



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 and Half 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	Lecture, Discussion/interaction with illustration Slide Presentation
Date, Venue & Time	19th April (3:00pm to 6:00pm) & 20th April (9:30am to 5:00pm) 2019 NBI Hall, Kathmandu
Program Content	<ul style="list-style-type: none"> • Retail Risk Management • Credit Cycle • Credit Decision Process
Program Takeaways	<p>Understand the core concept of Credit Risk Management and its importance</p> <ul style="list-style-type: none"> • Awareness of the Credit Cycle and Risk Issues in Retail Bank • Familiarise with key methods used to manage Credit Risk
Facilitator Profile	<p>Ms. Kishoree Manandhar</p> <ul style="list-style-type: none"> - MBA graduate - Worked as Country Credit Head – Retail Bank, SCB Nepal - Over 25 years of experience a leading Commercial Bank – SCB Nepal - with wide range of experience in Retail Bank – Retail Lending Products, Retail Risk Management, Collection, Fraud Risk Management.