



# **Journey to Excellence in Corporate Lending**



## Background

The banking industry in Nepal has seen exponential growth. The competitive market has stretched the limits of customer needs. Banks and financial institutions need to tackle the issue; innovative marketing of one's banking products becomes essential. With this in mind National Banking Institute brings to you "Journey to Excellence in Corporate Lending". This program aims to deliver the best course content referred by the industry experts.

We are pleased to deliver the program of two and half days styled as "Journey to Excellence in Corporate Lending".

Corporate Lending departments work with businesses to create specifically designed corporate loans to grow operations or provide financing for acquisitions and buyouts. These loans are varied in form from asset-based lending, structured finance, or cash flow corporate lending along with other financial services.



## Course Content

This program has been designed to meet the requirements of your Bank. The participants would be able to garner newer techniques in identifying credit risks that they deal with in day to day situations , through real life case studies drawn both from local and adjoining markets. There will also have discussions on the probable mitigations of the credit risks and some aspects of non-financial risks.

### Identifying the Financial risks....Financial Statement Analysis.

- Making Own spread.
- Looking at Trends and ratios.
- How would you look at Liquidity, Capital structure, Cash Flow.
- Financial Projections - how important are they?

### Identifying the Operating Risks

- Analyse the Business: Understand Business
- Evaluate the Management
- Formulate Risk Mitigants: Covenants

### Writing the Loan Application

- Structure of a Loan Application

### Reading Warning Signals

- Identifying the early symptoms of a loan under distress.
- What can you do about your exposure

### Understanding Non-Financial Risk

- Case Study



National Banking Institute 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.



### Trainer

**Mr. SujitMundul**  
**Director,**  
**Standard Chartered Bank**  
**Nepal**

### Program Detail

This two and half days program will be led by Mr. Mundul with close inputs from NBI team.

**Date & Time:** 19<sup>th</sup> to 21<sup>st</sup> April, 2015  
19<sup>th</sup> & 20<sup>th</sup> April, 2015 (10:00am to 5:00pm)  
21<sup>st</sup> April, 2015 (10:00am to 1:00pm)

**Venue:** NBI Training Hall, Naxal, Kathmandu.

*"We are **for the industry** and **by the industry**"*