



## Consumer Protection in Modern Banking Services- Legal Dimensions



### **Background**

This program equips banking professionals with essential skills in consumer protection and legal compliance. Participants will learn to identify consumer vulnerabilities, understand legal duties under Nepal Rastra Bank directives, and implement effective grievance resolution mechanisms. Key topics include ethical banking practices, data privacy obligations, and fostering a compliance-driven culture. Through interactive sessions, attendees will gain strategies to mitigate risks, handle complaints professionally, and promote transparency. The goal is to enhance customer trust, reduce institutional liability, and ensure fair, responsible financial services in line with regulatory requirements.

#### **Program Details:**

**Date & Time: 29th August 2025(2:00pm to 6:00pm)**

**Duration: 2 sessions (1 session=1.5hrs)**

**Level: Low/Mid**

**Target Audience: Front liner staffs from operations and credit**

**Venue: NBI Hall, Naxal, Kahmandu**

#### **Program Fee:**

**NPR. 4,000+ VAT per person**

# Program Details

<p><b>Program Takeaways</b></p>	<ul style="list-style-type: none"> <li>- <b>Recognizing Consumer Vulnerabilities:</b> Learn to identify areas where banking practices could unintentionally harm consumers, and how to proactively address these risks.</li> <li>- <b>Legal Duties of Banking Professionals:</b> Understand the legal obligations imposed by consumer protection laws, directives from Nepal Rastra Bank, and relevant financial statutes.</li> <li>- <b>Effective Complaint Resolution:</b> Gain strategies to handle consumer grievances legally and professionally through structured internal policies and escalation protocols.</li> <li>- <b>Compliance as a Culture:</b> Discover how integrating legal compliance into everyday banking operations fosters customer trust and reduces institutional liability.</li> <li>- <b>Promoting Ethical Banking Through Legal Awareness:</b> Build a work ethic aligned with fairness, transparency, and responsible financial conduct.</li> </ul>
<p><b>Contents</b></p>	<p><b>Session- One</b></p> <ul style="list-style-type: none"> <li>- <b>Operational Responsibilities in Consumer Protection</b> <ul style="list-style-type: none"> <li>ü Consumer Protection Principles in Daily Banking</li> <li>ü Bankers’ Legal Responsibilities and Boundaries</li> <li>ü Complaint Resolution and Grievance Handling Procedures</li> <li>ü Protecting Vulnerable Customers</li> </ul> </li> </ul> <p><b>Session- Two</b></p> <ul style="list-style-type: none"> <li>- <b>Legal Provisions and Risk Mitigation</b> <ul style="list-style-type: none"> <li>ü Legal Framework Governing Consumer Protection in Nepal</li> <li>ü Data Privacy and Information Disclosure Obligations</li> <li>ü Compliance Culture and Continuous Learning</li> </ul> </li> </ul>
<p><b>Program delivery (Method)</b></p>	<ul style="list-style-type: none"> <li>- <b>Interactive Lectures (Structured Delivery)</b></li> <li>- <b>Case Study Analysis</b></li> <li>- <b>Group Work and Peer Sharing</b></li> <li>- <b>Role-Play Exercises</b></li> </ul>

## Facilitator's Profile



**Mr. Prabin Poudyal** is a seasoned Advocate, corporate legal strategist, and banking professional with nearly two decades of experience in Nepal's financial and legal sectors. Having served as Head Legal and Company Secretary in leading banks such as Nabil Bank and Nepal Investment Mega Bank, he has led high-level mergers, acquisitions, policy drafting, and numerous successful litigations in banking, tax, labor, and compliance domains. His contributions to Nepal Bankers' Association's Legal Core Committee further underscore his role in shaping the country's banking regulations.

As an enlisted Financial Literacy Trainer of Nepal Rastra Bank and Vice Principal at Asian College of Law, Mr. Poudyal regularly conducts specialized trainings on banking law, consumer protection, and financial compliance. He is acclaimed for delivering engaging, regulation-focused sessions enriched with real case studies, role plays, and actionable insights tailored for banking staff. His multilingual fluency and dynamic facilitation style ensure accessibility across diverse banking audiences, making him a trusted figure in promoting ethical and legally sound banking practices.