



PRESENTS

# SME LENDING

Level (Low/Mid/Senior/High)	Relationship Manager, Relationship Officer, Assistant Relationship Manager working in credit department.
Duration (in Days)	One Day.
Target Audience	Officials working in credit department and responsible to be involved in credit marketing, processing and monitoring in Banks.
Program delivery Course outline	<p>Presentation, Discussion, Case studies, interaction with illustration</p> <p>Banks were much concentrated on large ticket corporate loans in the past for the maximum profitability by managing very limited resources. It was considered that the SME Loan requires high operating cost in comparison to return. Now the time has changed and banks have been focusing on high volume small ticket SME loans and also focusing with new approaches and strategy to capture this business. SME customers presents one of the greatest opportunities for banks to pursue growth and profitability; at the same time it represents substantial credit risk also.</p> <p>Needless to mention that the skilled people having awareness in benefit from the relationship can create lead, maximize sales, expedite the process and convert the lead into profitable customer.</p> <p>This course will provide the overview of SME business, credit analysis process, identification of risk, and relationship management, which will be instrumental for the bank to increase remunerative SME loan.</p>
Program takeaway:	<p>Upon completion of seminars, delegates will :</p> <ul style="list-style-type: none"> <li>Be able to conceptualize the SME sector.</li> <li>Be able to gather information of customer to analyze the credit case.</li> <li>Be able to establish profitable relationship for the bank.</li> <li>Be able to assess creditworthiness from historical and projected financials.</li> <li>Be able to identify risks and mitigating factors.</li> <li>Be able to identify suitable collateral to support SME loans- its not just about landed collateral.</li> <li>Be able to identify Early Warning Indicators and approaches to problem loan and default management.</li> </ul>
Facilitator/s	Mr. Hari Prasad Acharya Sunrise Bank Ltd.

## Course Outline

Time	Topic
Session 1 (8:00am to 9:30am)	⇒ Understand Credit Products ⇒ Understand Borrowing Cause
	Tea Break
Session II (9:45am to 11:15am)	⇒ How to appraise SME Loan? ⇒ Preparation of CSVN / BSVN
	Lunch Break
Session III (12:00pm to 1:30pm)	⇒ Understanding Customer Relationship Management (CRM) ⇒ Key issues/observations in SME files
	Tea Break
Session IV (1:45pm to 3:15pm)	⇒ NRB Circulars & Basel regarding SME Loan ⇒ Case Study

Date	<b>6th July 2019</b>
Time	<b>8:00 am to 3:15 pm</b>
Venue	<b>NBI Hall, Kathmandu</b>

### Terms and Conditions

Fee/ Charges :

1. Cancellation/ withdrawal of participants must be done 24 hours prior to start of the program. If participant does not attend the program without cancellation, full charge shall be levied to the client.

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