



## MARGIN TYPE LOAN – CREDIT ASSESSMENT PROCESS, RISK IDENTIFICATION AND MITIGATING FACTORS



### Background

This program provides the participant with basic foundation of knowledge and skills that help them to reach sound, reliable judgment while assessing the borrower for margin loan. The practical introduction to regulatory provision, drawing power assessment, margin call requirement and process for recovery in case of default shall be deliberated during entire session. Discussion on risk identification and mitigating factor will help the delegates to assess key qualitative and quantitative factors in calculating limit requirement and materializing recovery process in case of distress situation.

### Program Details:

Date & Time: 8th to 11th Dec 2020 (7:30am to 9:00am)

Duration: 6 hours

Fee: Nrs. 3,500 + VAT Per person (10% discount for individual)

Mode: Virtual Training via Zoom or Microsoft Team

# Program Details

## Program Takeaways:

Upon completion of seminars, delegates will be able to:

- \* Conceptualize the basis concept of Margin Type of Lending from prospecting to end of credit.
- \* Understand the PRILIMINARY factor to calculate Drawing power of ordinary share and promoter shares
- \* Understand margin call requirement and process in case of drawing power shortfall.
- \* Interpret NRB provision on drawing power calculation, margin call and recovery process.
- \* Risk identification and mitigating factors on loan against shares.
- \* Understand the eligibility of shares to consider for loan processing

## Who Should Attend?

Experienced and Middle-level officers working in credit administration and credit processing.

## Program Methodology:

- \* Presentation
- \* Case studies and exercise on certain topics
- \* Interaction/ Discussion
- \* Q & A

**Note:** Active participation and experience sharing during the sessions is expected from participants.



Trainer Profile  
Mr. Ganesh Awasthi  
Chief Branch Banking  
Consumer Banking  
Nabil Bank Ltd.

Mr. Ganesh Awasthi is seasoned banker with experience of 19 years plus in different functional area particularly in credit management, resource mobilization and service delivery at branches as well as corporate level in different commercial banks. Mr. Awasthi has further been involved in training banking professional and teaching as part time and guest lecturer at various management colleges. He has currently been associated with Nabil Bank Ltd.

# Program Itinerary

<b>Session</b>	<b>Topic</b>
<b>Session I</b>	<ul style="list-style-type: none"><li>* Introduction of Margin Lending</li><li>* Purpose</li><li>* Eligibility</li></ul>
<b>Session II</b>	<ul style="list-style-type: none"><li>* Drawing Power calculation</li><li>* Security</li><li>* Disbursement Criteria</li></ul>
<b>Session III</b>	<ul style="list-style-type: none"><li>* Margin Call</li><li>* Recovery Plan</li><li>* Documents required</li><li>* Procedure to pledge Demat Share</li><li>* Procedure to unpledged Demat shares</li><li>* Risk in Margin Lending</li></ul>
<b>Session IV</b>	<ul style="list-style-type: none"><li>* NRB regulations In Margin Lending</li><li>* Case Study of Individual Borrower</li><li>* Case study of Company/Firm</li><li>* Conclusion</li></ul>