



PRESENTS

Credit Need Assessment while Financing under Covid.



Background

Impacts of Covid 19 on businesses have been unexpectedly deterrent and it is unknown how long it keeps impacting. The workforce of Nepalese Banks working in the area of Credit and Risk management are mostly trained for processing credits with a focus on growth by assessing the inherent risks in the business.

The banking industry is in difficult crossroads, the credits extended to affected sectors despite turning weaker than earlier assessed, demands cautious handling in view of revival strategy of the businesses than from the angle of recoveries. The risks arising from pandemic is the first on its kind for the Nepalese Banks; at this juncture the global voice from the stronger economies are to plough-in all financial resources to help resurrection of businesses and their survival. This is utmost important to protect the economy and the entire financial ecosystem for securing the future opportunities and growth. The program aims to build thought processes and strategies for revival of credits affected by Covid 19.

Level (Low/Mid/Senior/High)

Mid-level relationship officers devoted on relationship function, champions on product development and risk officers assessing the credit risks.

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Duration (in hours) 1 session consisting of 1.5 hours	3 hours 1 st session: 2 hours Concepts, principles, strategies and financial assessment of 2 different sectors 2 nd Session: 1 Hour Experiencing sharing of Problem Credit Management of businesses representing 3 different sectors and relating them to understand how to manage current scenario
Target Audience	Mid-Level relationship officers, branch managers, risk officers, product team, and special teams created for Covid revival working with Commercial and Development Banks
Program Takeaways	The program aims to build thought processes and strategy making for the participants to prepare for revival of credits affected by events like Covid 19. Introduction to how value-based banking can resurrect the problem accounts.
Contents	Introduction to economic importance of credit creation Classification and defining the nature and uses of assets Understanding Investment and Operating Cycle Creation of Leverage and Product Structuring Issues to consider in credit risk based on nature of business needs Generic and sector specific Financial needs assessment for revival Sharing the past experience of problem credit management of at least 3 different sectors (business) and relating them with current scenario to plan revival.
Program delivery (Method)	Online Class/E- learning via Microsoft Team

Date & Time	9th October 2020 from 3:00pm to 6:15pm
Program Delivery	Via Microsoft Team
Program Fee	Nrs. 2,500 + VAT (10% discount for individuals)
Facilitator	Mr. Shreejesh Ghimire CEO, NMB Capital Ltd.