



**DATE: 15,16 22,23,
29,30 July, 2023**
Saturday and Sunday

TIME: 10:00 AM-2:00 PM

CERTIFICATE COURSE FOR VERIFICATION OFFICER IN MICROFINANCE BANKS

Training Mode

ONLINE

LAST DATE OF REGISTRATION
13 JULY, 2023

COURSE OVERVIEW

Verification officers of Microfinance Banks (MFBs) deal with the customers who apply for obtaining loan. They receive loan application forms from concerned department; analyze, verify and process loan application forms received at branches in accordance with the credit policy/procedures.

Concerning the significance of this job role, it is very important that Verification Officers should be properly trained for carrying out day to day tasks and they should have a know-how of internal credit policies, the capacity of borrower to repay loan, the prudential regulations issued by SBP for Microfinance Banks and should essentially possess Customer service skills.

CONTENTS

Communication Skills

- Understanding importance of communication
- Barriers to effective communication
- Learn Advance Assertiveness Skills
- Passive, Assertive and Aggressive Styles
- Manage Criticism Assertively
- Learn Paraphrasing Techniques
- Understand Different Listening Styles – active versus passive styles
- Master the body Language
- Build rapport using body language

Customer Services

- What is Customer Experience and Why it is Important?
- How Customer Experience Drives Growth, Profitability, and Loyalty
- Identifying and Assessing Opportunities for Improvement
- How to Handle Difficult Customers?
- Demonstrating Empathy
- FTC Framework



FEE:

**PKR
20,000**

(excluding sales tax)

- Regulator's Guidelines Regarding Customer Experience
- Time Management and its importance at workplace

Personal Grooming

- Making the first great impression
- Body Language
- Etiquette of Dressing – Guidelines for Male & Female
- Handshakes: Cultural nuances and sensitivities
- Importance of Greeting

Credit Analysis

- Credit Analysis
- Components of Entity Analysis
- Credit analysis pyramid
- Quantitative and qualitative assessment
- Risks and importance of peer analysis
- Analyze costs

CONTACT DETAILS

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- Quantify performance
- Analyze Financial Risk
- Cash flows from operations
- Debt repayment and interest coverage
- Liquidity analysis

Compliance / Internal Control

- Compliance scope, need and importance
- Controls, compliance and audit the linkage
- Regulatory Compliance
- Techniques to Strengthen control
- Exceptions that occur at branches and Minimizing them

Anti-Money Laundering (AML), Know Your Customer (KYC) / Customer Due Diligence (CDD)

Understanding Money Laundering Designing/Implementing/Maintaining a Comprehensive Anti-Money Laundering Framework

- Strategy and policy
- AML Procedures
- Monitoring compliance with the policy
- Know your customer (KYC)
- Implementing a risk-based approach
- The KYC image problem

Anti-Money Laundering and Combating Terrorist Financing in Practice

- Identifying money laundering and terrorist financing activity
- Customer Due Diligence (CDD)
- Enhanced Due Diligence (EDD)

TARGET AUDIENCE

Target audience of this certification are verification officers working in MFBs.

MODE OF STUDY

Six (06) days virtual study program followed by an assessment.

ASSESSMENT CRITERIA

90-minutes online assessment with 100 Multiple Choice Questions. The qualifying criteria is scoring 60% marks.



FACILITATORS



Mr. Usman Yousuf

Ex. VP/Head of Training Academy
Askari Bank Limited

Ms. Erum Saleem

Vice President/Mgt. Development Trainer &
Consultant
National Bank of Pakistan

Ms. Rabia Omar

Head Global Alliances
MIA Arbitration

Mr. Abdul Wakeel

Head Credit
HBL Microfinance Bank

Mr. Shamwail Sohail

Chief Compliance Officer
Industrial and Commercial Bank of China

Mr. Usman Ali Khan

Head AML/KYC
National Bank of Pakistan

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