

*Program Brochure*

**dfin**

Financial Sector Arm of Dnet

**dnet**

**dFin, Dnet, Bangladesh**



## **About dFin [A Centre of Dnet]**

dFin, the Financial Sector capacity development arm of Dnet, strengthens banking and finance by turning knowledge into practical skills.

### **Mission**

To strengthen the banking and financial sector by delivering inclusive, high-quality capacity development programs, research, and advisory services on a non-profit basis, supporting financial institutions, effective policies, and sustainable economic development.

### **Objectives**

**Develop Financial Sector Skills:** Provide action-oriented operational training, workshops, seminars, certification programs, and conferences that enhance professional and leadership capacity.

**Generate and Share Knowledge:** Conduct applied research and promote knowledge sharing to support evidence-based decision-making.

**Provide Development-Oriented Consultancy:** Offer independent consultancy services that strengthen institutions, improve practices, and support financial sector development and reforms.

**Deliver Advisory and Technical Support:** Support organizations with advisory and technical assistance in capacity development, program design and implementation.

**Promote Collaboration and Inclusion:** Encourage cooperation and dialogue among financial institutions, regulators, and development partners to advance inclusive and sustainable financial systems.

### **Dnet Office :**

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## **Foundation Training/Capacity Development Programs**

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### **Foundation Program for New Entrants (Banks)**

**Basic Objective :** To equip newly recruited bank officials with a solid understanding of the banking system, regulatory environment, core banking operations, and professional standards.

**Key Contents :** Financial and banking system of Bangladesh; Islamic banks and conventional banks; regulatory framework and compliance in banking; basic payment, deposit, credit, trade, and foreign exchange services; fundamentals of risk management and internal controls in banks; Management and Marketing issues of Banks; basics of corporate governance and ethics in banking (adjustable as per requirement).

**Available Duration :** 2-day, 3-day, 5-day, 10-day, and 15-day programs.

**Training Methods :** Interactive lectures; case studies and group discussions; practical exercises and simulations; experience sharing and Q&A sessions; evaluation.

**Program Formats :** Residential / Non-residential; Online/On-campus/Hybrid Mode.

**Location Options :** Within Dhaka (Dnet premises or hotels) / Outside Dhaka (divisional and district towns).

**Customisation Modes :** Bank-specific program / Open program.

**Resource Persons :** Seasoned trainers with strong professional reputation.

## **Foundation Training/Capacity Development Programs**

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### **Foundation Program for New Entrants (Finance Companies)**

**Basic Objective :** To equip newly recruited officials of finance companies with a solid understanding of the financial system of Bangladesh, the applicable regulatory environment, core financial operations, and professional standards.

**Key Contents :** Financial system of Bangladesh with emphasis on finance companies; regulatory framework and compliance for non-bank financial institutions (NBFIs); basic deposit, lending, lease, investment, and payment services; fundamentals of risk management and internal controls in finance companies; management and marketing issues; basics of corporate governance and ethics in financial institutions (adjustable as per requirement).

**Available Duration :** 2-day, 3-day, 5-day, 10-day, and 15-day programs.

**Training Methods :** Interactive lectures; case studies and group discussions; practical exercises and simulations; experience sharing and Q&A sessions; evaluation.

**Program Formats :** Residential / Non-residential; Online/On-campus/Hybrid Mode.

**Location Options :** Within Dhaka (Dnet premises or hotels) / Outside Dhaka (divisional and district towns).

**Customisation Modes :** Finance company–specific program / Open program.

**Resource Persons :** Seasoned trainers with strong professional reputation.

## **Basic/Refresher Capacity Development Programs [Bank]**

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### **Basic Professional Development Programs (Banks)**

**Objective :** To enhance understanding of the financial system, regulatory framework, and role of banks; and to build practical skills in core operations, risk management, internal control, and ethical practices.

**Target Group :** Existing employees engaged in basic banking services/junior-level bank executives.

**Key Contents :** Financial and Banking system with the associated challenges; Regulatory Framework and Compliance; General Banking, Credit Operations, and Trade Services Operations; Risk Management in Banking-Credit Risk, Market Risk, Liquidity Risk, Capital Adequacy, and Operational Risks; Internal Control and Compliance in Banks; Management and Marketing issues; Corporate Governance, Corporate Social Responsibility, and Ethics in Banking [Adjustable as per requirement].

**Available Duration :** 2-Day Program/ 3-Day Program/ 5-Day Program.

**Training Methods :** Interactive lectures, Case studies and group discussions, Practical exercises and simulations, Experience sharing and Q&A sessions.

**Program Formats :** Residential/Non-Residential; Online/ On-campus/Hybrid Mode.

**Location Options :** Within Dhaka [Dnet Premise/Hotel] /Outside Dhaka [Divisional and District Town].

**Customisation Modes :** Bank-Specific Program/Open Program.

**Resource Persons :** Seasoned trainers with strong professional reputation.

## **Refresher Capacity Development Programs [Finance Company]**

### **Basic Professional Development Program (Finance Companies)**

**Objective :** To enhance understanding of the financial system, regulatory framework, and role of finance companies and NBFIs; and to build practical skills in core operations, risk management, internal control, and ethical practices.

**Target Group :** Existing employees engaged in core financial services and junior-level executives of finance companies and non-bank financial institutions (NBFIs).

**Key Contents :** Financial system of Bangladesh with emphasis on finance companies and associated challenges; regulatory framework and compliance for finance companies and NBFIs; core operations including deposit mobilization (where applicable), lending, leasing, investment, and financing services; risk management in finance companies including credit risk, market risk, liquidity risk, capital adequacy, and operational risk; internal control and compliance practices in finance companies; management and marketing issues; corporate governance, corporate social responsibility (CSR), and ethics in financial institutions (adjustable as per requirement).

**Available Duration :** 2-day, 3-day, and 5-day programs.

**Training Methods :** Interactive lectures, Case studies and group discussions, Practical exercises and simulations, Experience sharing and Q&A sessions.

**Program Formats :** Residential / Non-residential; Online/ On-campus/Hybrid Mode.

**Location Options :** Within Dhaka (Dnet premises or hotels) / Outside Dhaka (divisional and district towns).

**Customisation Modes :** Company-specific program / Open program.

**Resource Persons :** Seasoned trainers with strong professional reputation.

## Area-Specific Capacity Development Programs: General Banking

### General Banking Operations: Basic / Intermediate / Advanced

**Objective :** To enhance understanding of the financial system, regulatory framework; and to build practical skills in general banking operations, risk management, internal control, compliance, and ethical practices at basic, intermediate, and advanced levels.

**Target Group: Basic:** Entry-level officers, newly recruited bankers/**Intermediate:** Junior to mid-level executives involved in general banking operations/**Advanced:** Senior executives, branch managers, operations, compliance, and risk professionals

**Key Contents :** Banker–Customer Relationship; Financial System and Role of Banks; Operational Aspects of General Banking; Laws and Regulations on General Banking; Opening and Operations of Deposit Accounts; Negotiable Instruments; Clearing and Collection of Instruments; Bills for Collection and Remittance Services; Cash and Vault Management; Risk Management and Handling Money Laundering in General Banking; Branch Management and Operational Control [Adjustable as per level and requirement].

**Available Duration :** 1-Day / 2-Day / 3-Day / 5-Day Programs (Basic / Intermediate / Advanced or combined).

**Training Methods :** Interactive lectures; case studies and group discussions; practical exercises and simulations; experience sharing and Q&A sessions.

**Program Formats :** Residential / Non-Residential; Online/ On-campus/Hybrid Mode.

**Location Options :** Within Dhaka [Dnet Premise / Hotel]/Outside Dhaka [Divisional and District Towns].

**Customisation Modes :** Bank-Specific Program / Open Program

**Resource Persons :** Seasoned trainers with strong professional reputation.

## **Specialised Capacity Development Programs: General Banking**

### **Specialised General Banking Programs / Events**

dFin offers specialised training, workshops, and discussion programs/events to enhance in-depth knowledge and practical competence in the following general banking operations and related areas, designed as Half-Day, 1-Day, 2-Day, or 3-Day programs based on bank requirements.

**Banker–Customer Relationship** : Principles and practices for building effective, ethical, and compliant relationships while managing customer expectations and service quality.

**Regulatory Framework for Negotiable Instruments** : Legal and regulatory requirements governing negotiable instruments, including compliance, handling, and risk mitigation.

**Cash and Vault Management** : Operational controls, cash discipline, vault security, and risk management practices to ensure safe and efficient cash operations.

**Branch Management** : Practical approaches to branch operations, internal control, staff supervision, and service delivery effectiveness.

**Fraud and Forgeries in General Banking** : Identification of common fraud and forgery risks in general banking operations and preventive and detection measures.

## Area-Specific Capacity Development Programs: Credit Operations

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### Credit Operations and Management: Basic / Intermediate / Advanced

**Objective :** To enhance understanding of the financial system, regulatory framework, and role of banks; and to build practical skills in credit operations, credit risk management, compliance, internal control, and ethical lending practices at basic, intermediate, and advanced levels.

**Target Group: Basic:** Entry-level officers, newly recruited bankers/

**Intermediate :** Junior to mid-level executives involved in credit operations/ **Advanced :** Senior executives, branch managers, credit, compliance, and risk professionals.

**Key Contents :** Overview of Credit Operations in Banks; Regulatory Framework for Credit Operations; Credit Products and Lending Principles; Credit Appraisal and Assessment Techniques; Analysis of Financial Viability and Borrower Capacity; Internal Credit Risk Rating Systems for Banks; Credit Approval and Documentation Process; Scrutiny and Creation of Charges on Securities; Credit Administration, Review, and Monitoring; Credit Risk Management in Banks; Credit-based Money Laundering; SME Financing and Sustainable Financing [Adjustable as per level and requirement].

**Available Duration :** 1-Day / 2-Day / 3-Day / 5-Day Programs (Basic / Intermediate / Advanced or combined).

**Training Methods :** Interactive lectures; case studies and group discussions; practical exercises and simulations; experience sharing and Q&A sessions.

**Program Formats :** Residential / Non-Residential; Online/ On-campus/Hybrid Mode.

**Location Options :** Within Dhaka [Dnet Premise / Hotel]/Outside Dhaka [Divisional and District Towns].

**Resource Persons :** Seasoned trainers with strong professional reputation.

## **Specialised Capacity Development Programs: Credit Operations**

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### **Specialised Credit Programs / Events**

dFin offers specialised training, workshops, and discussion programs/events to enhance in-depth knowledge and practical competence in the following credit operations and related areas, designed as Half-Day, 1-Day, 2-Day, or 3-Day programs based on bank requirements.

**Credit Appraisal and Management :** Structured approaches to borrower assessment, financial analysis, risk identification, and effective credit decision-making.

**Credit Risk Management in Banks :** Tools and techniques to identify, measure, monitor, and mitigate credit risk across different lending portfolios.

**Capital Adequacy and Credit Risk Management :** Understanding capital requirements, risk-weighted assets, and the linkage between credit risk and regulatory capital.

**Documentation in Credit Operations :** Best practices in credit documentation, security creation, and legal compliance to safeguard bank interests.

**Internal Credit Risk Rating Systems for Banks :** Design, application, and use of internal rating models to support credit approval, monitoring, and regulatory compliance.

## Area-Specific Capacity Development Programs: Trade Finance

### Trade Finance Operations in Banks: Basic / Intermediate / Advanced

**Objective :** To enhance understanding of international banking, trade finance, and foreign exchange systems, along with the regulatory framework and role of banks; and to build practical skills in trade finance operations, compliance, risk management, internal control, and ethical trade financing practices at basic, intermediate, and advanced levels.

**Target Group: Basic:** Entry-level officers, newly recruited bankers/

**Intermediate :** Junior to mid-level executives involved in trade finance and foreign exchange operations/**Advanced:** Senior executives, branch managers, trade finance, compliance, and risk professionals.

**Key Contents :** Overview of International Banking, Trade Finance, and Foreign Exchange; Trade Finance in the Global and Bangladesh Context; Domestic and International Regulations for Trade Finance-Exchange Control Regulations, Bangladesh Bank Guidelines, Trade Policies, and UN & ICC Rules, Trade Payment Methods; Trade Services Products-Traditional Trade Finance and Supply Chain Finance; Trade Finance Operations and Compliance Framework; Trade-Based Money Laundering and Preventive Measures; Risk Management in Trade Financing-Foreign Exchange Risk, Compliance Risk, Strategic Risk, Fraud Risk. [Adjustable as per level and requirement].

**Available Duration :** 1-Day / 2-Day / 3-Day / 5-Day Programs (Basic / Intermediate / Advanced or combined)

**Training Methods :** Interactive lectures; case studies and group discussions; practical exercises and simulations; experience sharing and Q&A sessions.

**Program Formats :** Residential / Non-Residential; Online/ On-campus/Hybrid Mode.

**Location Options :** Within Dhaka [Dnet Premise / Hotel]/ Outside Dhaka [Divisional and District Towns].

**Resource Persons :** Seasoned trainers with strong professional reputation.

## **Specialised Capacity Development Programs: Trade Finance**

### **Specialised Credit Programs / Events**

dFin offers specialised training, workshops, and discussion programs/events to enhance in-depth knowledge and practical competence in the following trade finance operations and related areas, designed as Half-Day, 1-Day, 2-Day, or 3-Day programs based on bank requirements.

**Letter of Credit and UCP 600 :** Operational, documentary, and compliance aspects of letters of credit in line with UCP 600 and international best practices.

**Open Account and Supply Chain Finance :** Structures, products, and risk considerations in open account transactions and supply chain financing arrangements.

**Regulatory Framework for Trade Financing :** Domestic and international regulations governing trade finance, including exchange control rules, central bank guidelines, and ICC regulations.

**Risk Management in Trade Financing :** Identification and management of operational, credit, country, and foreign exchange risks in trade finance transactions.

**Prevention of Trade-Based Money Laundering :** Recognition of trade-based money laundering risks and implementation of control and compliance measures in trade finance operations.

## **Specialised Capacity Development Programs: Key Areas**

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dFin offers capacity development programs on key banking and finance areas covering the following or associated areas to enhance in-depth knowledge and practical competence in the following trade finance operations and related areas, designed as Half-Day, 1-Day, 2-Day, or 3-Day programs based on bank requirements.

**Information Technology in Banking:** Application of banking technology to enhance operational efficiency, security, and digital service delivery.

**Cybersecurity in Banking :** The protection of banking systems, data, and digital services through secure technologies, controls, and risk management practices.

**Leadership and Governance in Banking :** Strengthening leadership capabilities and governance frameworks for effective and accountable banking management.

**Risk Management in Banking:** Comprehensive approaches to identifying, assessing, and managing key banking risks.

**Capital Adequacy and Basel Framework :** Understanding regulatory capital requirements and Basel standards for banking stability.

**Asset–Liability Management in Banks :** Managing balance sheet risks through effective liquidity, interest rate, and maturity mismatch control.

**Sustainable Banking and Finance :** Integrating environmental, social, and governance considerations into banking operations and financing decisions.

**SME Financing and Financial Inclusion:** Enhancing access to finance for SMEs while promoting inclusive and responsible banking practices.

**Internal Control and Compliance in Banking :** Strengthening internal control systems to ensure regulatory compliance and operational integrity.

**Risk-Based Supervision in the Banking Industry :** Understanding supervisory approaches and regulatory expectations under risk-based supervision frameworks.

**Financial Crime and Money Laundering in Banking :** Preventing, detecting, and managing financial crime and money laundering risks.

## **Specialised Capacity Development Programs: Key Areas**

**Human Resource Management in Banks :** Managing talent, performance, and organizational effectiveness in the banking sector.

**Information Technology in Banking:** Leveraging banking technology to improve operational efficiency, security, and service delivery.

**Marketing of Financing Services :** Strategic marketing of banking products and financing services to enhance outreach and competitiveness.

**Service Quality Management :** Improving customer satisfaction through effective service design, delivery, and performance measurement.

**Operational Risk Management in Banking :** Identifying and mitigating operational risks to ensure business continuity and resilience.

**Islamic Banking and Finance :** Principles, products, and operational practices of Shariah-compliant banking and finance.

**Guiding and Regulatory Framework for Islamic Banking :** Understanding Shariah governance, regulatory guidelines, and supervisory frameworks for Islamic banking operations.

**Treasury Management in Banks :** Managing liquidity, investments, and funding activities to support profitability and balance sheet stability.

**Financial Analysis for Banks :** Interpreting financial statements and key ratios to support informed banking and credit decisions.

**Foreign Exchange Risk Management in Banking :** Identification and management of foreign exchange risks arising from banking and trade-related transactions.

**International Bank Guarantees and Standby LC :** Operational and regulatory aspects of issuing and managing international bank guarantees and standby letters of credit.

**Offshore Banking :** Understanding offshore banking structures, regulatory considerations, and associated risks.

**Training for Bank Trainers :** Developing effective training, facilitation, and knowledge transfer skills for banking professionals.

## Joint Certification Program and Flexible Delivery Mode

Different from conventional training programs or workshops, specialized certification programs focus on the formal validation of competency in a specific area. They are delivered through a structured curriculum with clearly defined learning outcomes and include assessment, evaluation, or examination components to measure participant performance. Certification obtained through these events indicates proven and verified knowledge or expertise rather than mere attendance. Such programs are often aligned with regulatory, professional, or institutional standards, enhancing their credibility and acceptance. As a result, specialized certification events are well suited for career progression, role eligibility, professional recognition, and compliance requirements.

Aspects	Training / Workshop	Specialized Certification
Purpose	Skill enhancement	Competency validation
Assessment	Not mandatory	Mandatory
Outcome	Improved capability	Recognized certification
Flexibility	High	Structured
Use	Performance improvement	Career, compliance, credibility

### Flexible Delivery Modes and Technology-Enabled Learning

dFin offers online, on-campus, and blended delivery modes for training, workshops, and certification programs to ensure flexibility, comfort, and wider access for banks and financial institutions. Online delivery enables participants to learn remotely, reducing travel time and costs while expanding participation across locations, while on-campus programs support direct interaction, hands-on learning, and professional networking. An added advantage is Dnet's strong expertise in information technology, which strengthens digital learning design, secure platforms, and technology-enabled training delivery, ensuring effective, accessible, and cost-efficient capacity development.

## **Specialised Conference, Seminar, Dialogues, Review and Research**

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**Conference, Seminars, and Dialogue on Banking Issues :** dFin designs and delivers short-term learning and dialogue platforms that convene banking practitioners, regulators, and development partners to engage on current and emerging issues in the financial sector. Through conferences, seminars, policy dialogues, and consultations, dFin targets to encourage shared learning, practical exchange, and informed debate to support sound banking policy and professional practice.

**Review Study and Research Consultancy for Banks :** dFin offers to conduct applied review studies to support evidence-based decision-making covering key areas like Credit Review and Trade Service Review, etc., for banks. It has capable human resources and professional researchers to conduct research studies and offer consultancy services on banking and finance issues as supportive measures to the decision making by banks and financial institutions.

**Consultancy to Manage Capacity Development Activities for Banks :** dFin provides independent, development-focused consultancy services aimed at strengthening institutional capacity and improving operations and practices. Support includes institutional diagnostics, skills and capacity assessments, and reviews of governance, processes, and operations. All consultancy engagements are aligned with long-term sustainability, effectiveness, and development objectives.

**Advisory and Technical Assistance to Establish Training Centres :** dFin offers to support banks and financial institutions in establishing and strengthening training centres and capacity development initiatives. Advisory and technical assistance span needs assessments, program design and customization, monitoring and evaluation of learning outcomes, and reporting to the management. The emphasis is on building robust training systems that deliver measurable, lasting results.

## **Key Attributes of dFin's Programs and Customised Services**

**Tailored program design :** Each program is customised based on the specific institutional needs of banks and NBFIs, including learning objectives, content depth, duration, target participants, delivery methodology, and structure, such as training programs, workshops, or certification courses. This ensures relevance, practicality, and direct application in the workplace.

**Flexible delivery locations :** Programs can be organised in Dhaka, outside Dhaka, divisional or district towns, at Dnet's premises, or at the premises of the respective bank or NBF, allowing institutions to choose the most convenient and cost-effective option.

**Advance program transparency :** Comprehensive program details including session agenda, resource persons, logistics, training amenities, and participant arrangements (where applicable) are shared with bank management well in advance to support informed planning and approvals.

**High-quality learning materials :** Participants receive session-wise reading materials and presentation slides that clearly highlight key concepts, practical insights, and industry-relevant examples to reinforce learning and post-training reference.

**Residential and international options :** Programs may be residential or non-residential and can be conducted both within Bangladesh and abroad, depending on institutional requirements, exposure needs, and learning objectives.

**Cost flexibility :** Fee structures are adaptable and depend on venue, location, program duration, and required support services, enabling institutions to balance quality with budget considerations.

**Expert facilitation :** Sessions/programs are conducted by experienced professional trainers and reputed national and international banking and finance professionals, ensuring a strong blend of theoretical knowledge and real-world industry experience.

## About Dnet

Dnet is a social enterprise founded in 2001 to support expanding access to opportunities by turning ideas into practical, technology-driven solutions. From the beginning, Dnet has worked to ensure that information and knowledge are not privileges reserved for a few, but tools that empower all stakeholders to participate in wealth generation and its fair distribution. Its vision is rooted in sustainable poverty alleviation through inclusive access to information, innovation, and opportunity.

Dnet emerged from the belief that information and communication technology could be a powerful driver of socio-economic development. Over the past two decades, the organization has continuously evolved, designing and implementing innovative solutions aimed at improving the lives of marginalized communities in Bangladesh and beyond. By integrating social enterprise models with technological innovation, Dnet has pursued development initiatives at national, regional, and international levels.

Headquartered in Dhaka, Dnet operates additional offices in Rajshahi and Gaibandha to support its diverse programs in education and literacy, governance and society, business and entrepreneurship, climate and environment, and health and nutrition. Through its Computer Literacy Program, Dnet has expanded its reach across 55 districts in Bangladesh, establishing 287 Computer Learning Centers and 184 Smart Classrooms. These initiatives reflect Dnet's ongoing commitment to inclusive development, equitable participation, and long-term community empowerment.

### Chief Advisor of dFin

**Dr. Toufic Ahmad Choudhury**

Former Director General of BIBM  
Former Director General of BASM

### Governing Body of Dnet

1.	<b>Dr. Shah Md. Ahsan Habib</b>	Chairperson
2.	<b>Dr. Toufic Ahmad Choudhury</b>	Member
3.	<b>Prof. Mustafizur Rahman</b>	Member
4.	<b>Dr. Ananya Raihan</b>	Member
5.	<b>Dr. Sarwar Uddin Ahmed</b>	Treasurer
6.	<b>Barrister Sara Hossain</b>	Member
7.	<b>M. Azmat Hossain</b>	Member
8.	<b>Md. Mizanur Rahman</b>	Member
9.	<b>Mahmud Hasan</b>	Executive Director



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