



# Retail/Consumer Lending

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 weightage on retail loans, except on 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 one day Training on Retail / Consumer Lending.

Level	Officer to Manager Level
Duration	1 day
Target Audience	Branch Managers / Relationship Managers / Relationship Officers / Credit Analysts / Supervisors
Program Takeaways	Understanding Retail loan products, its analysis, types of risks under the Retail Loans and mitigating tools. Defining & Differentiating Retail Banking and Retail Lending / Consumer Lending
Contents	Understanding Credit Risks Weightage and Capital Requirements as per BASEL – II <ul style="list-style-type: none"> <li>• Home Loan</li> <li>• Auto Loan</li> <li>• Hire purchase loan</li> <li>• Education Loan</li> <li>• Personal Loan</li> </ul> Understanding Advantages and Disadvantages of Retail Lending / Consumer Lending

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	Understanding Advantages and Disadvantages of Terminating and Revolving Loan
	Guiding Principles in Extending Loans
	Understanding Borrowing Cause, Risks and Mitigants and Assessing Credit Proposals:
	a) Home Loan: <ul style="list-style-type: none"> <li>• Purchasing Land</li> <li>• Purchasing Land and Constructing the home thereon</li> <li>• Renovation and refurbishment on the existing home</li> <li>• Purchasing of readymade home</li> <li>• Purchasing Apartments / Flats</li> <li>• Refinancing the Existing Land / Land &amp;Home</li> </ul>
	b) Auto Loan <ul style="list-style-type: none"> <li>• Purchasing New Vehicle (Personal &amp; Commercial)</li> <li>• Purchasing Secondhand Vehicle (Personal &amp; Commercial)</li> <li>• Refinancing the Existing Vehicle (Personal &amp; Commercial)</li> </ul>
	C) Hire purchase loan <ul style="list-style-type: none"> <li>• Purchasing equipment/furniture and household goods</li> </ul>
	c) Education Loan
	d) Personal Loan
	e) Loan Against Personal Guarantee
	f) Margin Lending <ul style="list-style-type: none"> <li>• Against Pledge of Promoters Shares / Public Shares</li> <li>• Against Pledge of Bullions</li> </ul>
	Managing Collateral Securities: <ul style="list-style-type: none"> <li>• Reviewing the Documents relating to the Collaterals and Insuring its sufficiency</li> <li>• Inspecting the Collateral Securities and Preparing Collateral Site Visit Report</li> <li>• Getting Valuation of the Collateral and Review of the Report</li> <li>• Inspecting the Collaterals Periodically</li> <li>• Getting Insurance of the Collaterals</li> </ul>
	Recognizing Early Warning Signals and Setting Recovery Strategy
Reporting Risk Events with Action Plans	
Understanding Legal Consequences Including the Provisions in Banking Offense Act	
Presentation, Exercise, Discussion and Practical	
<b>Methodology</b>	
<b>Date</b>	
<b>Program Fee *</b>	
<b>Time &amp; Venue</b>	March 21, 2015. NBI Training Hall.
<b>Facilitator</b>	Mr. B N Gharti Former Acting Chief Executive Officer, Kist Bank Ltd.

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