



Seminar on Navigating the Credit Landscape



Background

The financial sector in Nepal plays a vital role in fostering economic growth by providing essential credit facilities to individuals, businesses, and industries. As the country's economy evolves and faces various challenges, it becomes imperative for banks and financial institutions (BFIs) to continuously adapt and optimize their credit practices. Striking the right balance between credit expansion and risk management is crucial to ensure sustainable economic development and financial stability.

The seminar on "Navigating the Credit Landscape" aims to bring together key stakeholders, financial experts, and industry leaders to discuss and explore the current credit scenario in Nepal. The event will focus on identifying opportunities for credit growth, understanding the challenges faced by BFIs, and fostering effective strategies to maintain a healthy credit ecosystem.

Program Details:

Date: 24th August 2023

Aloft Kathmandu, Thamel, Kathmandu.

Program Details

Objectives

- To explore the opportunities and risks associated with expanding banking services to the SME sector, considering the unique characteristics and needs of these businesses.
- To present a case study on Challenge of Financing a Retailer - Sample Case Subikshya, showcasing examples of failure of credit, highlighting key credit failures and lessons learned.
- To learn the performance of BFIs in terms of credit quality and identify areas of improvement to maintain a healthy credit portfolio.
- To conduct a panel discussion on collateral-focused loans and the safety aspects and issues and challenges to migrate to cash flow focused lending.

Target Audience:

- CEO's
- DCEO's
- Senior Management Team
- Chief Lending Officers
- Compliance Officers
- Credit Analysts
- Credit Officers
- Credit Underwriters
- Credit Risk Department
- Branch Managers
- Relationship Managers
- Assistant Relationship Managers
- Employees working in Credit Administration
- Any employee interested/ working in credit related functions.

Program Itinerary

Time	Particular
9:00 am - 9:30 am	Registration Tea/Coffee/ Cookies/ Networking
9.30 am - 9.45 am	Opening Session & Inauguration
9:45 am - 11:30 am	Expanding to SME Market: Opportunities and Risks <i>Speaker: Mr. Parshuram K. Chhetri, Banking Expert</i> <i>(Time 1.30hr, Including Q & A -15 Min)</i>
11:30 am- 11:45am	Tea/Coffee/Cookies/ Networking Break
11:45 am to 1:15pm	Case presentation - Challenge of Financing a Retailer - Sample Case Su-bikshya (India) <i>Speaker: Mr. Ajay Shrestha, Banking Consultant</i> <i>(Time 1.15 hr, Including Q & A -15 Min)</i>
1:15 pm - 2:00 pm	Lunch & Networking Break
2:00 pm - 3:15 pm	BFI's Performance in Terms of Credit Quality <i>Speaker: Executive from Nepal Rastra Bank</i> <i>(Time 1 hr, Including Q & A -15 Min)</i>
3:15pm to 3:30pm	Tea/Coffee/Cookies Break Networking Break
3:30 pm-4:45 pm	Panel Discussion Issues and Challenges: Migrating from Collateral Focused Lending to Cash-flow Focused Lending <i>Panelists:</i> <i>Mr. Sujit Kumar Shakya, Deputy Chief Executive Officer, Nabil Bank Ltd.</i> <i>Mr. Md. Rizwan Alam. Deputy Chief Executive Officer, Nepal SBI Bank Ltd.</i> <i>Mr. Sumed Bhattarai, Deputy Chief Executive Officer, Laxmi Sunrise Bank Ltd.</i> Moderator: <i>Mr. Kumar Lamsal, Chief Executive Officer, National Banking Institute</i> <i>(15 minutes Q & A)</i>
4:45pm to 5:00pm	Closing Ceremony