



PRESENTS

Risk Management in Banks



Risk has been increasing day by day in the Nepalese Financial Sector and large risks events are taking place one after another. INR Draft events taken place in Kathmandu, good for payment incident happened at one of the development banks and remittance fund embezzlement case incurred at one of the large commercial banks are the examples of a few incidents.

It is always difficult to assess that when, how and what intensity the risk events occurs. But, the losses stemming from risks may erode the capital of a BFI with such a magnitude and intensity that the BFI may be left with no room for escaping from the impact, which could precipitate up to a situation of collapse. Therefore, a clear understanding on risk and its control has been always a challenge to the management.

In order to manage risk, Banks and Financial Institutions (BFIs) formulate Risks Management Policy, which is supported by a Standard Operation Manual/ Guideline and generally rely heavily on the internal audit function for the assurance that the Policy and guidelines have been duly complied with.

Internal Audit and / or External Auditor may not always be able to capture the actual picture as they submit their report based on the sample audit and it is basically post events. One of the critical components in the risk management is human assets (people). People do involve in managing all risks like Credit Risks, Market Risks, Reputational Risks, etc. Unless human assets are strengthened with required skills for managing all types of risks and cultured with good corporate governance, managing operational risks will not be possible. Risks can be mitigated and managed by the combine effort of all Staffs and Board of Directors.

All the respective staffs can therefore play instrumental role in implementing the Risk Management Policy and manual/guidelines thereon, identifying the Early Warning Signals (EWSs), Defining Key Risk Indicators (KRIs), Re-orting the Risk Events for further analyzing, assessing and mitigating risk proactively.

Having regard to above one day training on Risk Management in Banking has been designed aiming to educate the branch staffs of banks and financial institutions for managing operational risks proactively and effectively so that such risk events could be averted/ mitigated.

Expert trainers have been identified from the central Bank and commercial Bank in order to have the best blending of theory, regulations and practical.

Duration (in Days)	1 day
Target Audience	Credit Officers, Operational Incharge, Branch Managers
Program delivery	Lecture, Discussion /interaction, case-studies.
Date, Venue & Time	1st April 2017, Hotel Opera, Mahendranagar (9:00am to 4:30pm)
Program takeaway:	Knowledge, Skills and Attitudes of Risk Management in Banking
Program Content:	<ul style="list-style-type: none"> • Introduction • Bank Risks and Risk Management • Market Risk Management • Operational Risk Management • Credit Risk (Best Practices) • Risk Management related Acts & Regulation • NRB Directives
Facilitator/s	Mr. Dirgha Rawal Deputy Director Nepal Rastra Bank

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