



Credit Administration Management

Background

The Credit Administration Department of the bank is responsible for managing and ensuring compliance with various credit-related processes. The department oversees credit documentation, including different types of documents and the guidelines and regulations associated with them. Additionally, it handles credit administration activities such as inspection, valuation, revaluation, insurance, and monitoring of assets, as well as processes related to hypothecation, pledges, mortgages, CIC synchronization, loan classification, and provisioning. The department also deals with credit refinance and subsidy disbursement, including portfolio insurance with DICGC, refinancing of loans, and interest subsidies in subsidized loans. Moreover, it focuses on the recovery and management of problem loans, involving credit strategy formulation, early warning signal assessment, restructuring, rescheduling, NPA and NBA management, blacklisting procedures, and legal recovery processes.

Objectives

- Ensure accurate and comprehensive credit documentation, adhering to guidelines and regulations.
- Efficiently carry out credit administration activities, including inspection, valuation, revaluation, insurance, and DP monitoring.
- Effectively manage processes related to hypothecation, pledges, mortgages, and maintain synchronization with CIC.
- Ensure proper loan classification and provisioning according to regulatory requirements.
- Manage credit refinance and subsidy disbursement, including portfolio insurance and interest subsidies.
- Develop effective credit strategies to enhance recovery and management of problem loans.
- Assess early warning signals to identify potential credit risks and take proactive measures.
- Facilitate loan restructuring and rescheduling when necessary.
- Efficiently manage non-performing assets (NPA) and implement appropriate measures for recovery.
- Follow the necessary procedures for blacklisting and undertake legal recovery processes as required.

Program Details

Date: 20th & 21st June, 2023 (7:00am to 10:30am)

Target Audience: Credit Administration Department

Venue: NBI Hall, Kathmandu

Course Content

1. Credit Documentation

- Types of Documents
- Need of documentation
- Guidelines for documentations
- Regulation on Documentation

2. Credit Administration

- Dos and Don't dos in Credit Administration
- Inspection, valuation, revaluation, Insurance and DP monitoring.
- Hypothecation, Pledges and mortgages
- CIC synchronization
- Loan Classification and Provisioning

3. Credit Refinance and Subsidy disbursement

- Portfolio Insurance with DICGC
- Refinancing of Loans
- Interest Subsidy in Subsidized Loans

4. Recovery and Management of Problem Loans

- Credit Strategy Formulation
- Assessment of Early Warning Signals
- Restructuring and rescheduling
- NPA and NBA Management
- Blacklisting Procedure
- Legal Recovery Process

Trainer's Profile



Mr. Puspa Raj Bhandari

Former Chief Business Officer, Bank of Kathmandu

Mr. Bhandari has more than 25 years of experiences in Banking Sector. Previously he was associated with Bank of Kathmandu as Chief Business Officer. Prior to this he was the Chief Executive Officer of Birgunj Finance Ltd. for 7 years. He started his career from Nepal Rastra Bank and worked for 6 years in different department. He also worked in Nepal SBI Bank for 8 years in multiple depart as a Department head, Branch Manager, & Assistant Manager. Mr. Bhandari was also a representative of Forex and Treasury Department while in NSBI Bank where he attended various meetings of the FEDAN (Foreign Exchange Dealers Association of Nepal). He was also a part of the Consortium Financing Committee.

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