



PRESENTS

# UNDERSTANDING LOANS & ADVANCES & RISK MANAGEMENT



## Program Overview

A structured training program for beginners / fresh trainees for understanding of loans & advances and risk management.

The program is designed specifically for fresh banking professionals (beginners / trainees) who aspire to make their career in banking. This course is therefore for anyone who wants to attain initial understanding of the credit underwriting process, different loans and advances and risk management process in banking.

The course balances between theory and practice, through case studies, interactive sessions, sharing experiences of the participants, etc., to make it both challenging and valuable for their work.

In line with the Regulator's high focus on "business with compliance" and given the enormous challenges banks face with the incremental capital, this course is expected to also assist the fresh banking professionals to understand the basics of loans & advances and risk management; one of the greatest need of the hour for our banking & financial sector.

This course is expected to prepare the trainees / fresh joiners to take up higher challenges in banking and be one step ahead of their contemporaries.

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## Course Outline

Target Participant	The course can be useful for enhancing basic knowledge of employee working in credit of banks and financial institutions.
Program Delivery:	<ul style="list-style-type: none"> <li>◆ Lecture, Discussion/interaction, experiences sharing</li> <li>◆ PPT with discussion and interaction.</li> </ul>
Program Objectives	<p>This training enables participants to:</p> <ul style="list-style-type: none"> <li>• Understand the differences of loans and advances</li> <li>• Different types of Loans</li> <li>• Framework of Risk Management</li> <li>• Details of Operational and Credit Risks.</li> </ul>
Course Contents	<ul style="list-style-type: none"> <li>• Introduction Session</li> <li>• Key definitions</li> <li>• Credit Underwriting Process</li> <li>• Retail / Individual Loans</li> <li>• Business Loans</li> <li>• Need Assessment &amp; Structure of Limits</li> <li>• Risk Management</li> <li>• Key Definitions of Different Risks</li> <li>• Details of Credit Risk Management</li> <li>• Details of Operational Risk Management</li> </ul>
Date & Time	<p>1st May 2018</p> <p>7:30 am to 2:00 pm</p>
Venue	Hotel Royal Century, Narayanghat
Facilitator	<p>Mr. Bimal Daga</p> <p>Graduated from Shri Ram College of Commerce, Delhi University and later Kathmandu University School of Management (KUSOM), Mr. Bimal Daga is a vastly experienced banker with over 25 years of core banking experience in two leading commercial banks of the country.</p> <p>He has been in the executive management of a leading commercial bank for more than a decade and has developed various credit and risk management systems and policies, ensuring a prudent risk culture.</p>