



## CREDIT PROPOSALS ASSESSMENT AND NRB CIRCULARS

FOR THE STAFF OF DEVELOPMENT BANKS



<b>Level</b>	Assistants / Supervisors / Officers / Branch Managers
<b>Duration (in Days)</b>	One Day
<b>Target Audience</b>	Tellers, Customer Service Staffs, Credit Analysts, Relationship Managers / Operations Managers / Branch Managers
<b>Program delivery</b>	Lecture, discussion / interaction, case-studies
<b>Date (tentative)</b>	Magh 29, 2072 (12th February 2016)
<b>Fee</b>	Nrs. 6,500.00 per participants (5% Discount Applicable)
<b>Venue</b>	Hotel Barahi, Lakeside, Pokhara.
<b>Time</b>	8:00am to 15:00pm
<b>Trainer</b>	<b>Mr. BN Gharti</b> Academic Director National Banking Institute Ltd.  <b>Mr. Bodh Raj Devkota</b> Assistant Chief Executive Officer Citizens Bank International Ltd.

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# Course Outline

## **Credit Proposal Assessment**

- Credit Risk
- Sources of Credit Risk and Risk Mitigants

## **Types of Loans**

### **Retail Loans**

- Home Loans
- Auto Loans / HP Loans
- Personal Overdraft / Individual Revolving
- Mortgage Loan

### **Business Loans**

- Overdraft
- Demand Loan
- Short Term Loan
- Term Loan

## **Retail Loan Assessment**

- Borrowing Cause
- 5 Cs
- Calculations of Income Installment Ratio

## **Proposal Assessment**

- ⇒ Borrowing Cause
- ⇒ Calculation of Working Capital Requirement
- ⇒ Calculation of Term Loan Requirement
- ⇒ Calculation of Working Capital Cycle / Cash Operating Cycle Days
- ⇒ Calculation of Drawing Power
- ⇒ Interpretation of Ratios and other indicators
- ⇒ Business Risks / Financial Risks / Environment Risks / Management Risks / Security Risks (For Business Loans)
- Security Documentation
- Credit Administration
- Recovery of Loans
- NRB Circulars and Directives relating to loan and advances