

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>• Under the process about recovery of the loans, booking NBAs, auctioning NBAs and filing cases at DRT</li> </ul>
	<ul style="list-style-type: none"> <li>• Credit Risks</li> <li>• Sources of Credit Risks</li> <li>• Risk Mitigants</li> </ul>
	<ul style="list-style-type: none"> <li>• <b>Retail / Consumer Lending Products</b> <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> </li> <li>• <b>SME / Corporate Lending Products and Loan Structuring</b> <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> </li> </ul>
	<ul style="list-style-type: none"> <li>• Marketing of Credit Products</li> <li>• Preparation of Marketing Call Report</li> <li>• Credit Relationship Management</li> <li>• Calculation of Value of Account</li> <li>• Setting Marketing Strategy</li> </ul>
	<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> </ul>

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- Calculation of Cash Flow and Interpretation
- Calculation of Ratios (Current Ratio, Debt Equity Ratio, Interest Coverage Ratio and Interpretation)

**Assessing Risks:**

- Business Risks
- Financial Risks
- Management Risks
- Operation Risk/Security Risks
- Environment Risks

**Executing Security Documents / Monitoring / Administering the Loan Accounts:**

- 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

**Problem Accounts / Non Performing Accounts Management**

- 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	<b>27<sup>th</sup> (3:00pm to 6:00pm) &amp; 28<sup>th</sup> (7:00am to 1:30pm) January 2017</b>
Venue	<b>Hotel Snowland, Pokhara</b>
Facilitator	<b>Mr. Shreejesh Ghimire CEO NMB Capital</b>

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