



## Seminar on Navigating the Credit Landscape 2023



### **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: 9th Dec 2023**  
**Venue: Hotel Vinayak, Bardibas**

# 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:

- Province Heads
- Senior Management Team
- Branch Managers
- Credit Officers, Credit Analyst
- Credit Underwriters
- Employees working in Credit Administration
- Operation In-charge
- Business Leaders
- Department Heads
- Line Managers
- Relationship Manager
- Any employee interested/ working in credit related functions.

# Program Itinerary

| <b>Time</b>       | <b>Particular</b>   |
|-------------------|---|
| 8:30am - 9:10am   | <b>Registration/ Light Breakfast/ Networking</b>  |
| 9:10am - 9:15am   | Opening Remarks by Mr. Kumar Lamsal, Chief Executive Officer, National Banking Institute  |
| 9:15am - 10:45am  | <b>Collateral Focused lending to Cashflow Focused Lending</b><br><i>Speaker: Mr. Parshuram K. Chhetri, Banking Expert</i><br><i>(Time 1.30hr, Including Q &amp; A -15 Min)</i>  |
| 10:45am - 11:00am | <b>Tea/Coffee/Cookies/ Networking Break</b>   |
| 11:00am - 12:30pm | <b>Case presentation</b><br><i>Speaker: Mr. Ajay Shrestha, Banking Consultant</i><br><i>(Time 1.30 hr, Including Q &amp; A -15 Min)</i>   |
| 12:30pm - 1:30pm  | <b>Lunch &amp; Networking Break</b>   |
| 1:30pm - 2:45pm   | <b>BFI's Performance in Terms of Credit Quality</b><br><i>Speaker: NRB executive</i><br><i>(Time 1.15 hr, Including Q &amp; A -15 Min)</i>  |
| 2:45pm - 3:00pm   | <b>Tea/Coffee/Cookies Break Networking Break</b>  |
| 3:00pm - 4:15pm   | <b>Panel Discussion</b><br><b>Regional Issues of SME Banking</b><br><i>Panelists:</i><br><b>Province Heads</b><br><i>Moderator:</i><br><i>Mr. Parshuram K. Chhetri</i><br><i>(Time 1.15 hr, Including 15 minutes Q &amp; A)</i> |
| 4:15pm - 4:20pm   | <b>Closing Ceremony</b>   |