



Presents  
**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: 10th Feb, 2024**

**Venue: Avocado & Orchid Resort, Hetauda**

# 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 comprehend collateral-focused loans, explore safety considerations, and address challenges associated with transitioning 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> <i>Speaker: Mr. Kumar Lamsal Chief Executive officer National Banking Institute</i> <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>BFI's Performance in Terms of Credit Quality</b> <i>Speaker: NRB Executive</i> <i>(Time 1.15 hr, Including Q &amp; A -15 Min)</i>
12:30pm - 1:30pm	<b>Lunch &amp; Networking Break</b>
1:30pm - 2:45pm	<b>Case presentation on borrower's failure : Bank's perspective.</b> <i>Speaker: Mr. Kumar Lamsal, Chief Executive Officer, National Banking Institute</i> <i>(Time 1.30 hr, Including Q &amp; A -15 Min)</i>
2:45pm - 3:00pm	<b>Tea/Coffee/Cookies Break Networking Break</b>
3:00pm - 4:30pm	<b>Expanding to SME Market: Opportunities and Risks</b> <i>Mr. Parshuram K. Chhetri, Banking Expert</i> <i>(Time 1.15 hr, Including 15 minutes Q &amp; A)</i>
4:30pm - 4:40pm	<b>Closing Ceremony</b>

## Facilitator's Profile



### **Mr. Parshuram K. Chhetri**

**Former CEO- Global IME Bank  
Banking Expert**



### **Mr. Kumar Lamsal**

**Chief Executive Officer, National Banking Institute  
Former CEO, Janata Bank Nepal Limited and Sanima Bank Ltd.**

**Executive From Nepal Rastra Bank**