



PRESENTS

**CREDIT DOCUMENTATION,
MONITORING & NPA
MANAGEMENT/RECOVERY**



The program aims to impart knowledge regarding Credit Documentation, Monitoring, Recovery, and Legal Issues concerning Recovery of Non-Performing Loans.

Program Takeaway:

- Introduction to Credit as a process, Credit Documentation and NPA Management
- Understanding credit documentation and its importance in recovery / legal litigation
- Types legal documents and their importance / value
- Good to Have' vs. 'Need to Have' documents / Mandatory and Additional Documents. Innovative / creative documentation in credit.
- Recovery of NPA- Identification, negotiation and legal recourse
- Security documents as the 'Shield of the Last Resort'
- Common legal issues / hassles and their impact in loan recovery

Program Details:

Date & Time: 17th Feb, 2024 (9:30am - 4:45pm)

Venue: NBI Hall, Naxal, Kathmandu

Duration: 4 sessions (1 session of 1.5hr)

Target Audience: Staff working under Recovery Department, Legal Department, Branches & Business units as RMs / ROs

PROGRAM CONTENT

Introduction

- Credit management and its importance
- Stages in Credit Management- Pre-sanction, post sanction/disbursement
- Key Activities under each stages of credit management and their importance
- Credit Monitoring and its importance
- Early warning signals

Documentation

- Legal documents- meaning, types and their function
- Offer letter and its components
- Execution of legal documents- competence, relevance and correctness
- Common issues and misunderstandings in legal documentation
- Innovative documents to match peculiar cases
- Handling / Safekeeping of legal / security documents
- Things to remember

Case Discussion: Covering documentation, converting / including approval terms in offer letter, vital and additional security documents, recovery and legal cases.

Debt Recovery and Collection

- Introduction to debt recovery and collection
- Meaning of Non-Performing Assets (NPA)
- Symptoms of NPA
- Effects of NPA
- NPA Management and Recovery
- Stages in recovery action
 - Notice, public notice / call back
 - Blacklisting
 - Auction
 - Takeover
 - Write off
 - Filing case to Debt Recovery Tribunal (DRT) / Court
- Charges on various securities / assets and their materialization for recovery
- Liquidation of personal / corporate guarantees
- Recovery through negotiation
- Regulatory provisions regarding NPA and its management
- Handling legal nuisance
- Regulatory provisions on Loan Recovery and their impact
- Legal process
- Recovery during COVID- 19 crisis- legal / regulatory issues and the practical approach
- Latest change in laws and regulations impacting recovery and legal framework

PROGRAM OUTLINE

Program Delivery Method

Physical Classroom along with necessary precautions against COVID-19

Power Point Presentation

Discussion / Sharing

Case Studies and Quiz

Facilitator's Profile



Mr. Raja Aryal

Assistant General Manager - Global IME Bank Limited.

Mr. Raja Aryal has More than 19 years' experience in banking with major focus in credit, branch management, recovery, finance, compliance, legal and credit administration. He started his career with Nepal Bank Ltd. in 2004 and joined Global IME Bank Ltd. (then Global Bank Ltd.) in 2007 and currently, has been assigned with the responsibility of Chief Financial Officer. Mr. Aryal holds Master's Degree in Business Administration with distinction from Pokhara University and has proven his capacity in various leadership roles in the areas of credit, branch management, recovery, compliance, finance etc. He is currently representing Global IME Bank