

Credit Underwriting, Risk and Relationship Management

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 • Identifying borrowing cause
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 • Calculation of Cash Flow and Interpretation • Calculation of Ratios (Current Ratio, Debt Equity Ratio, Interest Coverage Ratio and

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	<p>Interpretation</p> <p>Assessing Risks:</p> <ul style="list-style-type: none"> • Industry/Environment Risks • Business Risks • Financial Risks • Facility Structure • Account Performance Risks • Security Risks <p>Executing Security Documents / Monitoring / Administering the Loan Accounts:</p> <ul style="list-style-type: none"> • 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 <p>Problem Accounts / Non Performing Accounts Management</p> <ul style="list-style-type: none"> • 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	15th (3:00pm to 6:00pm) & 16th (8:30am to 3:45pm) March 2019
Venue	Hotel Pathibhara, Itahari
Facilitator	Mr. Shreejesh Ghimire CEO, NMB Capital Ltd.

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