

Target Audience	Branch Managers / Relationship Managers / Relationship Officers / Credit Analysts / Supervisors / Credit Assistants
	<p>At the end of the Training the Participants will:</p> <ul style="list-style-type: none"> • Understand Credit Risks, its sources and how to have mitigants • Be able to analyze / appraise credit proposals more comfortably • Administer Credit Accounts more efficiently and maintain healthy risk assets • Identify Early Warning Signals and exit from the relationship timely before its turns to NPAs • Know provision in NRB Directives / Circulars, comply with it and deal comfortably with customers • Under the process about recovery of the loans, booking NBAs, auctioning NBAs and filing cases at DRT
Training Contents	<ul style="list-style-type: none"> • Credit Risks • Sources of Credit Risks • Risk Mitigants
	<ul style="list-style-type: none"> • Retail / Consumer Lending Products <ul style="list-style-type: none"> - Home Loan - Auto Loan/ Hire Purchase Loan - Education Loan - Mortgage Loan / Flexi Loan / Equity Finance - Personal Overdraft - Loan Against Shares / Bullions - Loan Against Cash Collaterals • SME / Corporate Lending Products and Loan Structuring <ul style="list-style-type: none"> - Bank Guarantee - Working Capital Loan (Overdraft / Loan Against Hypothecation) - Term Loan/Short Term Loan/Demand Loan
	<ul style="list-style-type: none"> • Marketing of Credit Products • Preparation of Marketing Call Report • Credit Relationship Management • Calculation of Value of Account • Setting Marketing Strategy
	<p>Financial Analysis:</p> <ul style="list-style-type: none"> • Calculation of Working Capital Loan / Term Loan Requirement and Interpretation • Calculation of Working Capital Cycle (Stocks Days, Debtors Days and Creditor Days) and Interpretation

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- Calculation of Cash Flow and Interpretation
- Calculation of Ratios (Current Ratio, Debt Equity Ratio, Interest Coverage Ratio and Interpretation)

Assessing Risks:

- Business Risks
- Financial Risks
- Management Risks
- Operation Risk/Security Risks
- Environment Risks

Executing Security Documents / Monitoring / Administering the Loan Accounts:

- Obtaining / Executing Security Documents as per Credit Products
- Inspection of Factory Site / Business Site
- Inspection and Verification of Current Assets
- Review Account Movements
- Review of Actual Achievements vis a vis Targets / Projections
- Review of Clients Performance in terms of Current Assets Statement Submission, Interest Payment, Utilization of Facilities, Submission of Documents Sought by the Bank, Response to the Bank, etc

Problem Accounts / Non Performing Accounts Management

- Recognizing Early Warning Signals
- Setting Relationship / Recovery Strategy (Taper / Exit Strategy)
- Rescheduling / Restructuring
- Recovery Process
- NBA Booking Process
- Blacklisting Process
- Filing Cases to Debt Revenue Tribunal

Date & Time	11th (3:00pm to 6:00pm) & 12th (9:30am to 5:00pm) November 2016
Venue	NBI Hall, Naxal
Facilitator	Mr. Shreejesh Ghimire CEO NMB Capital

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