



PRESENTS

## CREDIT UNDERWRITING & MANAGEMENT

### Program Overview

A structured training path through the credit life cycle from identifying and screening the prospective loan customers up to learning how to identify and analyze the Early Warning Signals of financial distress.

This program is designed specifically for banking professionals at management trainee levels or working employees and aspiring to work in areas of Credit, Business Banking, Credit Operations or Credit Risk Management. This course is for anyone who wants or needs understanding of credit risk topics. The course balances between theory and practice, through case studies, interactive sessions, sharing experiences of the participants, etc., to make it both challenging and valuable for your work.

The program provides a unique opportunity to understand credit risk management and helps you in contributing to the stability and economic sustainability of your Bank.

### Objectives:

This training enables participants to:

- Scan business environment and identify lending opportunities
- Use financial and non-financial appraisal techniques for Underwriting Process
- credit assessment.
- Manage loan relationship in mutual interest.

NATIONAL BANKING INSTITUTE LTD.

Central Plaza, 6<sup>th</sup> Floor, Narayanchour, Naxal, Kathmandu, Nepal.  
Telephone : 977-1-4415903/905, 4436001 • F: 977-1-4441351  
info@nbi.com.np • www.nbi.com.np

# Course Contents

## ***Brief Introduction Session including:***

- Objective of Training
- Credit Risk Management
- Principle of Lending

## ***Introduction to Credit & Credit Underwriting process***

- Requisites of Credit Underwriting Process
- Contents of a Credit Application
- Know Your Customer (KYC) Assessment
- Understanding & identifying reasons for Borrowing Cause

## ***Financial Statement Analysis***

- Components of financial statements
- Understanding Balance Sheet, P&L, Ratios & trends
- Asset conversion Cycles
- Estimating & interpreting the operating cycle financing need
- Key financial ratios

## ***Cash flow Analysis***

- Steps in cash flow analysis
- Performing cash flow statements

## ***Structuring Credit Limits & Documentation***

- Developing loan structure proposal
- Types of loan covenants
- Types of loan documents and security arrangements

## ***Loan Monitoring & Risk Minimization***

- Business & management risk assessment
- Tools for effective credit risk management
- Financial & non-financial early warning signals
- Recovery procedures
- Major NRB provisions

## Trainer Profile

Mr. Bimal Daga

Graduated from Shri Ram College of Commerce, Delhi University and later Kathmandu University School of Management (KUSOM), Mr. Bimal Daga is a vastly experienced banker with over 25 years of core banking experience in two leading commercial banks of the country.

He has been in the executive management of a leading commercial bank for more than a decade and has developed various credit and risk management systems and policies, ensuring a prudent risk culture.

Whilst his vast experience has been in different areas of the bank, he however is considered an expert in the areas of Credit Management, Risk Management.

## *Program Details*

The program has been revised on the basis of the market practice and the industry requirement to make the program more effective and more comprehensive.

Target	: 6 months in credit or aspiring to work in credit department.
Duration	: 3 Days (12 sessions)
Date & Time	: 22nd to 24th June 2018 (9:00am to 4:15pm)
Location	: <b>Hotel Royal Century, Narayanghat</b>
Methods	: Presentations, Group Discussion, Case Studies

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