

The Institute  
of Bankers  
Pakistan



## HOW TO MANAGE OPERATIONAL RISK, INCREASE BRANCH REVENUE & PROFITABILITY MANAGEMENT

**DATE:** Tuesday, October 16, 2018  
**FEE:** PKR 12,500/- per participant  
**VENUE:** Rawalpindi  
**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 15, 2018**

**COURSE FACILITATOR**  
**Mr. Hafiz Riaz Ahmad**

### COURSE OVERVIEW

The Institute of Bankers Pakistan (IBP) is announcing a training program 'How to Manage Operational Risk, Increase Branch Revenue & Profitability' as per the following details:

# AML/CFT REGULATIONS OF SBP & REPORTING REQUIREMENTS UNDER AML ACT 2010

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A Company Setup Under Section 42 of the Companies Act, 2017

## COURSE CONTENT

### MANAGING OPERATIONAL RISKS

- Concept & Categories of Operational Risks
- Major Areas Exposed to High Risks and Recurring Control Weaknesses
- Control Lapses and Control Breakdowns
- The Fraud Triangle - Pressure + Opportunity + Rationalization
- Fraud Red Flags
- Strategies for Managing Risks
- Risk Management Process
- Enterprise Risk Management (ERM)
- Control Activities and Control Cycle
- Internal Control System and Critical Control Points
- The COSO Model for Internal Control
- Golden Rules for Mitigating Operational Risks

### INCREASING BRANCH REVENUE & PROFITABILITY MANAGEMENT

- **The Growing Challenges Being Faced by Banks:**
  - Technical Expertise - Technology & Cost
  - Changing & Ever-growing Needs of Customers
  - Regular Review of Asset & Liability Products
  - Sustaining Healthy Bottom Lines and Increasing Shareholder Value
  - Anti-Money Laundering and Managing with Global & Regulatory Reforms
  - Demotivated Staff and Lack of Professional Knowledge
  - Continued Human Resource Development
  - Interest Rate Variations - Cost of Funds
  - Maintaining High Quality Assets and Management of Non-Performing Assets
  - Keeping Pace with Technology Up-gradation
  - Changing Environment, New Banks and Intensifying Competition
- **Tips for Increasing Branch Revenue & Profitability:**
  - Regular Prospecting and Revival of Dormant/Terminated Relationships
  - Special Focus on No/Low-Cost Deposits
  - Credit Deposit Ratio - Above 70%
  - More Quality Loans and Reduction in NPL - Less than 3%
  - Non-Fund Based Business

- Holding Minimum Cash Balances
- Excellent Customer Service by Surpassing their Expectations
- Training and Re-Training of Staff
- Targets Given to all Staff, not just to the Sales Staff
- Strengthening Internal Control System on Income Leakages

## WHO SHOULD ATTEND?

Branch Managers, Operations Managers, Credit Managers and Relationship Managers.

## FACILITATOR

### Mr. Hafiz Riaz Ahmad

Mr. Hafiz Riaz Ahmad is an accomplished, dynamic, and client-driven training professional consultant with 38 years of diversified experience in banking. Besides his practical experience in banking operations, he was associated with Human Resource Development (Training) for more than 20 years where he used his exclusive knowledge and skills in training, presentation, facilitation, and curriculum design.

Starting his professional career in 1976 when he joined UBL as Officer Grade II, Mr. Ahmed's first posting. On the basis of distinction in Basic and Foreign Exchange Training, was overseas in Muscat, Sultanate of Oman, where he spent more than 10 years. Besides opening three new branches as Manager in three different cities of the Sultanate, he worked as in-charge International Trade and Foreign Exchange. In Pakistan, he has worked in different senior capacities, like Head HRD (Training) UBL Training Center, Islamabad, Area Manager, Wah Cantt and Chief Manager of three larger branches of UBL in Islamabad. He conducted various Foreign Exchange Training programs for UBL and Institute of Bankers Pakistan (IBP). He also got opportunity at National Institute of Banking and Finance (NIBAF) to deliver lectures to national as well as international participants on Foreign Exchange Activities. Mr. Ahmed served SME Bank at their Head Office, Islamabad for four years as Head Operations and Head Compliance Division. He is Post Graduate from Punjab University, Lahore and is also Associate Member of IBP.

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.**