



PRESENTS

Retail Lending



Program Objectives:

- To be able to understand the retail lending process
- Describe various retail loan products
- Conceptualizing and Identifying credit risk management in retail bank
- Understanding of credit evaluation process

NATIONAL BANKING INSTITUTE LTD.

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Course Outlines

Program Delivery	<ul style="list-style-type: none"> • Power Point Presentation • Lecture and Interaction
Details of Facilitator	<p>Anup Shrestha</p> <p>Mr.Shrestha is associated with Laxmi Bank Limited, Nepal since last 14 years with sound experience in Retail Banking space as Head of Business as well as Credit Function Units. He also has sound experience as Resource Person for various training programs including General Banking, Retail Credit, Customer Service & Leadership Development.</p> <ul style="list-style-type: none"> • Laxmi Bank - Head, Consumer Finance (Feb 2010 to March 2014) • Laxmi Bank - Head Credit, Retail Financial Services (April 2014 to November 2018) • Laxmi Bank - Head, Retail Assets (November 2018 till date)



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Program Itinerary

Time & Session	Details
Session I 9:30am to 11:00am	Retail Risk Management <ul style="list-style-type: none">• What is risk Management?• Importance of Risk Management• Core Concepts of Credit Risk Management in Retail Bank
11:00am to 11:15am	Tea/ Coffee
Session II 11:15 am to 12:45 pm	Credit Cycle Framework <ul style="list-style-type: none">• Introduce different functional area of Credit Cycle• Discuss effective management of each of this functional area.
12:45 pm to 1:30 pm	Lunch Break
Session III 1:30pm to 3: 00 pm	Credit appraisal – Retail Bank <ol style="list-style-type: none">1. Discuss 5 Cs of Credit2. Credit evaluation Process<ul style="list-style-type: none">• Process• Preliminary Analysis• Repayment Source Analysis• Financial Analysis• Collateral
3:00pm to 3:15pm	Tea Break
Session IV 3:15pm to 4:45pm	Group Discussion: <ul style="list-style-type: none">• Retail Loan Product characteristics and types of risk associated with it

Facilitator: Mr. Anup Shrestha

Venue: NBI Hall, Kathmandu

Date: 3rd August, 2019

Target Group: RM'S & Credit Officers

Time: 9:30 AM to 4:45 PM