



# Nirdhan Newsletter

January 2023

*Newsletter of Nirdhan Utthan Laghubitta Bittiya Sanstha Limited*

**Central Office**  
Bhagwatibahal  
Naxal-1, Kathmandu  
Nepal

**Tel:** +977-1-  
4513794/4513840  
**Fax:** +977-1-4513856

**E-mail:**  
info@nirdhan.com.np  
**Website:**  
www.nirdhan.com.np



**Find us on Facebook:**  
facebook.com/nirdhan.bank

**Editor:** Prem Manandhar

## Message from the CEO



Dear Readers,

Greetings!

We are delighted to present you progress highlights as of mid-January 2023 including a success story of our member in Lumbini Province and recent capacity building initiatives.

We present you the story of Ms. Karamkasi Chaudhary, our member from Sisahaniya, Dang in Lumbini Province who established herself as a successful entrepreneur engaging in commercial vegetable farming.

Under capacity building, the focus in the recent months has been training on delinquency management for staff at various levels as well as demo/training on electric cooking for the members. Over 400 staff as well as over 500 members were covered with these initiatives.

The disbursement under corporate social responsibility (CSR) and client protection (CP) activities continued during the reporting period. So far in this FY 2079/80, we have provided maternity allowance to 1,281 members (totaling NPR 2,490,800); critical illness relief to 167 members (totaling NPR 1,540,000); and disaster relief to 325 members (totaling NPR 1,242,000). Likewise, we facilitated settlement of 1,038 insurance claims of the members amounting to a total of NPR 92,773,551.

Our service coverage and outreach in terms of the number of Centres as well as clients suggested business consolidation during the reporting month. The savings & deposit increased marginally with an increase in the number of Centres as well as active clients. However, a slight decrease in the number of loan clients as well as the outstanding loan amount was noted as of mid-January 2023.

In managing digital payments further, we have recently signed an agreement with Nepal Clearing House Ltd. for using different payment instruments linking with its' National Payment Interface.

**Janardan Dev Pant**



*Nirdhan signed an agreement with Nepal Clearing House Ltd.*

### *In this Issue...*

1	Message from the CEO	
	Success Story - Karamkasi Chaudhary	2
3	Capacity Building Initiatives	
	Progress Indicators	5
6	CSR/CP Activities	

## SUCCESS STORY ~ Karamkasi Chaudhary, Lumbini Province

Karamkasi Chaudhary, born in 1979 was married at the age of 14 years. After marriage, the family burden also rested upon her. As the limited land covered only 5 months of household expenditure, she resorted to wage labour. After she gave birth to a son, she could no more engage in wage labour and it became difficult managing the household expenditure. In consultation with her spouse, she started a small grocery shop at home. The grocery was closed soon in lack of further investment as the interest to the moneylender was high and sales also went in credit.



*Honorable Indra Jeet Tharu, Minister for Health, Lumbini Province handing over Dr. Harihar Dev Pant Entrepreneurship Award 2022 (2079 BS) to Ms. Karamkasi Chaudhary, Sisahaniya, Dang from among the entrepreneurs in Lumbini Province*

In the meantime, Nirdhan staff visited her and briefed on the services being provided by the institution. With the confidence that she could pursue a business with the institutional support, Arnahanpur Women's Group was formed in 2005 at her initiation. She started vegetable farming taking on lease 3 Katha land availing the first loan of NPR 12,000. She shares that she made good income from vegetable farming and has now started piggery with well-constructed pigsty keeping 12 pigs. She has been with Nirdhan for 16 years and so far availed vegetable farming training twice as well as financial literacy training.

Initiated with a loan of NPR 12,000 in 2005, she has now become a successful vegetable farming entrepreneur. She has been availing loan amounts in different cycles and now utilizing NPR 400,000 loan. Currently, she has been engaged in vegetable farming in 2 Bigha leased land. She has engaged 1 worker in the farm and her children also support her at their free times. She makes a monthly income of over NPR 45,000 after deducting all expenses and has been able to save over NPR 68,000 at Nirdhan. With the income from business with Nirdhan affiliation, she has been able to acquire a parcel of residential land and make a well-constructed house purchasing 5 Katha land. She has been making regular repayment of loan installments.

Her elder son is employed in Telecom and younger son is studying Civil Engineering and daughter is in grade 9. She shares that, the villagers are in high praise on her struggle and honesty in becoming a successful entrepreneur. She has been an example that the dedicated individual if provided with loan facility could become an entrepreneur. She has also been active in social events. She reflects on her sorrowful past and shares that she could reach the current position due to Nirdhan support and her untiring efforts.

Karamkasi shares "I have become a successful entrepreneur with Nirdhan support. The perspective of the society towards me has not only changed now, my prestige has also been elevated." She suggests that one could succeed well if production is planned as per market demand besides having the knowledge and skills related to the business.

*Contributor: Janak Kumar Khadka, Assistant, Sisahaniya Branch Office, Dang*

# CAPACITY BUILDING

Nirdhan continued building its' staff and member capability through various events. The recent focus has been on delinquency management for staff at various levels and e-cooking solutions for the members in Lumbini Province. These events covered over 400 staff and over 500 members. Selected training events are featured in this issue.

## Recent Staff Training Events

Date	Training Topic	Group	Regional Office	No. of Event	No. of Participant
20-Jan-23	Strategies in Delinquency Management	Senior Team	Kathmandu HO	1	40
27-Jan-23	Delinquency Management Techniques	Accountant/ Assistant	Attariya, Bhairahawa, Bharatpur	3	93
29-Jan-23	Effective Delinquency Management	Branch Manager	Attariya, Bhairahawa, Bharatpur	3	60
3-Feb-23	Delinquency Management Techniques	Accountant/ Assistant	Bardibas, Birgunj, Birtamod, Kohalpur, Pokhara	5	148
5-Feb-23	Effective Delinquency Management	Branch Manager	Bardibas, Birgunj, Birtamod, Kohalpur, Pokhara	5	104
Total				17	445

## Demonstration Training on Electric Cooking

Nirdhan is promoting electric cooking among its member households in Lumbini Province under an agreement with Alternative Energy Promotion Centre/Central Renewable Energy Fund. A series of demonstration training on clean cooking solutions has been organized by various branch offices for different member groups.



*E-cooking training organized by Khajura Branch, Banke*

## Recent Training on Electric Cooking

Date	Branch	No. of Event	No. of Participant
25-Jan-23	Butwal, Rupandehi	6	105
25-Jan-23	Sitalnagar, Rupandehi	5	96
26-Jan-23	Tulsipur, Dang	6	112
27-Jan-23	Khajura, Banke	5	118
27-Jan-23	Ranjha, Banke	5	95
Total		27	526

On these training events, the concerned branch staff together with technical personnel from the suppliers side oriented the participants on the use of induction stove and highlighted its comparative benefits. Further clarification on various issues and queries raised by the participants was also provided .



*E-cooking training organized by Tulsipur Branch, Dang*



*Participants observing demo/presentation on induction stove*



# CAPACITY BUILDING ~ CONTINUED

## Training on Delinquency Management

Nirdhan organized a series of training events on delinquency management for staff at various levels including Senior Team Members, Branch Managers, Accountants and Assistants in January and February 2023. A total of 445 staff took part in these training events, some of which are highlighted in this section.

### *Training for Senior Team Members - Baireni, Dhading - 20 January 2023*

The program was participated in by 40 senior team members from the Head Office and all Regional Offices. It was opened with the Guidelines on Institutional Development presented by the CEO, Mr. Janardan Dev Pant.



*Senior Team in Delinquency Management Training, Dhading*

The Planning, Monitoring and Research Department. Shared on the region-wise PAR and NPL status as of mid-January 2023.

10 Regional Managers presented on the short-/long-term strategy and plan in increasing and maintaining sound loan portfolio, the summary version of which was discussed and agreed-upon.

### *Training for Accountants/Assistants - Simara, Bara - 03 February 2023*

The program was participated in by 32 staff from various branches under Birgunj Regional Office. Mr. Faiyaz Ali, Agricultural Development Bank; Mr. Rajendra Prasad Paudel, Land Revenue Office; Mr. Prabhu Prasad Koiri, Survey Office; and Ms. Sagun Nepal, Everest Bank served as the facilitators on various sessions.



*Participants in Delinquency Management Training, Bara*

### *Training for Branch Managers - Simara, Bara - 05 February 2023*

The program was participated in by 20 Managers from various branches under Birgunj Regional Office as well as from the Regional Office. Mr. Faiyaz Ali, Agricultural Development Bank and Mr. Radheshyam Sahani and Mr. Damodar Pathak from the Regional Office served as the facilitators in the training.



*Branch Managers in Delinquency Management Training, Bara*

18 Managers presented on the efforts being made by their branches in managing delinquency and shared and discussed on the practices in controlling Non-Performing Loan.

# PROGRESS INDICATORS

## Coverage/Outreach

Coverage/Outreach (No.)	Progress as of 15 Dec 022	Progress during 16 Dec 022-14 Jan 023	Progress as of 14 Jan 023
Districts Covered	77 of 77	—	77 of 77
Local Bodies Reached	549 of 753	—	549 of 753
Branch Offices	185	—	185
Centers	22,486	53	22,539
Staff Strength	1,160	2	1,162
Active Clients	401,322	1,092	402,414
Loan Clients	237,935	(514)	237,421

The coverage and outreach in terms of numbers of Centres as well as active and loan clients suggested business consolidation during Poush 2079 (corresponding mid-December 2022 to mid-January 2023). Though the number of Centres and active clients increased marginally, a slight decrease was noted in the number of loan clients.

The number of Centres increased by **53** reaching to a total of **22,539**. While the number of active clients increased by **1,092** reaching to a total of **402,414**; the number of loan clients decreased by **514** reaching to a total of **237,421**.



*Handing over scholarship to the children of the members under Bijayabasti branch, Parsa district*

## Financial Services

Financial Progress (in Billion NPR)	Progress as of 15 Dec 022	Progress during 16 Dec 022-14 Jan 023	Progress as of 14 Jan 023
Loan Disbursed	202.69	1.97	204.66
Loan Outstanding	27.13	(0.11)	27.02
Savings & Deposits	18.43	0.51	18.94

The selected financial indicators suggested no major movement. There was marginal increase in loan disbursement as well as savings & deposits yet the loan outstanding figure decreased slightly during Poush 2079 (corresponding mid-December 2022 to mid-January 2023).

The loan disbursement reached a volume of **NPR 204.66 Billion** with an increase of **NPR 1.97 Billion** during the month. Likewise, savings and deposits stood at **NPR 18.94 Billion** with an increase of **NPR 0.51 Billion**.



## CSR/CP ACTIVITIES

Nirdhan continued with its corporate social responsibility (CSR) and client protection (CP) activities during Poush 2079 (corresponding mid-December 2022 to mid-January 2023). Among these activities, the maternity allowance was given to the highest number of beneficiaries - a total of 1,281 members in the first-half of this fiscal year 2079/080.



*Maternity allowance to a member under Nawalpur branch, Sindhupalchok district*



*Critical illness relief to the spouse of a member under Namdu branch, Dolakha district*

CSR/CP Activities	Progress as of 15 Dec 022		Progress during 16 Dec 022 - 14 Jan 023		Progress as of 14 Jan 023	
	No.	NPR	No.	NPR	No.	NPR
Maternity Allowance	1,044	2,019,600	237	471,200	1,281	2,490,800
Critical Illness Relief	138	1,275,000	29	265,000	167	1,540,000
Disaster Relief	243	903,000	82	339,000	325	1,242,000
Insurance Claim	844	71,780,799	194	20,992,752	1,038	92,773,551

*Note: Cumulative figures are for the current Fiscal Year (2079-80 BS) only*

During Poush 2079 (corresponding mid-December 022 to mid-January 023), Nirdhan provided maternity allowance to **237** members (total **NPR 471,200**), Critical Illness Relief to **29** members (total **NPR 265,000**) and Disaster Relief to **82** members (total **NPR 339,000**). Likewise, it facilitated settlement of **194** insurance claims during the month amounting to a total of **NPR 20,992,752**.



*Life insurance claim payment to the spouse of a deceased member under Sanfebagar branch, Achham district*



*Disaster relief to a member under Manma branch, Kalikot district*