

# GUIDELINES ON PROHIBITED BANKING CONDUCT

**DATE:** Friday, October 12, 2018

**FEE:** PKR 12,500/- per participant

**VENUE:** Islamabad

**TIMINGS:** 9:00 am to 5:00 pm

**5%**  
DISCOUNT  
on 3-5 nominations

**10%**  
DISCOUNT  
on 6+ nominations

**5%**  
DISCOUNT  
for all member  
Institutions of IBP

**LAST DATE OF REGISTRATION**  
**October 10, 2018**

**COURSE FACILITATOR**  
**Ms. Sundus Saleem**

## COURSE OVERVIEW

Banking Conduct plays an important role in building consumer confidence, which is fundamental to the stability and efficiency of the banking sector. Irresponsible business conduct can undermine the confidence of the public in the banking sector. Given the adverse consequences for financial stability, irresponsible conduct needs to be addressed proactively. This course will include an in depth coverage of SBP's guidelines on prohibited conduct. Besides, the rationale and impact of the said guidelines will also be covered enabling participants to understand the 'to do' of the circular.

# GUIDELINES ON PROHIBITED BANKING CONDUCT

The Institute  
of Bankers  
Pakistan



## COURSE CONTENT

### Day 1

- FTC
- Conduct regulatory corridor
- The prohibitions
  - Misleading conduct
  - Undue influence & pressure
  - Demand of undue considerations
  - Collusion to fix features in the products/services to the detriment of consumer.
  - Complacency not to invest in systems and procedure, HR, consumer awareness, etc.

### Day 2

- The implications of prohibitions
- Controls
- Monitoring
- Reading the pulse of responsible banking conduct

## WHO SHOULD ATTEND?

- FTC owner and team
- Compliance
- Audit
- Service Quality
- Operations
- Marketing & Communications
- Product team
- Other stakeholders of FTC

## FACILITATOR

### Ms. Sundus Saleem

Ms. Sundus Saleem is associated with Consumer Protection Department (CPD) of State Bank of Pakistan (SBP) for the last 5 years. She is serving as Deputy Director at CPD and has been one of the key contributors to the various financial consumer protection initiatives and market conduct instructions for the banking industry, like Diagnostic review on banking industry's service practices, Fair Treatment of Customers (FTC) Framework and Conduct Assessment Framework (CAF). In addition, she has been conducting industry engagement sessions for bankers from State Bank of Pakistan's forum. She has also been associated with The Institute of Bankers Pakistan (IBP) for Banking Conduct related trainings. Ms. Saleem is a gold medalist in Masters of Business Administration (MBA) from Shaheed Zulfikar Ali Bhutto Institute of Science & Technology (SZABIST).

DONATE FOR SUPREME COURT OF PAKISTAN DIAMER BASHA AND MOHMAND DAM FUND

#### CONTACT DETAILS:

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**NOTE: Payment should be made on or before the course start date in the name of "THE INSTITUTE OF BANKERS PAKISTAN". Please send nominations/requests for participation at least two days before the training date.**