



RETAIL LENDING PRINCIPLES & APPRAISAL



Background

Bank and Financial Institutions have been giving extra focus in growing Retail/ Consumer Lending in the recent days as it contributes in diversifying the risks and enhancing the customer base. Due to comparatively low risk weight age on retail loans, exception a few products; retail loans have been enabling the BFIs to enhance more loans with the limited available capital, which has been further helping them to maximize profitability.

The related officers of BFIs can further maximize the sales, monitor the accounts more closely and avert the possible default risks if their skills are further honed. Taking this point into account, National Banking Institute has designed a customized Training on Retail Principles & Appraisal.

Program Details

Date & Time: 4th February, 2023 (9.30am-4.45pm)

Duration: 4 sessions (6 hours)

Venue: Hotel Ambrosia, Charikot, Dolakha

Target Audience: Lending Officers, Relationships Managers, Risk Officers

Course Details

Program Content

- Central Bank Regulations on Retail Loans
- Secured product Auto Loan & Home Loan
- Other secured Loans (Cash / Gold / Shares)
- Unsecured products
- Key Risks associated – analysis & mitigants
- Legal Documents & Legal Risks
- Wrap up & Assessment Post Test

Course Outline

Course	Contents	Duration
Introduction	<ul style="list-style-type: none">• Principles of Retail Lending	15 mins
Central Bank Regulations on Retail Loans	<ul style="list-style-type: none">• Retail Loan Products• Debt Burden/ Debt Service ratio• Loan to value• Loan Classification• Loan Loss provision• Blacklisting• Credit bureau	30mins
Secured product Auto /Home Loan	<ul style="list-style-type: none">• Product Features• Documents• Property valuation• Insurance• Appraisal Process• Quizzes and Group exercise	90 mins
Other secured Loans Cash / Gold / Shares	<ul style="list-style-type: none">• Secured Loans against - Cash / Gold /Shares• Product Features• Documents• Appraisal Process• Quizzes	45 mins

Course Details

Course	Contents	Duration
Unsecured products	<ul style="list-style-type: none">• Credit Card & Personal Loan• Product Features/ Target segment• Documents• Appraisal Process• Quizzes	60 mins
Secured & Unsecured Product	<ul style="list-style-type: none">• Key Risk Associated - analysis & Mitigants	30 mins
Legal Documents & Legal Risks	<ul style="list-style-type: none">• Legal Documents<ul style="list-style-type: none">⇒ Mortgage Deed⇒ Types of ownership transfer⇒ Land related risk – Mohi/ Guthi, etc.⇒ Joint family- Ansa Bandha, etc.⇒ Types of land• Risk associated in accepting incomplete / inappropriate legal documents	60 mins
Wrap up & Assessment	<ul style="list-style-type: none">• Recap / Q&A• Assessment – MCQ. With a pass score of 80%	30 mins

*****Two times tea/coffee/cookies break and lunch break shall be provided in between the program***

Facilitator's Detail



Mr. Hemanth Raj Andembay

Mr. Hemanth Raj Andembay has worked with Standard Chartered Bank Nepal for 22 years managing various business portfolios like Retail & Business Banking. He has been associated with NBI as a trainer since over 6 years and is one of the lead trainers in topics such as ESRM and Retail Products. He is a MBA graduate from Ace Institute of Management.