



A showcase of PRODUCTIVE SECTOR LENDING

Productive sectors are the real sectors of the economy. Sectoral components of GDP such as agriculture, industry and services are the productive sectors. It reflects the viable, creditworthy picture of an economy emerging. Investment on the productive sectors has been a main focus of the government thus to stimulate economic growth and generate income and employment opportunities. The central bank policy directs the banks to increase their lending to these sectors to at least 12 percent of their total credit disbursement by the end of the current fiscal year hence, targeting to boost the overall lending to productive sector by 20 percent by the year-end.

Despite dismal lending demand from the growth accelerator agriculture, a deliberate focus on the agriculture sector by both government and central bank with rapid agriculture insurance implementation helps boost lending. However, the lending idea and decisions are still in bleak for many Banks/FIs due to the lack of the nature of business and inherent risks occupied by such sectors.

Productive-sector lending is mandatory, but is hurdled in many ways mainly because of lack of qualified human resources. The bank officials also lacks technical expertise and know-how of the nature of business, its performance and success stories which is making Banks/FIs fearing to invest.

Level	Junior/ Senior Officers
Duration (in Days)	1.5 days
Target Audience	Relationship Managers (Junior/Senior Officers)
Program Takeaways	<ul style="list-style-type: none"> • Understand the nature of productive sectors, nature of particular business • Ability to assess the factors associated with lending to productive-sector businesses, and utilize techniques for mitigating risks that affect overall borrower creditworthiness • Identify the unique risks inherent in CSSI, tourism and agricultural lending deals and an underwriting framework to ensure the quality of lending decisions. • Each learning module highlights questions that a lender should ask the borrower to support credit risk assessment and lending decision skills for the lender.

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Contents	<p>Training Program on Productive Sector Lending shows Banks/FIs how to identify segments within the productive sectors where profitable and safe lending can be undertaken. It involves primarily to know the business, its size, viability and overall risk analysis. It also examines the specific credit, financial analysis, preparations, issues, regulatory requirements, policies and procedures that are needed to ensure that BFIs make sound credit decisions.</p> <p>This curriculum is specifically designed with the Cottage and Small Scale Industries (CSSI), Tourism and Agribusiness lender in mind. The lender will develop solid knowledge of such lending principles and practices that will enable them to confidently manage portfolio loans. The overall learning objective is to understand customer goals, credit strengths and weaknesses that will enable the lender to deliver a sound financial solution to support their clients businesses.</p>
Methodology	<p>The methodology will be class-lecture, group exercise, interaction and case-study based ensuring you can return to your workplace, ready to implement your new skills.</p>
Date, Time & Venue	<p>6th (3pm to 6pm) & 7th (7:00am to 2:00pm) May 2016 Hotel Royal Century, Narayanghat.</p>
Facilitators	<p>Mr. Pralhad Giri – Asst. Director, Nepal Rastra Bank, Bankers' Training Centre</p> <p>Central Banker having 18 years hands-on experience on Central Banking Corporate Governance, payment and settlement, public relations and communications, reporting and editing skills, banking operations etc.</p> <p>Mr. Giri is having Masters in Economics/Sociology and MBA Finance from Tribhuvan University. Diploma in Development Journalism from IIMC, JNU New Campus, Delhi (Gold Medalist). Recipient of various awards including best program presenter from Late GP Koirala, Former PM of Nepal.</p> <p>Mr. Upendra Malakar – Head of Operations, Machhapuchhre Bank Limited</p>

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SESSION OUTLINE

Day 1

Time	Details
3:00pm to 4:30pm	Session 1: Regulatory Requirements & Provisions
15 minutes	Hi- Tea
4:45pm to 6:00pm	Session 2: Agribusiness: Concept, Marketing & Evaluating borrowers

Day 2

Time	Details
7:00am to 7:30am	Registration & Tea/ Coffee Cookies
7:30am to 9:00am	Session 3: Tourism, CSI & SME: Product Design & Marketing
30 minutes	Lunch Break
9:30am to 11:00am	Session 4: Exercises, Group Discussions on Credit Appraisal Process (CAP)
15 minutes	Break
11:15am to 12:45pm	Session 5: Risk Characteristics & Assessment, Mitigation techniques
15 minutes	Tea/Coffee Cookies Break
1:00pm to 2:00pm	Session 6: Case Study

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