

Asian Banking School Sdn Bhd (1024215-T)
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ASIAN
BANKING
SCHOOL

22/03/2019

Ms Nanthini Gurusamy
Senior Human Resources Manager- HR
India International Bank Malaysia Berhad
Ground Floor, Bangunan Yee Seng
No 15, Jalan Raja Chulan
50200 Kuala Lumpur

Dear Nanthini Gurusamy,

PROPOSAL: Bank Branch Operation Management

The Asian Banking School (ABS) values the opportunity to co-operate with India International Bank Malaysia Berhad and is pleased to submit a proposal for training with details and terms and conditions as per the enclosed.

We look forward to receiving your acceptance to the proposal by signing and returning to us the signed copy of the proposal.

Thank you.

Yours sincerely,
OPERATIONS DIVISION
ASIAN BANKING SCHOOL

This is a computer generated letter and does not require Signature.

Programme Details

Client	: India International Bank Malaysia Berhad
Training Date(s)/Time(s)	: • 04/05/2019 Time: 09:00-17:00
Venue	: Kuala Lumpur
Target Participants	: All Level Staff
Programme Level	: Intermediate
Total Session(s)	: 1
No. of Participants per Session	: Maximum 12
Total Programme Fee* per Session	: RM 8,520.00 (This fee is exclusive of any Malaysian Government Tax applicable at the prevailing rates) <i>*Please refer to the next page for details of what is included in this Fee.</i>
Validity	: This proposal is valid until 5 April 2019
Contact Person	: Jane Shanti Bartholome Operations Tel: 227427822 Ext:314 / janesb@asianbankingschool.com Helena Chin Director of Operations Operations Tel: 03 2742 7822 ext 332 / helena@asianbankingschool.com

Fees (Inclusions & Exclusions)

Please ensure that the number of participants does not exceed 12, above which additional of 10% (of the total programme fee) per participant will be charged.

Included in this fee are:

- trainers' professional fees
- trainers' fees for designing and developing course materials
- 12 sets of training materials for the participants'

Not included in this fee are:

- refreshments for participants and trainer
- training venue, rooms and equipment
- trainers' airfares/internal transfer, subsistence and accommodation

Program Outline

- Programme Objectives** : Upon completion of the programme, participants will be able to:
- Assess loan origination using key lending principles
 - Interpret the roles played by Payment and Settlement Systems
 - Comply to the Bank Negara Malaysia Compliance Policy
 - Identify the various operational risks in a branch
 - Understand the application of internal control in managing operational risk
 - Appreciate fraud implications and contingency plans

- Programme Content** : **Key Lending Principles**

- The Credit Process Cycle
- The 5Cs of prudent lending
- Debt Service Ratio and repayment

Payment and Settlement System

- The different methods and function of payment
- Describe the retail payment system, instruments and channels
- SWIFT messaging and how foreign payments are settled

Bank Negara Malaysia Compliance Policy

- Overview of the Policy
- Interpretation and legal provisions of the Policy

Operational Risks in the Branch

- Overview of Banking risks
- What is operational risk
- Nature of operational risk and risk events

Internal Controls in Operational Risk

- Operational risk management framework
- Types and level of internal control
- Consequences when internal control fails

Fraud and Contingency Plan

- What is fraud?
- Types of fraud
- Who commits fraud and why
- Fraud prevention and detection

Business Contingency Plan

- What can go wrong at the Branch
- How to overcome and mitigate them

- Training Methodology** : Power point presentation, best market practices, sharing of practical experiences, group discussions, video presentation, poster walk and post test

Trainer's Profile

Lew Taw Fong

Senior Consultant

Lew Taw Fong has over 32 years of banking experience where he worked for Maybank holding various key positions including Branch Manager, Regional Trainer and Facilitator, Head of Trade Finance, Chief Operating Officer Maybank Hong Kong and Group Organisational Trainer.

His areas of training expertise include Branch Banking Operations, Introduction to Trade Financing, AMLA/CTF, Central Credit Reference Information Search (CCRIS), Fraud Detection and Prevention, Introduction to Credit and System Work Flow for Mortgage and Investment Loans. He was also the Master Trainer for the Microfinance Training for Practitioners 2017 jointly organised by the Asian Banking School with Bank Negara Malaysia and the World Bank Group.

Lew holds a Bachelor's Degree in Business Administration, Majoring in Management, from the University of Ottawa, Kansas, US. He is a certified Manager Trainer from the Singapore Institute of Management, a certified HRDF trainer from the Malaysian Institute of Management, a Certified Training Professional by the Finance Accreditation Agency (FAA) and a certified FAA Assessor for Individual/Branch Managers.

Terms & Conditions

Acceptance of Proposal : Kindly notify ABS on the acceptance of this proposal before the expiry of the proposal validity date stated herein by returning the signed copy of the acceptance page of the original proposal.

Payment : Payment should be made upon acceptance of this proposal. Settlement can be made via STF/TT; whichever applicable. If there is insufficient STF credit, payment via TT will be required.

ABS bank details are as follows:

Payee : Asian Banking School Sdn Bhd
Bank Name : Malayan Banking Berhad
Bank Address : 42-2, Ground Floor & 1st Floor, Jalan Sultan Ismail,
50250 Kuala Lumpur
Branch : Bukit Bintang
Account no : 5-14084-588684
Swift Code : MBBEMYKL
Service Tax Registration No : W10-1902-32000303

Cancellation / Postponement : Please note that should the client cancel/postpone the training session(s) after acceptance of this proposal, a penalty shall be imposed as follows:

- Less than 14 working days to programme date
- 80% of total fees payable
- 15 - 30 days to programme date
- 40% of total fees payable

Kindly note that cancellation/postponement must be notified in writing to ABS with no less than one month notice to avoid penalty.

Copyright and Confidentiality : The programme is organized exclusively for the staff of India International Bank Malaysia Berhad.

All course outlines contained herein are not for use by other trainers, facilitators or consultants engaged or employed by India International Bank Malaysia Berhad without an explicit permission from ABS

Proposal Acceptance [To be filled in by the Client]

Organisation : India International Bank Malaysia Berhad

I/We have read the terms and conditions of this offer and hereby confirm our acceptance of the proposal.

Programme Summary

Programme Title : Bank Branch Operation Management

Total Session(s) : 1

Duration : 1 day(s) per session

Training Date(s)/Time(s) : • 04/05/2019 Time: 09:00-17:00

Venue : Kuala Lumpur

Trainer(s) : Asian Banking School
Lew Taw Fong

Total Programme Fee per Session : RM 8,520.00 x 1 session(s) = **RM 8,520.00**
(This fee is exclusive of any Malaysian Government Tax applicable at the prevailing rates)

Mode of Payment : **STF Members:** ☐ STF Credit* **Non-STF Members:** ☐ Telegraphic Transfer*
☐ Telegraphic Transfer**

**Fees payable will be deducted from your STF Credit upon receipt the signed proposal*

***Please attach the payment advice upon returning of the signed proposal*

Client Details

Signature & Company Stamp: : _____
Name: : _____
Designation: : _____
Organisation: : _____
Contact No.: : _____
Email: : _____
Date of Acceptance: : _____