

तालिममा अंग्रेजी तथा नेपाली दुबै भाषा प्रयोग हुनेछ ।

Materials/ Certification

Soft copy of learning materials will be provided to the participants for their reference and further practice. Upon completion of the training, participants will be awarded with a Certificate of Completion.

Training Fee

NPR 2,500 (Two Thousand Five Hundred Only) per participant – Female participants will be offered a 10% discount.

Registration

Please submit the filled-in registration form (attached) to the following address by ³⁰ Bhadra 2077:

• **Gokarna Bhandari** •
Program Officer

Nepal Microfinance Bankers' Association

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नेपाल लघुवित्त बैंकर्स संघ
Nepal Microfinance Bankers' Association

भगवती बहाल, नक्शाल, काठमाण्डौ, फोन नं.: ०१-४४१५२८७
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Website: www.nmba.org.np



नेपाल लघुवित्त बैंकर्स संघ
Nepal Microfinance Bankers' Association

Capacity Building Program

Online Training Course

on

KEEPING BRANCH VIGILANT
CREDIT APPRAISAL, RATIO ANALYSIS AND NRB DIRECTIVES

02 Asoj 2077

भगवती बहाल, नक्शाल, काठमाण्डौ, फोन नं.: ०१-४४१५२८७
Email: info@nmba.org.np, pmanandhar@nmba.org.np
Website: www.nmba.org.np

Overview

This one-day training is a compact course designed to empower the Branch Managers and Senior Staff in the Branches and Head Office with requisite knowledge on key compliance requirements of Nepal Rastra Bank and skills in interpreting key performance indicators and assessing the repayment capacity of the potential clients. The efficient and effective business practices within the regulatory framework and prudent loan investment decisions lead to healthy performance indicators of the branches. The timely and futuristic decision making is the need of doing business in these abnormal times.

This training will boost the confidence of each participant with orientation and interaction on the NRB Directives, hands-on practice on Ratio Analysis and Cash-flow Analysis of the potential clients.



Benefits

Upon successful completion, participants will:

- Be aware of the key compliance requirements of NRB
- Be able to measure their branch performance as reflected by key indicators
- Be able to analyze cash-flow of potential clients
- Be empowered to take prudent business decisions

Course Sessions

Session 1: Credit Appraisal Technique (10:30 – 12:00 hrs)

- Credit Appraisal procedure
- Measuring business viability and cash-flow analysis of customers

Session 2: Ratio Analysis of MFIs (13:00 – 14:30 hrs)

- Importance of Ratio Analysis
- Use of Ratio Analysis in decision-making

Session 3: Brief on NRB Directives (15:00 – 16:30 hrs)

- Importance of NRB directives/circulars
- Revised and recent NRB provisions

Methodology

The training sessions begin with brief exploration of the understanding of the participants. With some theoretical background, they will be oriented towards issues in the business setting and encouraged to interact further on the subject. The analytical part of the sessions, e.g. ratio analysis will be delivered through practice by the participants in real time. As such, the participants are requested to join the training with their laptop/computer.

Training Design/Delivery

This training has been designed to be delivered through online sessions using ZOOM platform by the experienced resource person, Mr. Govinda Wagle. With Master's Degree in Management and over a decade of professional experience in microfinance operation and management, Mr. Wagle is in the training field since last 7 years. With few years of experience as a University Lecturer, he is also a certified trainer of the microfinance distance learning course (Jan-May 2015 MFTOT10 course) commended by the Asian Development Bank Institute and Tokyo Development Bank Center, The World Bank.