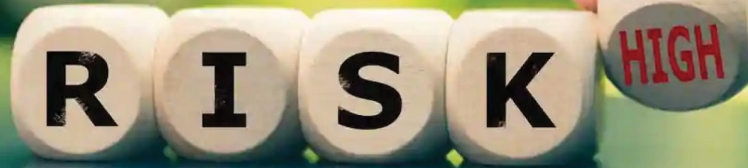




**NCF**



**nbi**



**28<sup>th</sup> to 30<sup>th</sup>  
JUNE 2022**  
(14<sup>th</sup> to 16<sup>th</sup> Ashard 2079)



10:00 AM to  
17:00 PM



NCF Training Hall  
Pulchowk, Lalitpur

National Cooperative Federation of Nepal (NCF) in  
collaboration with National Banking Institute (nbi)  
presents  
exclusive training on  
**Credit Risk Management for Cooperatives**

**TOPICS:**

- ✓ Overview of Credit
- ✓ Types of Credit Facilities
- ✓ Credit Products
- ✓ Borrowing Cause and Financial Statement Analysis
- ✓ Industry and Market Risk Analysis
- ✓ Business Risk and Management Risks Analysis
- ✓ Security Analysis
- ✓ Loan Monitoring and Risk Management
- ✓ NPA Management
- ✓ Regulatory Provision on Lending
- ✓ PEARLS Monitoring System

**DON'T MISS IT!  
REGISTER NOW**

**Further Information:**



01-5010116  
01-5010033  
9851366038  
9860980022

**Registration Form is available on [www.ncfnepal.com.np](http://www.ncfnepal.com.np)**

Target Participants: CEO's, Managers and Officers of Cooperatives

दिगो एवं मर्यादित सहकारी अभियानको नेतृत्वदायी महासंघ

**NCF** NATIONAL COOPERATIVE FEDERATION OF NEPAL LTD.  
राष्ट्रिय सहकारी महासंघ लि. नेपाल

[www.ncfnepal.com.np](http://www.ncfnepal.com.np)



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## Training on **Credit Risk Management for Cooperatives**

### Background

Since the large number of population have been involved in financial transactions through cooperatives, the importance of cooperatives governance is emerging. Since cooperatives are also directly or indirectly providing access to finance to the members and community, and few cooperatives are providing limited banking facilities, lending has become critical issue because resources mobilized by those cooperatives can not be misused and all types of loans provided by them need to be recovered at any cost.

This way the need for prudential management of credit has become inevitable for each cooperative institution. In this onset, the proposed program is designed with the mutual consent of NBI, Nepal and NCF Nepal with the expectation to provide insights of prudential credit management so that the cooperatives members may feel safe as their money has been deployed by these institutions with utmost care and prudent principles and practices. Therefore this 3-days specified training program is designed with exclusive course content and addressing issues in “New Normal Context” to impart specific credit skills to the credit managers of those cooperatives institutions.

#### NATIONAL COOPERATIVE FEDERATION OF NEPAL

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# Course Outline

## Program Content:

S.No	Contents	Sessions (1 session= 90 mins)	Facilitator/ s
<b>Day 2</b>			
6.	<b>Industry and Market Risk Analysis</b> Different types of Industry Risk and their Analysis Market Risk Considerations	<b>Session 5</b>	
7	<b>Business Risk and Management Risks Analysis</b> Business Related Issues Management Issues Impact of Management risk in Business	<b>Session 6</b>	
8.	<b>Security Analysis</b> Different types of securities Valuation of Securities Various issues in security assessment Documentation and charge creation	<b>Session 7</b>	
9.	<b>Loan Monitoring and Risk Management</b> Assessment of borrowing power Inspection of stock and receivables Insurance of stock and assets Evaluation of EWS Sharing of Credit Information	<b>Session 8</b>	

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# Course Outline

## Program Content:

S.No	Contents	Sessions (1 session= 90 mins)	Facilitator/s
<b>Day 3</b>			
<b>10.</b>	<b>NPA Management</b> Definition of NPA Various cause of NPA Credit Strategies in NPA Management Blacklisting and Delisting	<b>Session 9</b>	
<b>11.</b>	<b>Regulatory Provision on Lending</b> Cooperatives Act 2074 Cooperatives Bylaws 2075 Unified Directive of Cooperatives Dept. Sahakari Niti-2069 and Sahakari Supervision Digdarshan-2077	<b>Session 10 and 11</b>	
<b>12.</b>	<b>PEARLS Monitoring System</b> Introduction and Objectives PEARLS vs CAMELS Different Components International benchmarks in PEARLS	<b>Session 12</b>	
<b>13.</b>	<b>Closing Remarks</b>		
	Total No. of Sessions	<b>12 sessions</b>	

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