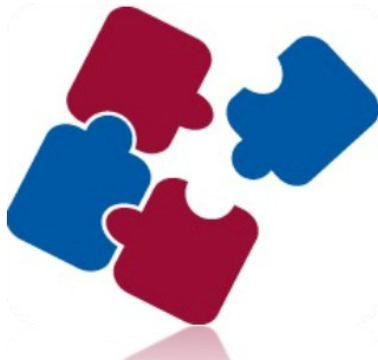


# WINNING APPROACH TO DEBT RECOVERY



## Trainer's Profile

**Mr. Ramsharan Harisharan,**  
SCB Nepal Ltd.

Worked in various departments such as Trade Finance, Credit Card Issuance, remittance and Clearing of Standard Chartered Bank in different capacities with total experience of more than 23 years. Presently he is the Head of Collection and Recoveries.



## Program Details

**Date:** 30th May, 2015

**Venue:** Hotel Suraj, Birgunj.

**Time:** 10:00am to 5:00pm

**Target Group:** Mid level

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## Objectives:

- How to tackle difficult customers
- How to create a win- win situation
- How to minimize risk

## Session 1

- Why collection Unit
- Effective Collection
- Delinquent Buckets
- Management tools
- Follow ups to Front end
- Mid range ( 30 and 60 dpd)
- Hard core 90 dpd and above

## Session 2

- Financial impact of collection
- Provision/write off
- Demand letters of Mid range
- Demand letters of hard core
- Foreclosure/Repossession/Auction
- Debt Recovery Tribunal

## Session 3

- Collection strategy
- Opening a collection call
- Role plays
- Hot list
- Negative list
- Black list
- Bylaws
- NRB Circulars

## Session 4

- Experience sharing
- Q&A