

## Credit Underwriting, Risk and Relationship Management

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

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	<p style="text-align: center;"><b>Interpretation</b></p> <p><b>Assessing Risks:</b></p> <ul style="list-style-type: none"> <li>• Industry/Environment Risks</li> <li>• Business Risks</li> <li>• Financial Risks</li> <li>• Facility Structure</li> <li>• Account Performance Risks</li> <li>• Security Risks</li> </ul> <p><b>Executing Security Documents / Monitoring / Administering the Loan Accounts:</b></p> <ul style="list-style-type: none"> <li>• Obtaining / Executing Security Documents as per Credit Products</li> <li>• Inspection of Factory Site / Business Site</li> <li>• Inspection and Verification of Current Assets</li> <li>• Review Account Movements</li> <li>• Review of Actual Achievements vis a vis Targets / Projections</li> <li>• 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</li> </ul> <p><b>Problem Accounts / Non Performing Accounts Management</b></p> <ul style="list-style-type: none"> <li>• Recognizing Early Warning Signals</li> <li>• Setting Relationship / Recovery Strategy (Taper / Exit Strategy)</li> <li>• Rescheduling / Restructuring</li> <li>• Recovery Process</li> <li>• NBA Booking Process</li> <li>• Blacklisting Process</li> <li>• Filing Cases to Debt Revenue Tribunal</li> </ul>
Date & Time	<b>17<sup>th</sup> (3:00pm to 6:00pm) &amp; 18<sup>th</sup> (8:30am to 3:45pm) May 2019</b>
Venue	<b>NBI Hall, Naxal Kathmandu</b>
Facilitator	<b>Mr. Shreejesh Ghimire CEO, NMB Capital Ltd.</b>

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