

*CASID/WID Friday Forum*

# ***Commercial Banking in Republic of Georgia***

**Zviad Kajaia**

Hubert H. Humphrey Fellow  
Michigan State University

September 29, 2006  
12:00 noon – 1:00 p.m.  
201 International Center

**Mr. Kajaia** will discuss the role of commercial banking in the economic development of the Republic of Georgia and in the development of agriculture as the most important sector in the economy. He will compare commercial banking practices in Georgia with those in the United States and with generally accepted international banking standards.

The JSC Standard Bank in Georgia serves as the financial partner for tens of thousands of farmers in Georgia. As Credit Manager of JSC Standard Bank since 2002, Mr. Kajaia has worked to create a sound credit portfolio by issuing business, mortgage and consumer loans, organizing the entire lending process of loans from disbursement to repayment, presenting loan projects to the credit committee, and carrying out post-disbursement monitoring of the loan portfolio. While studying to complete his Master of Marketing in 2002, he also served a credit officer at the Agribusiness Bank of Georgia. During his Humphrey Fellowship, he will work to expand his professional experience in credit management by learning new and effective approaches of bank management that can be implemented at JSC Standard Bank in Georgia.

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