

Legal Aspect of Credit Appraisal and Credit Administration

Background	<p>Core function of the Bank and Financial Institutions (BFIs) is to collect deposit and from the public and extend the loan to meet different financial needs of the costumers. While providing loan that requires assessment of the costumers from different perspectives to ensure about proper utilization of loan in one hand and to make secure the Bank in distress situation. Legal risk should be one of the major aspect for BFI while credit appraisal.</p> <p>Broadly, Bank and Financial Institutions Act (BAFIA) recommends securities based financing in Nepal. Further Banking Offences Act imposes sanctions if legal aspect breached during lending.</p> <p>So, assessing legal aspect of credit appraisal, validity testing of collaterals, and proper credit documentation are crucial.</p> <p>So, it would be beneficial to gather legal issues while apprising credit files and equally to know about proper legal documentations. This course is designed with objective to give legal view on credit appraisal and credit administration.</p>
Level (Low/Mid/Senior/High)	mid (Senior Assistant/supervisor/Junior Officer to senior officer level)
Duration (in Days)	1 day
Target Audience	Relationship assistant/officer, credit administration assistant/officer, legal officers, internal audit assistant/officer
Program Takeaways	<p>Understanding Law and its application in Bank, Legal Risk Analysis while credit, Credit Documentation</p>
Contents	<ol style="list-style-type: none"> 1. Introduction to Law and major legal provisions related to banking 2. Legal requirement for availing credit facilities 3. Validity testing of securities 4. Legal aspect of credit documentations
Program delivery	Lecture, Discussion/interaction, case-studies
Date, Time & Venue	22 April 2017 (9:30 am to 5:00 pm), NBI Hall, Kathmandu
Facilitator/s	Details of Facilitator/s
Mr. BholaNath Dhungana	<p>Mr. Dhungana has more than 15 years of experiences in corporate law field and banking. He started his banking career from Rastriya Banijya Bank Ltd. and presently has been working as Head of Legal and Company since 2010.</p>

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