



Seminar on Navigating the Credit Landscape 2024



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: 2nd March, 2024(8:30am-4:40 pm)

Venue: Tuki Resort, Pokhara

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

Time	Particular
8:30am - 9:10am	Registration/ Light Breakfast/ Networking
9:10am - 9:15am	Opening Remarks by Mr. Kumar Lamsal, Chief Executive Officer, National Banking Institute
9:15am - 10:45am	Collateral Focused lending to Cashflow Focused Lending <i>Speaker: Mr. Kumar Lamsal Chief Executive officer National Banking Institute</i> <i>(Time 1.30hr, Including Q & A -15 Min)</i>
10:45am - 11:00am	Tea/Coffee/Cookies/ Networking Break
11:00am - 12:30pm	BFI's Performance in Terms of Credit Quality <i>Speaker: NRB Executive</i> <i>(Time 1.15 hr, Including Q & A -15 Min)</i>
12:30pm - 1:30pm	Lunch & Networking Break
1:30pm - 2:45pm	Case presentation on borrower's failure : Bank's perspective. <i>Speaker: Mr. Ajay Shrestha, Banking Consultant</i> <i>(Time 1.30 hr, Including Q & A -15 Min)</i>
2:45pm - 3:00pm	Tea/Coffee/Cookies Break Networking Break
3:00pm - 4:30pm	Expanding to SME Market: Opportunities and Risks <i>Mr. Parshuram K. Chhetri, Banking Expert</i> <i>(Time 1.15 hr, Including 15 minutes Q & A)</i>
4:30pm - 4:40pm	Closing Ceremony

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.



Mr. Ajay Shrestha

A Senior Banker carries 3 decades of professional banking experience having started career journey from Standard Chartered Bank Nepal Ltd. (the then Nepal Grindlays Bank Ltd.) and moving to NMB in a senior position subsequently to Bank of Kathmandu Ltd. in the post of CEO. He has an expertise in Credit & Corporate Banking.

Executive From Nepal Rastra Bank