

MANAGING RISKS IN GCC AND HOW YOUR BANK CAN ASSIST

A PANEL DISCUSSION

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Opportunity / Risks during expansionary and peak economic cycle

Excessive expansion in the existing line of business

Acquiring new business

Entering into new market

Adding new brands or line of business

Entering into business which largely depends on speculation



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Managing Contractionary phase and trough economic cycle

Get closer to customer needs and divert resources to retain and enhance customer base

Offer better value to customers keeping in mind the general economic environment and customers need

Review business process and explore saving potential

Stop discretionary expenditures and conserve cash

Seize business opportunity as and when available keeping in mind your ability to manage and grow such business

Optimize working capital availability

Maintain transparency with stakeholders including Bank

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How bank can assist?

Bank is to be treated as a partner in business

Keep bank informed about the performance of business and all related significant developments regularly

Seek bank's views and assistance in managing working capital, cash and funding needs of the business



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**Business is like an
automobile. It won't run
itself, except downhill.**



THANKS