



# Fundamentals

## Fundamentals of Retail Lending

Retail lending is a major activity of many multinational banks. MVLCO offers a comprehensive program covering fundamentals of retail lending with overview of market practices and regulation in USA and UK.

The program seeks to enhance banking domain knowledge of software professionals in development, testing, quality, operations and business analysis.

### What will you learn:

- **Fundamentals of lending**
  - **Twin goals of lending**
  - **Overview of applicable regulation**
  - **End-to-end loan origination process**
  - **Credit execution, administration and loan servicing**
  - **Collection and recovery process**
  - **Problem loan management process**
  - **Overview of retail loan products**
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- **Detailed program contents**
  - Concepts of lending and related risks
  - Risk management policy and credit policy
  - Proactive and reactive credit risk management
  - Types of interest rates, interest calculation and principal amortization methods
  - Methods of creating security
  - End-to-end loan origination cycle
  - Internal and external credit scoring
  - Underwriting concepts and ability to pay/affordability requirements
  - Positive/negative and financial/non-financial loan covenants
  - Risk based pricing
  - Loan documentation, disbursement and drawdown
  - Collection and recovery
  - Non performing loans and problem loan management
  - Introduction to loan products including revolving and non revolving loans
  - Mortgage and reverse mortgage,
  - Auto loan and lease
  - Personal loans
  - Overview of applicable regulations in USA and UK

### Prerequisites

None.

### Registration

**To register or to know more**

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Weekend  
Classes

**3 hours**

Evening  
Classes

**4 days**