



OPERATIONAL EXCELLENCE & RISK MANAGEMENT IN BANKS

SEPT 16, 2025

9:00 AM – 5:00 PM

**NIBAF PAKISTAN
KARACHI CAMPUS**

Effective and efficient operations directly affect the branch's profitability, helps in mitigating operational & regulatory risks and ensure provision of competitive customer service. Managing branch operations has become a complex task due to standardization of processes, promulgation of new regulations and increased competition.

LEARNING OBJECTIVE

This training is designed with an objective to reiterate the significance of awareness of common discrepancies and various challenges in branch banking operations that can be avoided with a little care.

TARGET AUDIENCE

Staff related to branch operations.

COURSE CONTENTS

Introduction to Operational Excellence

- Concept, importance & objectives
- Role of banking operations in risk prevention & customer service
- Key drivers: productivity, efficiency, structure, controls

Framework for Excellence

- Principles: efficiency, quality, compliance, customer focus
- SOPs & internal controls
- Lean practices, Kaizen, and BPR

Risk Management in Banking Operations

- Key risks: operational, fraud, compliance, reputational, cyber
- ORM framework & Three Lines of Defense
- Key Risk Indicators (KRIs)
- Case Studies – Pakistan Context
- Teller & cheque frauds
- CTS & PRISM issues
- Digital banking risks (SIM swap, phishing, etc.)
- Regulatory penalties & lessons learned

Tools & Mitigation Strategies

- RCSA, audits & monitoring
- Capacity planning & utilization
- Business continuity & disaster recovery
- Technology & process centralization

Customer Service & Operational Controls

- Enhancing service delivery & efficiency
- Operational & Customer Service KPIs
- SBP consumer protection requirements
- Communication & trust-building

Human Capital & Compliance Culture

- Role of employees in operational excellence
- Building compliance & ethics culture
- Training, motivation & accountability
- Balancing people with technology

Session 8: Aligning with SBP & International Best Practices

- SBP regulations (AML/CFT, risk management, digital banking)
- International standards: Basel, FATF, ISO
- Embedding continuous improvement

FACILITATOR

Mr. Naveed Elahi Malik is a Senior Commercial Banker with proven track record in turning around projects, well organized, professionally centered, high energy and passionate for goal achievement and team organizer. He has 45+ years of consistent and rewarding banking career in leading banks also served with National Accountability Bureau (NAB) as Head of Financial Crimes and Investigation wing. He has also served Sindh Bank as Divisional Head Compliance, Vigilance and Fraud Risk Management, served NIB Bank as Head of Fraud Risk Management and Group Head Compliance, Head of Complaints and Resolution, Head of Internal Audit at PICIC Commercial Bank and Head of Branch Operations at Allied Bank Limited. He is a Certified trainer from International Finance Corporation (IFC).

TRAINING MANAGER:

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FEE:
PKR 15,000
(Plus Tax)