



PRESENTS

PRODUCTIVE SECTOR LENDING

Course Overview

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, credit-worthy 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.

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Course Outline

Program Takeaways

- 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.

Contents

Session I

Regulatory Requirement & Provisions
Farm Product Marketing

Session II

Tourism, CSI and SME: Product design and marketing

Session III

Credit t Products for Productive Sector Lending
Opportunity and Challenges in Productive Sector Lending

Session IV

Risk Characteristics & Assessment, Mitigation Technique
Case Studies

Terms and Conditions

Fee/ Charges :

1. Cancellation/ withdrawal of participants must be done 24 hours prior to start of the program. If participant does not attend the program without cancellation, full charge shall be levied to the client.



Methodology:

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.

Facilitator

Mr Updenra Malakar
Head of Operation
Machhapuchurre Bank Ltd.

Target : Officers/AM

Date : 27th July, 2019.

Time : 8:00am to 3:15 pm

Duration : 1 Day

Venue : Hotel Kalpataru, Nepalgunj



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