk Management Officers, Customer Service Officers in retail
- **Learning Objectives:**
 - Understand credit card products, types, and market segmentation strategies.
 - Identify different customer segments and tailor credit card offerings accordingly.
 - Comprehend account opening, documentation, and KYC/AML requirements for credit cards.
 - Manage
- **Syllabus:**
 - Introduction to Credit Cards, Definition, purpose, and types of credit cards
 - Domestic vs. International/FCY cards, Credit Card Segmentation
 - Customer profiling: retail, premium, corporate, Segment-based product offerings and eligibility criteria, Account Opening & Documentation
 - KYC, AML, and compliance requirements, Documentation checklist and verification process, Regulatory and operational considerations
 - Product Features and Services, Risk Management & Compliance
 - Regulatory compliance and reporting obligations,
 - Marketing and Cross-Selling Strategies
- **Methodology:** Interactive presentations and lectures, Group discussions and scenario-based learning, Case study, Hands-on exercises on documentation, card issuance, and customer advisory, Role-playing exercises.
- **Evaluation:** MCQs and scenario-based questions
- **Materials:** Presentation slides and participant handouts, Bangladesh Bank circulars and credit card regulatory guidelines, application forms, documentation checklists, and KYC templates, Case study scenarios for practical exercises.



FUNCTIONAL TRAINING

41. ICT Training on Management Information System (MISDB)

- **Duration:** 1-2 Days/s
- **Target Participants:** Branch Operations Officers and Managers, MIS Officers and Data Management Staff, IT and Core Banking System Support Staff. , Treasury, Finance, and Reporting Officers, Staff involved in data entry, reporting, and analytics
- **Learning Objectives:**
 - Understand the purpose and scope of the Management Information System Database (MISDB).
- **Syllabus:**
 - Introduction to MISDB, Purpose, scope, and benefits, Overview of MIS structure and functionalities, User Access and Navigation
 - Login procedures and access rights, Navigating dashboards, menus, and modules
 - Data Entry and Maintenance, Inputting accurate customer, account, and transaction data, Updating records and handling corrections, Reporting in MISDB
 - Using MIS data for decision-making, Data Integrity and Security, Importance of accuracy and completeness, Access control, user authentication, and data confidentiality, Troubleshooting and Issue Resolution, Common errors in data entry and report generation, Steps to resolve discrepancies and inconsistencies
 - Compliance and Regulatory Reporting, Bangladesh Bank reporting requirements
 - Ensuring seamless data flow and synchronization
 - Hands-on exercises in data entry, report generation, and analysis
- **Methodology:** Interactive lectures and presentations, Live demonstrations of MISDB functionalities, Hands-on exercises.
- **Evaluation:** Post-training quiz covering navigation, data entry, and reporting, Practical exercises evaluation (data entry accuracy and report generation), Participation in case study discussions and troubleshooting
- **Materials:** Presentation slides and participant handouts, MISDB user manuals and operation guides, Sample datasets for practice exercises.



FUNCTIONAL TRAINING

42. General Banking (CBS - iStelar)

- **Duration:** 1-2 Days/s
- **Target Participants:** Branch Operations Officers and Managers, Account Officers and Customer Service Officers, Teller Staff and Back-Office Operations Staff, New joiners in branches handling CBS operations.
- **Learning Objectives:**
 - Understand the core banking system (CBS) and its role in general banking operations.
 - Navigate the iStelar CBS interface efficiently.
- **Syllabus:**
 - Introduction to CBS – iStelar, Overview of CBS functionalities and advantages
 - Key features for general banking operations, User Access and Navigation
 - Login procedures, access rights, and user interface overview
 - Menu navigation and dashboard utilization, Account Opening and Maintenance
 - Procedures for opening savings, current, and fixed deposit accounts
 - Handling different customer types in CBS
 - Generating standard daily, weekly, and monthly reports
 - Custom reports for branch operations and management
 - Compliance, Security, and Risk Management
 - Regulatory requirements, KYC/AML compliance
 - Troubleshooting and Error Handling
 - Scenario-based problem-solving for common CBS challenges
- **Methodology:** Interactive presentations and system demonstrations, Hands-on exercises on iStelar CBS modules.
- **Evaluation:** Post-training quiz on CBS navigation, transactions, and reporting, Practical exercises evaluation
- **Materials:** Presentation slides and participant handouts, iStelar CBS user manuals and operational guides, Sample forms for account opening, deposits, and loan processing, Case study scenarios for practical exercises



FUNCTIONAL TRAINING

43. Fintech, Reg Tech and Blockchain Technology in Banks

- **Duration:** 1-2 Days/s
- **Target Participants:** IT and Digital Banking Staff, Product Development and Innovation Teams, Relationship Managers handling digital solutions, Senior management involved in strategic technology adoption.
- **Learning Objectives:**
 - Understand the concepts, scope, and importance of FinTech, RegTech, and Blockchain in banking.
 - Identify different FinTech applications and their impact on banking operations.
- **Syllabus:**
 - Introduction to FinTech in Banking, Overview, evolution, and impact of FinTech
 - RegTech in Banking, Compliance automation and monitoring tools
 - Risk management, AML, and reporting solutions, Blockchain Technology Basics
 - Distributed ledger technology, cryptography, and consensus mechanisms
 - Public vs. private blockchains, Applications of Blockchain in Banking, Cross-border payments, trade finance
 - Mobile wallets, QR payments, contactless transactions, Integration with core banking systems, Cybersecurity and Risk in Digital Banking, Threats, vulnerabilities, and risk mitigation strategies, Regulatory compliance and security best practices, Case Studies and Best Practices
- **Methodology:** Interactive lectures and presentations, Live demonstrations of FinTech and RegTech solutions, Group discussions and scenario-based problem solving, Case study analysis.
- **Evaluation:** Post-training quiz on FinTech, RegTech, and blockchain concepts, Practical exercises evaluation (scenario-based solutions and discussions), Participation in case study discussions and group exer
- **Materials:** Presentation slides and participant handouts, Case studies of global and local FinTech, RegTech, and blockchain implementations, Demo software/tools for practical exercises



FUNCTIONAL TRAINING

44. Workshop on Rationalized Input Template(RIT) - "eBanking and eCommerce"

- **Duration:** 1-2 Days/s
- **Target Participants:** ICT Division, eBanking / Digital Banking Division, Cards, ADC, and Payment Services, Operations and Reconciliation, Internal Control & Compliance (ICC), Risk Management Division, Treasury Back Office, Retail Banking
- **Learning Objectives:**
 - Understand the purpose, structure, and regulatory importance of Rationalized Input Template (RIT).
- **Syllabus:**
 - Overview of the Rationalized Input Template (RIT) and its regulatory context for eBanking and eCommerce
 - Coverage of eBanking products, delivery channels, and transaction reporting under RIT
 - Treatment of eCommerce activities, digital payments, and merchant transactions in RIT
 - Risk, compliance, and data accuracy considerations in RIT reporting
 - Practical exercise on RIT input preparation and common reporting issues
- **Methodology:** Interactive lecture & guided presentation, Hands-on RIT template practice with sample datasets, Demonstration of data extraction process, Case-based group exercises and error-identification activities, Q&A and discussion on real-life reporting challenges,
- **Evaluation:** Pre and post-training assessment (MCQs), Hands-on template accuracy evaluation, Group task on identifying reporting inconsistencies, Trainer observation of participation during exercises
- **Materials:** Printed & digital training manual, Sample RIT "eBanking and eCommerce" templates, Data mapping sheets and field definition documents, Bangladesh Bank circulars related to eBanking, cards, and digital transactions, Presentation slides and case study exerci



FUNCTIONAL TRAINING

45. Disciplinary Process in Lights of BAPLC Staff Service Rules & Bangladesh Labor Law

- **Duration:** 1-2 Days/s
- **Target Participants:** HR Division (HR Operations, ER, L&D), Disciplinary Authority Representatives, Branch Managers & Operations Managers, Departmental Heads and Supervisors, ICC and Compliance Officers, Legal & Recovery Team Members, Any staff involved in managing employee co
- **Learning Objectives:**
 - Understand the legal framework of Bangladesh Labor Law applicable to disciplinary matters.
 - Comprehend the provisions of BAPLC Staff Service Rules related to misconduct, penalties, and disciplinary procedures.
- **Syllabus:**
 - Overview of disciplinary framework under BAPLC Staff Service Rules and Bangladesh Labor Law
 - Classification of misconducts, offences, and corresponding penalties
 - Step-by-step disciplinary process including show-cause, enquiry, and hearing
 - Roles, responsibilities, and principles of natural justice in disciplinary actions
 - Documentation, appeal process, and compliance best practices
- **Methodology:** Interactive lecture and guided discussions, Case study analysis based on real banking scenarios, Role-play sessions on inquiry and disciplinary hearing, Exercises on drafting notices and inquiry documents, Group work and problem-solving activities.
- **Evaluation:** Pre-training and post-training assessment (MCQs/short answers), Practical evaluation of drafted show-cause notice and charge sheet Group presentation on assigned misconduct scenarios, Trainer evaluation based on participation and understanding
- **Materials:** Training handbook on BAPLC Staff Service Rules & relevant sections of BLL, Standard templates (show-cause, charge sheet, inquiry report, penalty letter), Presentation slides, Handouts on case scenarios and flowcharts, Bangladesh Labor Law



FUNCTIONAL TRAINING

46. Treasury Operations and Asset-Liability Management in Banks

- **Duration:** 1-2 Days/s
- **Target Participants:** Treasury Front Office, Mid-Office & Back-Office Staff, ALCO Members and Finance Division Officials, Risk Management Division (Market Risk, Liquidity Risk), ICC & Compliance Officers, Branch Managers and Operations Managers, Officers of Corporate, SME, and
- **Learning Objectives:**
 - Understand the structure and functions of the Treasury Department in a bank.
 - Explain the core principles of Asset-Liability Management (ALM).
 - Identify different treasury products (FX, Money Market, Fixed Income, Derivatives).
 - Understand liquidity risk,
- **Syllabus:**
 - Overview of bank treasury functions and regulatory framework
 - Money market, capital market, and foreign exchange operations
 - Investment management and trading book vs. banking book
 - Asset-Liability Management concepts, structure, and ALCO functions
 - Liquidity, interest rate risk management, and regulatory reporting
- **Methodology:** Interactive lectures with real-world treasury examples, Demonstration of treasury systems/process flows, Group exercises on ALM calculations and treasury pricing, Case study analysis of market risk and liquidity risk events, Hands-on practice using sample
- **Evaluation:** IPre- and post-training assessments (MCQs and short problems, Practical tasks: pricing exercises, liquidity gap calculation, Group presentation on ALM case studies, Trainer assessment on participation and applied understanding
- **Materials:** Participant handbook covering Treasury & ALM concepts, Sample treasury reports (FX blotter, money market report, liquidity report), ALM templates (GAP analysis sheets, liquidity forecast sheets), Bangladesh Bank circular summaries (Treasury, FX, Basel III



FUNCTIONAL TRAINING

47. Training on ECL-Based Loan Classification and Provisioning under IFRS - 9

- **Duration:** 1-2 Days/s
- **Target Participants:** Credit Risk Management Division, Finance & Accounts Division, Credit Administration Division, Corporate/SME/Retail Credit Officers, Internal Control & Compliance (ICC), Portfolio Management Team, MIS & Data Management Staff, Branch Managers and Operations
- **Learning Objectives:**
 - Understand the fundamentals of IFRS-9 and its impact on banking operations.
 - Explain Expected Credit Loss (ECL) methodology and its components.
 - Identify the differences between IFRS-9 provisioning and traditional loan loss provisioning.
 - Understand the S
- **Syllabus:**
 - Overview of IFRS-9 framework and transition from incurred loss to expected credit loss
 - Staging criteria and loan classification under the ECL model
 - Key components of ECL calculation including PD, LGD, and EAD
 - Significant increase in credit risk and forward-looking information
 - Provisioning methodology, accounting treatment, and financial statement impact
 - Regulatory considerations, disclosures, and practical implementation challenges
- **Methodology:** Interactive presentations with examples, Hands-on ECL computation using sample datasets, Exercises on PD, LGD, EAD calculations, Group work on staging and SICR assessment, Case studies from global and local contexts, Q&A.
- **Evaluation:** Post-training assessments (MCQs and short numerical problems), Practical evaluation of ECL computation exercises, Group presentation on ECL case study.
- **Materials:** Training manual on IFRS-9 and ECL framework, Sample ECL model templates (Excel-based), PD/LGD/EAD sample datasets, Bangladesh Bank circular excerpts on classification and provisioning, PowerPoint slides, Case study packs and worksheets.



FUNCTIONAL TRAINING

48. SBS - 2 & 3, ISS Reporting and ISS reporting, Tax, VAT and Excise Duty

- **Duration:** 1-2 Days/s
- **Target Participants:** Branch Operations Managers & GB In-Charges, SME/Corporate/Retail Relationship Managers, Credit Administration & Loan Operations Staff, Finance & Accounts Division Officials, Regulatory Reporting/MIS/IT Support Staff
- **Learning Objectives:**
 - Understand the structure, purpose, and regulatory requirements of SBS-2 & SBS-3 and ISS reporting.
 - Accurately prepare, verify, and submit SBS-2 & 3 data in line with Bangladesh Bank guidelines.
 - Identify correct data sources and ensure reconciliation with
- **Syllabus:**
 - Overview of SBS-2 & SBS-3 and their regulatory objectives
 - ISS reporting framework, data requirements, and submission timelines
 - Reporting of tax, VAT, and excise duty applicable to banking operations
 - Data accuracy, reconciliation, and common reporting errors
 - Compliance, audit issues, and best practices in regulatory reporting
- **Methodology:** Interactive presentation with regulatory interpretations, Hands-on practice using sample templates (SBS-2, SBS-3, ISS), Real-life error identification and correction exercises, Group discussions on reporting challenges, Case-based examples on tax, VAT.
- **Evaluation:** : Pre-training and post-training assessment (MCQ + scenario questions), Practical evaluation of sample SBS/ISS reports, Calculation-based evaluation on tax, VAT, and excise duty, Group exercises and presentation feedback
- **Materials:** Training manual on SBS-2, SBS-3 & ISS reporting, Sample completed templates with explanations, Latest Bangladesh Bank & NBR circular summaries, Tax, VAT & excise duty calculation sheets, PowerPoint slides and worksheets, Case study.



FUNCTIONAL TRAINING

49. Risk Based Supervision Related Trainings

- **Duration:** 1-2 Days/s
- **Target Participants:** Internal Control & Compliance (ICC) Division, Risk Management Division (Operational, Credit, Market, Liquidity Risk), Branch Managers & Operations Managers, Compliance Officers & Monitoring Teams, Audit & Inspection Department, MIS/Reporting Officials, Tr
- **Learning Objectives:**
 - Understand the concept, principles, and goals of Risk-Based Supervision (RBS).
 - Understand Bangladesh Bank's RBS methodology, scoring system, and supervisory expectations.
- **Syllabus:**
 - Concept and framework of Risk Based Supervision in the banking sector
 - Identification and assessment of key banking risks under RBS
 - Supervisory risk rating, CAMELS, and off-site/on-site supervision tools
 - Risk mitigation, internal controls, and governance expectations
 - Regulatory reporting, supervisory findings, and follow-up actions
- **Methodology:** Interactive lectures and regulatory interpretation, Case study analysis from real supervisory examples, Group activities on risk scoring and assessment, Hands-on sessions using sample RBS templates, Discussion on internal risk frameworks and compliance ob
- **Evaluation:** : Post-training assessment (MCQ/short questions), Practical risk rating exercise, Group presentation on case study findings, Assessment of participation during workshop activities
- **Materials:** Participant handbook on RBS methodology, Bangladesh Bank RBS circulars and templates, Sample risk scoring and RBS assessment sheets, Case study booklets, PowerPoint slides and handouts, MIS/RBS data requirement checklist.



VALUES & BEHAVIOUR TRAINING

50. Leadership & Team Building Skills Development

- **Duration:** 1-2 Days/s
- **Target Participants:** Mid-level Managers (Branch Managers, Operation Managers, Unit Heads), Newly promoted Officers/Senior Officers, High-potential employees on succession pipelines, Team leaders and supervisors across Head Office and Branches
- **Learning Objectives:**
 - Understand core leadership theories and styles relevant to the banking environment.
 - Apply effective communication techniques to influence and motivate teams.
 - Demonstrate problem-solving and decision-making skills in workplace scenarios.
 - Build high-perf
- **Syllabus:**
 - Contemporary leadership concepts and leadership styles
 - Self-leadership, emotional intelligence, and personal effectiveness
 - Building high-performing teams and collaborative work culture
 - Communication, motivation, and conflict management skills
 - Practical leadership exercises, team activities, and action planning
- **Methodology:** Interactive Lectures & Discussions, Case Studies from Banking Operations, Group Activities & Role Plays, Leadership Style & EI Assessments, Team-Building Exercises, Presentations & Reflection Sessions, Video-based Learning
- **Evaluation:** Pre- and post-training assessment (MCQ/short questions), Group activity performance and participation, Observation during role plays, End-of-session quiz, Practical leadership action plan submission
- **Materials:** Training slides and handouts, Leadership style assessment sheets, EI self-assessment tools, Case study files (banking-specific), Flip charts, markers, sticky notes for group work, Videos on leadership and teamwork.



VALUES & BEHAVIOUR TRAINING

51. Customer Service Excellence: Tools, Techniques and Strategies

- **Duration:** 1 Day/s
- **Target Participants:** CSMs, CSOs, HOBs, MOBs, Front liners.
- **Learning Objectives:**
 - Deliver exceptional customer service consistently
 - Handle complaints and difficult customers with professionalism
- **Syllabus:**
 - Understanding the importance of exceptional customer service in banking
 - Key principles of customer-centric service and building lasting relationships
 - Effective communication skills: active listening, empathy, and clear responses
 - Handling customer complaints and turning challenges into opportunities
 - Techniques for managing difficult or irate customers professionally
 - Use of technology and CRM tools to enhance customer experience
 - Strategies for personalized service and anticipating customer needs
 - Cross-selling and up-selling techniques without being intrusive
 - Measuring customer satisfaction and feedback for continuous improvement
 - Building a customer service culture within the bank team
- **Methodology:** Lecture, Avs, Case Analysis/Discussion
- **Evaluation:** MCQs/Written Test
- **Materials:** Customer Service Manual, Scripts/Templates



VALUES & BEHAVIOUR TRAINING

52. Business Communications and Etiquette

- **Duration:** 1 Day/s
- **Target Participants:** All Employees
- **Learning Objectives:**
 - Communicate professionally across all formats
 - Develop corporate etiquette in internal and external dealings
- **Syllabus:**
 - Importance of effective communication in a professional banking environment
 - Types of business communication: verbal, non-verbal, written, and digital
 - Principles of clear, concise, and professional writing in emails and reports
 - Active listening skills and techniques for better interpersonal communication
 - Telephone etiquette: greetings, tone, clarity, and handling difficult calls
 - Email etiquette: subject lines, professional language, and timely responses
 - Workplace etiquette: punctuality, dress code, and respectful behavior
 - Meeting etiquette: preparation, participation, and follow-up
 - Cross-cultural communication awareness and sensitivity in diverse teams
 - Conflict resolution through polite and constructive communication
- **Methodology:** Lecture, Avs, Case Analysis/Discussion
- **Evaluation:** MCQs/Written Test
- **Materials:** Business Communication Guide, Email Templates



VALUES & BEHAVIOUR TRAINING

53. Corporate Grooming, Personal Hygiene & Etiquettes

- **Duration:** 1 Day/s
- **Target Participants:** All Employees (Freshers, Frontliners on priority basis)
- **Learning Objectives:**
 - Enhance professional image, personal hygiene standards, and workplace etiquette.
 - Effective self-presentation and communication.
- **Syllabus:**
 - Emphasizes the importance of maintaining a professional appearance in the workplace.
 - Covers personal hygiene practices essential for health and workplace presence.
 - Clarifies appropriate corporate dress codes for both men and women.
 - Develops awareness of grooming standards and personal presentation.
 - Trains participants on office manners and professional behavior.
 - Teaches business etiquette for meetings, communication, and client interactions.
 - Highlights the role of body language and non-verbal communication in professionalism.
 - Enhances confidence in formal and informal workplace settings.
 - Engages participants through role-playing and real-life case scenarios.
 - Contributes to building a respectful, polished, and positive corporate culture.
- **Methodology:** Lecture, Avs, Case Analysis/Discussion
- **Evaluation:** Presentations, MCQs, Case Study
- **Materials:** Grooming guidelines, Code of conduct, handouts.



VALUES & BEHAVIOUR TRAINING

54. Negotiation Skills for Customer Dealing

- **Duration:** 1 Day/s
- **Target Participants:** CSMs, CSOs, Credit/Trade Officers
- **Learning Objectives:**
 - Customer psychology and body language
 - Win-win negotiation models
- **Syllabus:**
 - Understanding customer needs and motivations before entering a negotiation
 - Active listening and effective questioning to build trust and uncover concerns
 - Creating win-win solutions by balancing customer satisfaction and bank interests
 - Maintaining professionalism and emotional control during difficult conversations
 - Using persuasive communication techniques without being aggressive
 - Managing objections and turning rejections into opportunities
 - Knowing your product/service limits and having clarity on negotiable terms
 - Leveraging data and facts (rates, benefits, terms) to support your position
 - Reading customer cues (verbal and non-verbal) to adapt your approach
 - Closing the negotiation confidently with clear agreement on next steps
- **Methodology:** Lecture, Case Analysis/Discussion, Role Play
- **Evaluation:** MCQs/Written Test
- **Materials:** Handout on techniques, scenarios



VALUES & BEHAVIOUR TRAINING

55. Time & Stress Management

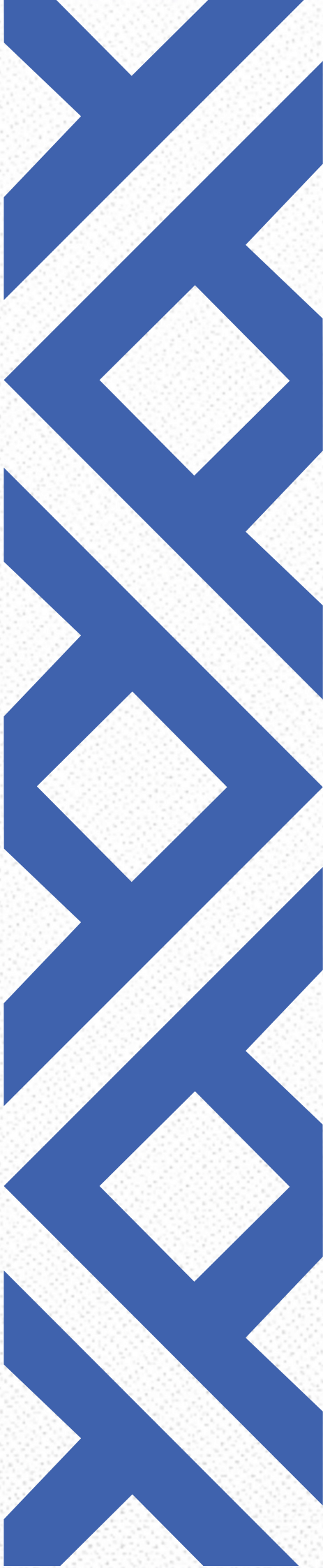
- **Duration:** 1 Day/s
- **Target Participants:** HOBs, HODs, Unit Heads, In-chrges, Front liners.
- **Learning Objectives:**
 - Build time planning and prioritization skills.
 - Provide tools to manage and reduce stress.
- **Syllabus:**
 - Develops understanding of time as a strategic resource.
 - Helps identify personal and professional time-wasters.
 - Teaches prioritization tools like the Eisenhower Matrix and Pareto Principle.
 - Introduces effective planning techniques and use of calendars/tools.
 - Raises awareness about the sources and symptoms of stress.
 - Offers practical stress reduction techniques, including mindfulness and breathing exercises.
 - Emphasizes work-life balance for long-term well-being and productivity.
 - Builds emotional resilience to handle workplace challenges.
 - Encourages peer learning through group discussion and scenario analysis.
 - Equips participants with actionable strategies to improve focus, energy, and performance.
- **Methodology:** Lecture, Avs, Case Analysis/Discussion
- **Evaluation:** Presentations, MCQs, Case Study
- **Materials:** Grooming guidelines, Code of conduct, handouts.



VALUES & BEHAVIOUR TRAINING

55. Time & Stress Management

- **Duration:** 1 Day/s
- **Target Participants:** HOBs, HODs, Unit Heads, In-chrges, Front liners.
- **Learning Objectives:**
 - Build time planning and prioritization skills.
 - Provide tools to manage and reduce stress.
- **Syllabus:**
 - Develops understanding of time as a strategic resource.
 - Helps identify personal and professional time-wasters.
 - Teaches prioritization tools like the Eisenhower Matrix and Pareto Principle.
 - Introduces effective planning techniques and use of calendars/tools.
 - Raises awareness about the sources and symptoms of stress.
 - Offers practical stress reduction techniques, including mindfulness and breathing exercises.
 - Emphasizes work-life balance for long-term well-being and productivity.
 - Builds emotional resilience to handle workplace challenges.
 - Encourages peer learning through group discussion and scenario analysis.
 - Equips participants with actionable strategies to improve focus, energy, and performance.
- **Methodology:** Lecture, Avs, Case Analysis/Discussion
- **Evaluation:** Presentations, MCQs, Case Study
- **Materials:** Grooming guidelines, Code of conduct, handouts.



 **Bank Asia**