



नेपाल लघुवित्त बैंकर्स संघ
Nepal Microfinance Bankers' Association
(NMBA)

जि.प्र.का.काठमाडौं
द.नं.५४१/०६३
दर्तामिति: २०६३/८/१३
स.क.प.द.नं.२६१८३
पान नं.३०२७४५०१६
ठेगाना : का.जि.का.म.न.पा.
वडा नं १, नक्साल, काठमाडौं

मिति : २०७५/१२/२१

श्रीमान प्रमुख प्रकार्यकारी अधिकृत ज्यू
सबै लघुवित्त वित्तीय सस्थाहरु

बिषय: तालिममा सहभागि पठइदिने सम्बन्धमा ।

महोदय,

उपरोक्त सम्बन्धमा नेपाल राष्ट्रबैंक को निर्देशिका २०७५ को ६.५ नं. लाई कार्यान्वयन गर्ने सम्बन्धमा नेपाल लघुवित्त बैंकर्स संघ (NMBA) ले नियमित रुपमा तालिम तथा गोष्ठीहरु सञ्चालन गर्दै आइरहेको व्यहोरा अबगत नै छ । यसै प्रसंगमा लघुवित्त वित्तीय सस्थाका शाखा प्रमुखहरुका लागि निम्न मिति र स्थानमा '**Branch Viability and Delinquency Management**' सम्बन्धी तीन दिने आबासीय तालिम सञ्चालन हुन गैरहेकोले आफ्नो संस्थाबाट शाखा प्रमुखहरुलाई सहभागि गराइदिनुहुन हार्दिक अनुरोध गर्दछु ।

मिति : २०७६ बैशाख १०, ११ र १२ गते स्थान : पाथिभरा होटेल, ईटहरी ८, बिराटनगर लाईन, ०२५५८६८४२, ९८२४३७२१२७ सहभागि आइपुग्ने समय : बैशाख १० गते बिहान ८ बजे तालिम शुल्क : कर बाहेक ११,७००/ सम्पर्क व्यक्ति: राजेन्द्र न्योपाने, स्वदेशी लघुवित्त - ९८६१५७२४०५	मिति : २०७६ बैशाख १३, १४ र १५ गते स्थान : विजय विकास श्रोत केन्द्र (VDRC), गैडाकोट, नवलपरासी, ०७८-५०११००/४०२/१७२ सहभागि आइपुग्ने समय : बैशाख १३ गते बिहान ८ बजे तालिम शुल्क : कर बाहेक १०,५००/ सम्पर्क व्यक्ति: नारायण सापकोटा, विजय लघुवित्त - ९८५५०५६१६५
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यहाँहरुको निरन्तर सहयोग प्रति आभार व्यक्त गर्दछु ।

भवदीय

(राजेश्वर देवकोटा)
कायकारी निर्देशक



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Itahari Program

Branch Viability and Delinquency Management Training for Branch Managers

Program Schedule

Day 1 (Baisakh 10, 2076)

Session	Time	Topic	Facilitator
	08.00 – 08 .30	Breakfast, Registration and Formalities	NMBA- Coordinator
	08.30 – 09.15	Welcome, Participants' Introduction, Program Objectives, Sharing	NMBA
1	09.15 – 10.45	Concept and Evolution of Micro Finance Key principles, Issues and challenges	
	10.45 – 11.00	Tea break	
2	11.00 – 12.30	Product and services of Microfinance	
	12.30 – 01. 30	Lunch	
3	01.30 – 03.00	Lending methodologies of Microfinance	
	03.00 – 03.15	Tea break	
4	03.15– 04.45	Credit Appraisal techniques	
	04.45-5.00	Day close/feedback/Recap	

Day 2 (Baisakh 11, 2076)

Session	Time	Topic	Facilitator
	06.00 – 07.30	Stress Management - Yoga	
	08.00 – 08 .30	Breakfast	
	08.30 – 09.00	Review of the first day	
1	09.00 – 10.45	Concept of delinquency, Cost of delinquency, Measuring delinquency (Repayment rate, Arrears rate, Portfolio at risk)	
	10.45 – 11.00	Tea break	
2	11.00 – 12.30	Types of Risk faced by MFIs Credit, Operational, Market and Strategic Risk Impact of Credit risk and mitigation measures	
	12.30 – 01. 30	Lunch	
3	01.30 – 03.00	Operational, Market and Strategic Risk and their mitigation measures	



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	03.00 – 03.15	Tea break	
4	03.15– 04.45	Performance Indicators of MFIs- Financial ratios and performance indicators- portfolio quality, Efficiency, Productivity, profitability	
	04.45-5.00	Day close/feedback/Recap	

Day 3 (Baisakh 12, 2076)

Session	Time	Topic	Facilitator
	06.00 – 07.30	Stress Management - Yoga	
	08.00 – 08 .30	Breakfast	
	08.30 – 09.00	Review of the first day	
1	09.00 – 10.45	Effective Branch Operation Duties, role and responsibility of Branch Manager/In-charge, team building , Leadership, Change management, Staff Performance Appraisal	
	10.45 – 11.00	Tea break	
2	11.00 – 12.30	Branch Viability and sustainability	
	12.30 – 01. 30	Lunch	
3	01.30 – 03.00	Clint Protection	
	03.00 – 03.15	Tea break	
	03.15– 04.15	Training evaluation, action plan preparation, certificate distribution, closing	

Facilitators: Govinda Chapagai – CEO – Swadeshi Laghubitta, Kulmani Timalsena – CEO – Support Laghubitta, Rajendra Neopane – DCEO – Swadesi Laghubitta, Gopal Adhikari – Regional Head – Grameen Bikas Laghubitta and Abinash Chaudhary – HR head – Forward Laghubitta.



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VDRC Program

Branch Viability and Delinquency Management Training for Branch Managers

Program Schedule

Day 1 (Baisakh 13, 2076)

Session	Time	Topic	Facilitator
	08.00 – 08 .30	Breakfast, Registration and Formalities	NMBA- Coordinator
	08.30 – 09.15	Welcome, Participants' Introduction, Program Objectives, Sharing	NMBA
1	09.15 – 10.45	Concept and Evolution of Micro Finance Key principles, Issues and challenges	
	10.45 – 11.00	Tea break	
2	11.00 – 12.30	Product and services of Microfinance	
	12.30 – 01. 30	Lunch	
3	01.30 – 03.00	Lending methodologies of Microfinance	
	03.00 – 03.15	Tea break	
4	03.15– 04.45	Credit Appraisal techniques	
	04.45-5.00	Day close/feedback/Recap	

Day 2 (Baisakh 14, 2076)

Session	Time	Topic	Facilitator
	06.00 – 07.30	Stress management, Yoga	
	08.00 – 08 .30	Breakfast	
	08.30 – 09.00	Review of the first day	
1	09.00 – 10.45	Concept of delinquency, Cost of delinquency, Measuring delinquency (Repayment rate, Arrears rate, Portfolio at risk)	
	10.45 – 11.00	Tea break	
2	11.00 – 12.30	Types of Risk faced by MFIs Credit, Operational, Market and Strategic Risk Impact of Credit risk and mitigation measures	
	12.30 – 01. 30	Lunch	
3	01.30 – 03.00	Operational, Market and Strategic Risk and their mitigation measures	



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	03.00 – 03.15	Tea break	
4	03.15– 04.45	Performance Indicators of MFIs- Financial ratios and performance indicators- portfolio quality, Efficiency, Productivity, profitability	
	04.45-5.00	Day close/feedback/Recap	

Day 3 (Baisakh 15, 2076)

Session	Time	Topic	Facilitator
	06.00 – 07.30	Stress management, Yoga	
	08.00 – 08 .30	Breakfast	
	08.30 – 09.00	Review of the first day	
1	09.00 – 10.45	Effective Branch Operation Duties, role and responsibility of Branch Manager/In-charge, team building , Leadership, Change management, Staff Performance Appraisal	
	10.45 – 11.00	Tea break	
2	11.00 – 12.30	Branch Viability and sustainability	
	12.30 – 01. 30	Lunch	
3	01.30 – 03.00	Clint Protection	
	03.00 – 03.15	Tea break	
	03.15– 04.15	Training evaluation, action plan preparation, certificate distribution, closing	

Facilitators: Pramesh Acharya – CEO - WOMI Laghubitta, Narayan Sapkota – DCEO – Vijaya Laghubitta and Rabindra Timilsena – DCEO WOMI Laghubitta and other seniors from Laghubitta Sanstha.