



PRESENTS

## RETAIL LENDING

### Banking for Customer Base Enhancement, Profit Maximization and Risk Diversification

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, exception 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.

### Program Takeaways

1. Understanding Retail loan products, its analysis, types of risks under the Retail Loans and mitigating tools.
2. Defining & Differentiating Retail Banking and Retail /Consumer Lending .

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# Course Outlines

## 1. Overview of Retail Credit

- Understand Credit
- Retail Credit Products
- Understand Borrowing Cause
- Retail Credit Appraisal

## 2. Retail Credit Decision

- Decision making criteria
- Required documents
- CSVR
- BSVR
- Assessment of repayment capacity

## 3. Risk, NRB Circulars & Basel 2

- Verification of Income documents
- NRB Circulars related to Retail Credit
- Basel II and Retail Lending
- Risks associated in Retail Credit

## 4. Major issues & Loan Monitoring

- Key points to note
- Monitoring of Loan
- Case Study

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### *Program Details*

Target Audience : Assistant to Supervisor  
Duration : 1 Day ( 4 sessions)  
Date : 10th March 2018  
Time : 8:00am to 3:30pm  
Venue : Hotel Pathibhara, Itahari  
Trainer : **Mr. Upendra Malakar**  
Head - SME & Midsize Business  
Machhapuchchhre Bank

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