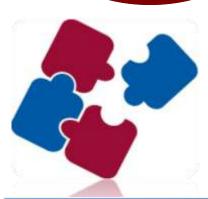
NATIONAL BANKING INSTITUTE

# 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.



### **W** 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



#### Program Details

Date: 5th Sept, 2015

Venue: Hotel Manaki, Janakpur Time: 9:30am to 5:00pm

Target Group: Mid level

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- 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