



PRESENTS

# RETAIL BANK: RETAIL LENDING PRINCIPLES & SKILLS



About	<p>Risk management is a bank-wide activity that starts at the front-line.</p> <p>The fundamental of prudent lending lies on good product planning, sourcing, accurate actuarial assessment of risk-return trade-offs and diversification</p> <p>Good risk management benefits the company, its shareholders and stakeholders. Bad risk management impacts everybody adversely</p>
Level	Upto Officer Level
Duration (in Days)	One Day
Target Audience	Resources in Retail Credit Underwriting / Retail Products / Retail Operations- Loan processing / Collection / Relationship Managers Retail with at least six months experience.
Program delivery	<p>Lecture, Discussion/interaction with illustration</p> <p>Slide Presentation</p>
Date, Venue & Time	<p>29th June 2019 (7:00am to 2:15pm) 2019</p> <p>Hotel Flora, Dhangadhi</p>
Program Content	<ul style="list-style-type: none"> <li>• Retail Risk Management</li> <li>• Credit Cycle</li> <li>• Credit Decision Process</li> </ul>
Program Takeaways	<p>Understand the core concept of Credit Risk Management and its importance</p> <ul style="list-style-type: none"> <li>• Awareness of the Credit Cycle and Risk Issues in Retail Bank</li> <li>• Familiarise with key methods used to manage Credit Risk</li> </ul>
Facilitator Profile	<p>Mr. Upendra Malakar</p> <p>Machhapuchchhre Bank Ltd.</p>