



PRESENTS  
**CREDIT MANAGEMENT IN  
MFIs**



**MICROFINANCE**  
— MORE THAN JUST A LOAN —

**Background:**

Main Core functions of Microfinance program is Saving and Credit Management . Access to finance, in other words provides credit for the betterment of underprivileged people enhancing their living standard, increase income generation activities with their involvement and engagement in the enterprise and business activities are essential change making agents. Credit Analysis , understanding the business environment , selection of right enterprise, marketing skills and more assurance that the loan is repaid back is indispensable for microfinance Institutions (MFIs) . Credit Management deals with credit appraisal lending process and understanding inherent risk of the loan .

**Program Highlights:**

- \* Credit Appraisal Techniques in Microfinance
- \* Credit Risk
- \* Role of loan officer and essentials of MFI as a Relationship Manager and Essentials of lending Activity

**Date : 25th and 26th September 2020**

**Time: 25th September ( 2:00pm to 5:15pm) and 26th September ( 9:00am to 12:15pm)**

**Fee: 2, 800 + VAT (5% discount for individuals)**

**Program Methodology: Case study, Participant discussion, presentation and feedback.**

## Program Details

Level	Mid Level and above
Duration	4 sessions of 1.5 hrs each
Target Audience	Branch Managers & Microfinance Staff
Program Takeaways	Upon the completion of program participants will understand <ul style="list-style-type: none"><li>* Credit Appraisal Techniques</li><li>* Role of Loan Officer and Essentials of Lending Activity</li></ul>
Contents	<ul style="list-style-type: none"><li>* Credit Appraisal Techniques in Microfinance</li><li>* Role of Loan Officer , Essentials of Lending Activity</li><li>* Credit Risk</li><li>* Role of the Loan officer of the MFI</li></ul>

### Trainer's Profile



#### **Mr. Tirtha Ratna Konajo**

18 years experience in Commercial Bank, 17 years experience in Wholesale microfinance and 21 months experience as a CEO of microfinance institution. 36 years experience in teaching and training. Mr. Konajo is the former CEO of NMB Microfinance Bittiya Sanstha Ltd. where he implemented Sakchyam Access to Finance and Unnati Project in project designated districts. He has had several years of experience in Supervising Financial Management, Human Resource Management, Planning and budgeting, Strategic Management, Reporting and MIS, Press and Media and assisting to conduct various studies and research work of professionals, students and publish quarterly financials and annual report of the organization.

## NATIONAL BANKING INSTITUTE LTD.

Central Plaza, 6<sup>th</sup> Floor, Narayanchour, Naxal, Kathmandu, Nepal.  
T : 977-1-4415903/905, 4436001 • F: 977-1-4441351  
info@nbi.com.np • www.nbi.com.np

# Program Itinerary

## Day 1

2:00pm to 3:30pm	Session I: What is Credit Management?
Short Break (15 minutes)	
3:45 pm to 5:15pm	Session II: Discussion and Presentation on existing Credit Analysis Process of the Organization

## Day 2

9:00am to 10:30am	Session III: Credit Analysis Process: Discussion on 6 Cs and Credit Risk in MFIs
Short Break (15 minutes)	
10:45 am to 12:15pm	Session IV: Role of the Loan officer of the MFI as a Relationship Manager and Essentials of Lending Activity.

## NATIONAL BANKING INSTITUTE LTD.

Central Plaza, 6<sup>th</sup> Floor, Narayanchour, Naxal, Kathmandu, Nepal.  
T : 977-1-4415903/905, 4436001 • F: 977-1-4441351  
info@nbi.com.np • www.nbi.com.np