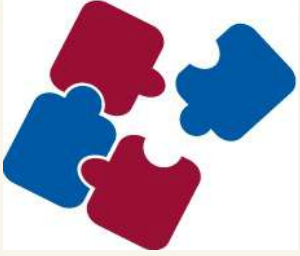




Credit Risk & Relationship management





Learning Outcomes

The program aims to equip participants with sound knowledge on banking operations. Upon the completion of the course the participants will gain knowledge and skills that are very essential to be efficient in their field of work. This program will help participants get an overall concept of a bank's working procedures. The participants will be able to:

1. Understanding the meaning and definition of credit
2. Structuring of the loans
3. Writing of credit proposal
4. Credit Administration
5. NPA Management



Program Outline

A	PRELIMINARY ANALYSIS
	-Marketing Call / Call record
	- Customer Visit / Interview with Customer
	- Obtainment of documents from Customer
	- Review of documents from Customer
	- Pre-assessment of bankability of Customer's proposal
	- Special considerations to be given
B	FINANCIAL ANALYSIS
	- Capital Expenditure / Working Capital requirement
	- Operating Cycles, Financial ratio analysis & sensitivity analysis
	- Cash Flow analysis , Debt Service Capacity and Repayment Structuring
C	ASSESSMENT OF LC (IMPORT/EXPORT), BILL PURCHASE AND BANK GUARANTEE
	-An Introduction to major technical terms
D	CREDIT APPRAISAL WRITING & COLLATERAL SUFFICIENCY ANALYSIS
	- Fresh Proposals / Renewal / Ad-hoc Proposals / Diary Notes
	- Credit Facilities Structuring
	-Various Risks Analysis
	- Types of Collaterals and issues
E	CREDIT RELATIONSHIP MANAGEMENT
	- Maintaining Quality of Risk Assets (Early Warning Signals)
	- Maximizing the value of a credit relationship
	- Customer Satisfaction
F	RELATIONSHIP OFFICER
	- Attributes of a good relationship officer
	- Ways for self- improvement



Trainer's Profile

**Mr. Sumed Bhattarai, Mr. Bikas Khanal,
Mr. Rajiv Sapkota & Mr. Nirmal Dahal**

Program Detail

Date & Time : 20th to 26th April 2016

Duration : 6 mornings

Venue : NBI Hall, Kathmandu

NBI has developed this program in close consultation with leading local experts. We researched the industry need and also thoroughly reviewed program offered by other institutes. The learning outcome has enabled NBI to address and customize the program to the industry need more specifically.

This 6 session program would be led by leading local expert from the Banking Sector with close inputs from NBI team.

Mr. Sumed Bhattarai
Head Corporate Banking
Laxmi Bank Limited.

