

Developing Human Capital

A periodic publication of Nirdhan Utthan Bank Ltd. on
Capacity Development Intervention



Activity Report
of Fiscal year 2016/17



Dr. Harihar Dev Pant

Born: October 8, 1944

Demise: September 7, 2015

To address the issue of inequalities created by economic, social, cultural and psychological poverty in Nepal, a mechanism of providing financial literacy, skill and entrepreneurship development training, and easy access to financial services to common people is essential. Raising social awareness and generating self-employment is fundamental to ensure that the deprived section of the society including women, develop self-esteem and become self-reliant and productive, and eventually contribute to the formation of a progressive society. Rural poor women need access to sustainable financial services to enhance skill based livelihood, engage in additional income generating activities, and to eventually transform into successful entrepreneurs. Microfinancing is a foremost option to provide these services in the rural community and should be employed as an awareness campaign. Dr. Harihar Dev Pant introduced this noble concept in Nepal and devoted his life to the campaign of poverty reduction and is accepted as the pioneer in the development of microfinance program in the country.

FOREWORD



This report is a compilation of training activities conducted by Nirdhan Utthan Bank Ltd (NUBL) for its valued clients and staff members during this FY 2016/17. In 1993 when Nirdhan was founded, almost half the population of Nepal was living below the poverty line, which according to the Economic Survey of Nepal FY 2016/17 has fallen to 21.6%. Substantive population especially in the rural hilly areas is still experiencing extreme poverty and needs financial support to elevate its social and economic status eventually leading to improved livelihood.

NUBL has been supporting low-income groups especially the deprived sector in remote areas in starting their own enterprises with low capital investment by utilizing locally available resources and making use of local labor. Employment generation at the local level and thereby increasing economic independence can have direct influence in poverty reduction. Furthermore, this mechanism is instrumental in converting unemployed/underemployed individuals to job generating entrepreneurs. The Economic Survey FY 2016/17 asserts that almost two thirds of the population of Nepal is engaged in the agriculture sector, which accounts for 28.9% of the country's GDP. Farmers, especially the small and marginalized ones are facing constraints mainly due to the lack of agriculture infrastructure that includes access to cold storage facilities. Therefore, to make the mechanism holistic it is important to address the issue of market linkage to products manufacturing entrepreneurs to national and international levels. By means of inclusive supportive participatory development of entrepreneurs, utilization of local resources and skills, and the usage of advanced industrialization infrastructures, Nepal can transform itself from a developing nation to a developed nation and eventually attain sustainable development goals.

This institution currently has branch offices in all the 75 districts of Nepal and has been serving the ultra-poor population by providing financial services and capacitating them with financial literacy and skill enhancement and entrepreneurship development trainings. These activities are oriented towards achieving Nirdhan's mission in supporting its clients to develop and attain sustainable entrepreneurship skills and in turn reduce poverty in the society. To promote the continuous learning process of our staff members, training programs through both in-house and outsourcing are organized to enhance their capacity to serve better and address upcoming challenges. Each training program has been tailored to suit our staff members and client's needs to further aid in their personal and professional growth.

This publication would not have been possible without the significant input of Mr. Bhojraj Bashyal - Deputy General Manager, Mr. Manoj Kumar Yadav – Senior Manager, Mr. Pawan Kumar Shrestha – Senior Manager, Mr. Jagya Prasad Pant - Manager and Mr. Shital Sharma – Assistant Manager at Nirdhan Utthan Bank. I would like to thank them for their competence and hard work during the course of compilation.

I commend to all of the central office, regional office, field-level office staff members and our development partners who were involved in the process of conducting the training programs without whose contribution it would not have been possible to complete it.

Janardan Dev Pant
Chief Executive Officer
Kathmandu, Nepal

Nirdhan at a Glance

(As of July 15, 2017)

Coverage	
Number of Working Districts	75
Number of Regional Office	10
Number of Branch Office	178
Outreach	
No. of Active Clients	296,388
No. of Loan Clients	206,224
No. of Personal Savings Holders	293,550
No. of Public Deposits Holders	24,382
No. of Centres	14,732
No. of Groups	40,143
Loan	
Loan Disbursed (NPR)	69.85 Billion
Loan Repaid (NPR)	57.52 Billion
Loan Outstanding (NPR)	12.32 Billion
No. of Outstanding Loans	264,405
Average Loan Outstanding (NPR)	59,782
Savings and Deposits	
Total Saving Deposit (NPR)	6.23 Billion
Group Based Client Deposit (NPR)	5.13 Billion
General Public Deposit (NPR)	1.09 Billion
Staff Information	
Total Staffs	832
Of which Female Staffs	178
Of which Loan Officers	380
Of which Center Mobilizers	30
Of which Branch Level Staffs	747
Of which Regional & Central Office Staffs	85

CONTENTS

Unit 1 Capacity Development Strategy

1.1	Introduction.....	2
1.2	Training and Development Approach.....	3
1.3	Need Assessment and Findings	4
1.3.1	Birtamode Region.....	4
1.3.2	Bardibas Region.....	5
1.3.3	Birgunj Region	6
1.3.4	Birendranagar Region	7
1.3.5	Attariya Region	7
1.3.6	Pokhara Region	8
1.3.7	Kohalpur Region.....	8

Unit 2 Capacity Development of Clients During FY 2016/17

2.1	Leadership Development and Bookkeeping Training to Office Bearers of SRGs (Self Reliant Groups)	10
2.2	Skill Development Trainings Organized with Support from CleanStart Project	12
2.2.1	Trainings on Off-seasonal Vegetable Farming	12
2.2.2	Trainings on Animal Husbandry	14
2.2.3	Training on Livestock (Cow and Buffalo) Farming	16
2.2.4	Training on Incense Sticks Making for Income Generation and Bookkeeping	16
2.2.5	Training on Agriculture for Income Generation and Bookkeeping	17
2.3	Skill Development Trainings Organized with support from Sakchyam Access to Finance Project	18
2.3.1	Trainings on Mushroom Farming.....	18
2.3.2	Training on Poultry Farming.....	19
2.3.3	Training on Goat Farming.....	19
2.3.4	Training on Commercial Vegetable Farming	20
2.4	Sponsorship for Skills Development	20
2.5	Trainings on Entrepreneurship Development.....	21
2.6	Entrepreneurship Training on Improved Cooking Stoves (ICS)	23
2.7	Workshops for Centre Chiefs	24
2.8	Exposure Visit of Member Clients	26
2.9	Public Deposit Orientation and Interaction Programs.....	26
2.10	Interaction Program with Member Client's Guardians.....	28
2.11	Scholarships Program.....	29

Unit 3 Capacity Development through Raising Financial Awareness

3.1	Interactive Voice Records (IVR) Services	32
3.2	Success Story Sharing	33
3.3	Financial Awareness Messages	33

Unit 4 Capacity Development of Staff Members During FY 2016/17

4.1	Advance Training on Developing High Performance Organization.....	36
4.2	Branch Management Training Bundled with Renewable Energy Technology Financing.....	36
4.3	Training on Renewable Energy Technology and Branch Management	37
4.4	Workshop on review of Current Fiscal Year and Strategy Formulation for Next Fiscal Year	42
4.5	Workshops on Program Budgeting and Planning Formulation	42
4.6	Training on Delinquency Management.....	44
4.7	Training on Basic Secretarial Skills, Accounting and Taxation	45
4.8	Trainings on Tablet Device Use	46
4.9	International Exposures	47
4.10	National Microfinance Summit	47
4.11	Periodic Review Meetings and Training Programs.....	48
4.12	Knowledge Enhancement Through Participation in Other Trainings	50
Annex 1	52
Annex 2	57

UNIT 1

CAPACITY DEVELOPMENT STRATEGY

1.1 Introduction

Nirdhan Utthan Bank Ltd (NUBL) is the pioneer and leading private sector microfinance institution (MFI) in Nepal. NUBL is the only MFI that has its network in all the 75 districts in the country. Currently as of Mid-July 2017, the Bank has 178 branch offices with a total of 832 staff members serving 296,388 clients. Microfinance services such as loans, savings and deposits, micro-insurance and remittance to low income families of Nepal are provided by the Bank. NUBL follows group lending models, (Grameen Bank, Bangladesh and NUBL developed Self-Reliant Group model).

NUBL, "the bank for upliftment of the poor" is a microfinance institution established in October 1998 under Nepal's Companies Act 1997 (now Company Act 2006). Nepal Rastra Bank (NRB), the Central Bank of Nepal, granted the license in April 1999 to undertake banking activities under then Development Bank Act 1996. It started its formal operation from July 1999. Now, it is in operation under Bank and Financial Institutions Act 2006.

NUBL has developed strong team of trainers internally through substantive investment on continuous learning mechanism. External experts in the form of resource persons are invited for training in cases when it is deemed to be more effective and necessary.

The mission of NUBL is to extend financial and social awareness services to the poor in unserved and underserved areas of Nepal in sustainable manner. To materialize this mission into action NUBL, since its inception, has taken into consideration the capacity development of clients and staff members.

Since the inception i.e. from 1990s NUBL has hired fresh human resources. New recruitments are required to go through rigorous training and development (T&D) interventions. It has separate training and development department mandated to address the issues of capacity development and has developed in-house guidelines for such interventions. New entrants need to attend six month long compulsory trainings where one needs to attend classroom sessions, submit assignments,

solve case studies and perform role play. The theoretical knowledge received during trainings should be proved in the field situations to be a permanent employee. This has built a sound base of human capital in the organization. After getting into permanent position one should go through further learning processes including on-site coaching by seniors, monthly quarterly review meetings and interactive sessions, role change, in-house refresher and advanced trainings, participation in trainings conducted by other institutions inside and outside the country. NUBL has a practice of allocating separate budget for T&D in each fiscal year while preparing the annual budget plan.

During financial year 2015/16, realizing the importance of capacity development of the staff members, the Bank provided trainings to those who participated in the Regional office's quarterly, half yearly and yearly review and planning programs. This was the first time trainings were conducted during the review and planning events. The Bank, with the economic and technical training support from CleanStart Project led consortium partners', organized Regional office level trainings during FY 2015/16. The staff trainings provided in the current fiscal year 2016/17 has been supported by CleanStart project led consortium and Alternative Energy Promotion Centre (AEPC). The list of resource persons of the staff trainings is given in Annex 1.

1.2 Training and Development Approach

NUBL is well committed for the development of clients and staffs. The Bank is not only providing saving, credit, insurance, remittance services to clients but also engages in social mobilization and capacity development. The 7 day Compulsory Group Training (CGT) is the starting point where NUBL educates clients about savings, credits, group/centre mobilization procedure, loan processing and other financial services. The clients are requested to open saving accounts and sign legal affidavit during CGT. The clients are also educated about loan utilization, micro insurance, avoid over indebtedness among others. Development of clients' capacity is necessary for effective microfinance services. NUBL has taken multiple



Representative of NUBL Simikot Branch Conducting Center Meeting of Bargau Women's Self Reliant Group in Bargau Village Development Committee of Humla District

strategies to manage resources for T&D of clients. The list of resource persons of client's trainings is given in Annex 2.

NUBL has allocated funds from its profits since fiscal year 2013/14 for client protection and the directives from NRB towards this have further strengthened its commitment towards clients. The client's welfare fund created voluntarily and client protection fund created as per NRB directives are the major sources of funds for capacity development of clients. The resource made available by donors is also pooled to manage financial resources for training and development of clients and staff. So far, cost recovery approach is not in practice however, cost-sharing approach is in plan.

Besides, NUBL has been always keeping training and development component as a top priority while dealing with donor and other stakeholders. Accordingly, it has received grants from United Nations Capital Development Fund (UNCDF) for the training and development of clients in branch offices of 14 districts, which affected by April 2015 Earthquake.

Similarly, NUBL has mobilized grants from Department for International Development (DFID) funded Sakchyam Access to Finance Project towards development of clients. Sakchyam Grant has envisioned increasing microenterprise financing i.e. to disburse more than 8,000 microenterprise loans in coming 3 years from FY 2016/17–2018/19. To support this initiative, NUBL intends to provide entrepreneurship development trainings to 600 clients and skill development training to 750 clients.

NUBL is also practicing linkage approach where the training and financial access are provided with mutual understanding to potential entrepreneurs. NUBL entered into partnership with Swiss Agency for Development and Cooperation (SDC) in 2014 to provide financial services to potential clients who received training on entrepreneurship from SDC supported training provider institutions.

NUBL believes that entrepreneurship development services (EDS) needs to be made integral part of enterprise financing. The resources are pooled from locally available government entities and other relevant resource centres. In some cases farmers to farmers learning approach is also found to be effective in knowledge transfer.

This arrangement focused on Mahottari, Sarlahi and Sunsari districts from 2014 to July 2016. Similarly, NUBL entered into partnership with National Micro Entrepreneurs Federation in February 2016 through which NUBL has financed Micro-Enterprise Development Programme (MEDEP)/Micro-Enterprise Development for Poverty Alleviation (MEDPA) trained micro entrepreneurs with loan fund, especially in the western part of country, which has resulted in better synergy. NUBL always welcomes such linkages with other stakeholders as well.

1.3 Need Assessment and Findings

NUBL has institutionalized a mechanism in which clients and their guardians have regular interaction with branch manager and loan officers. The regular centre meeting, annual centre chief workshops, interaction with guardians, the suggestion box at different office locations are instrumental to collect information about the need of the clients. Branch managers incorporate the T&D needs of clients and staff on regular basis on their annual budget and program.

NUBL entered into partnership with Sakchyam Access to Finance in the Project "Job creation through Micro and Small Enterprises Financing with Support from Financial Literacy and Entrepreneurship & Skill Trainings" in April 2016. NUBL made training need assessments through its branch offices during July-October 2016. The findings were instrumental (cluster wise) for the ease of training delivery which commenced in January 2017.

The assessments were conducted without giving entrepreneurship training and the study revealed general reflection of clients about their expected skills. This was the first time a formal study to identify skills was carried out to figure out the needs of clients of the Bank.

The findings of the study are:

1.3.1 Birtamode Region

The training need assessment was carried out from 36 clients of Gauradaha, Tankisinuwari, Biratnagar, Chandragadhi, Damak and Ilam branch office under Birtamode Regional office. The data on trainings

demanded by those clients was analyzed and plotted (Figure 1.1). Majority of the clients of this region demanded trainings on poultry, beauty parlour, cow farming, piggery and vegetable farming.

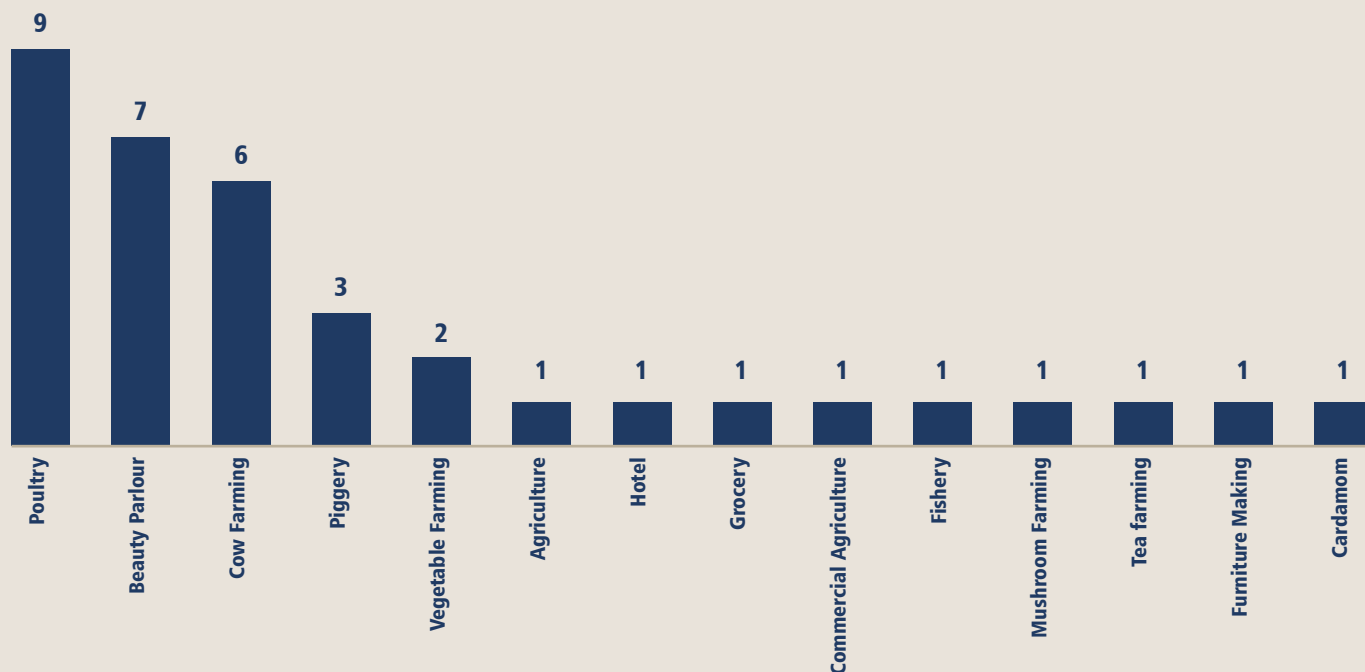


Fig 1.1 Training subjects demanded by clients of Birtamode Regional office

1.3.2 Bardibas Region

The training need assessment was carried out from 247 clients of Nawalpur, Aurahi, Gaushala, Chaulekha, Barathawa, Jaleswor, Godaita Branch offices under Bardibas Regional office. The data on training demanded by those clients was analyzed and plotted (Figure 1.2). Majority of the clients of this region demanded trainings on tailoring, vegetable farming, candle making, agriculture and furniture.

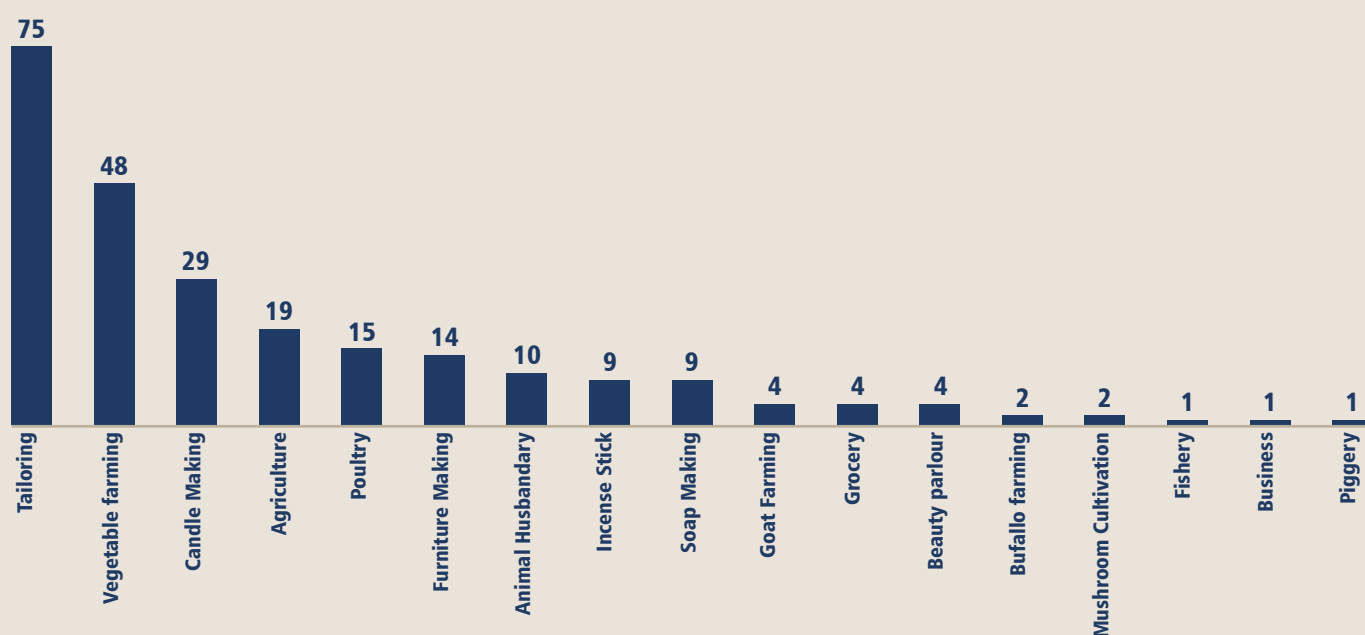


Fig 1.2 Training subjects demanded by clients of Bardibas Regional office

1.3.3 Birgunj Region

The training need assessment was carried out from 144 clients of Prasauni, Basantapatti, Kolvi, Ganjabhawanipur, Parwanipur, Gaur, Chandranigahapur, Kalaiya, Birgunj, Simraungadh, Telkuwa, Garuda, Bindabasini, Sripur, Simara, Pokhariya, Biruwaguthi and Bijayabasti Branch offices under Birgunj Regional office. The data on training demanded by those clients was analyzed and plotted (Figure 1.3). Majority of the clients of this region demanded training on tailoring, vegetable farming, poultry and dairy cow farming.

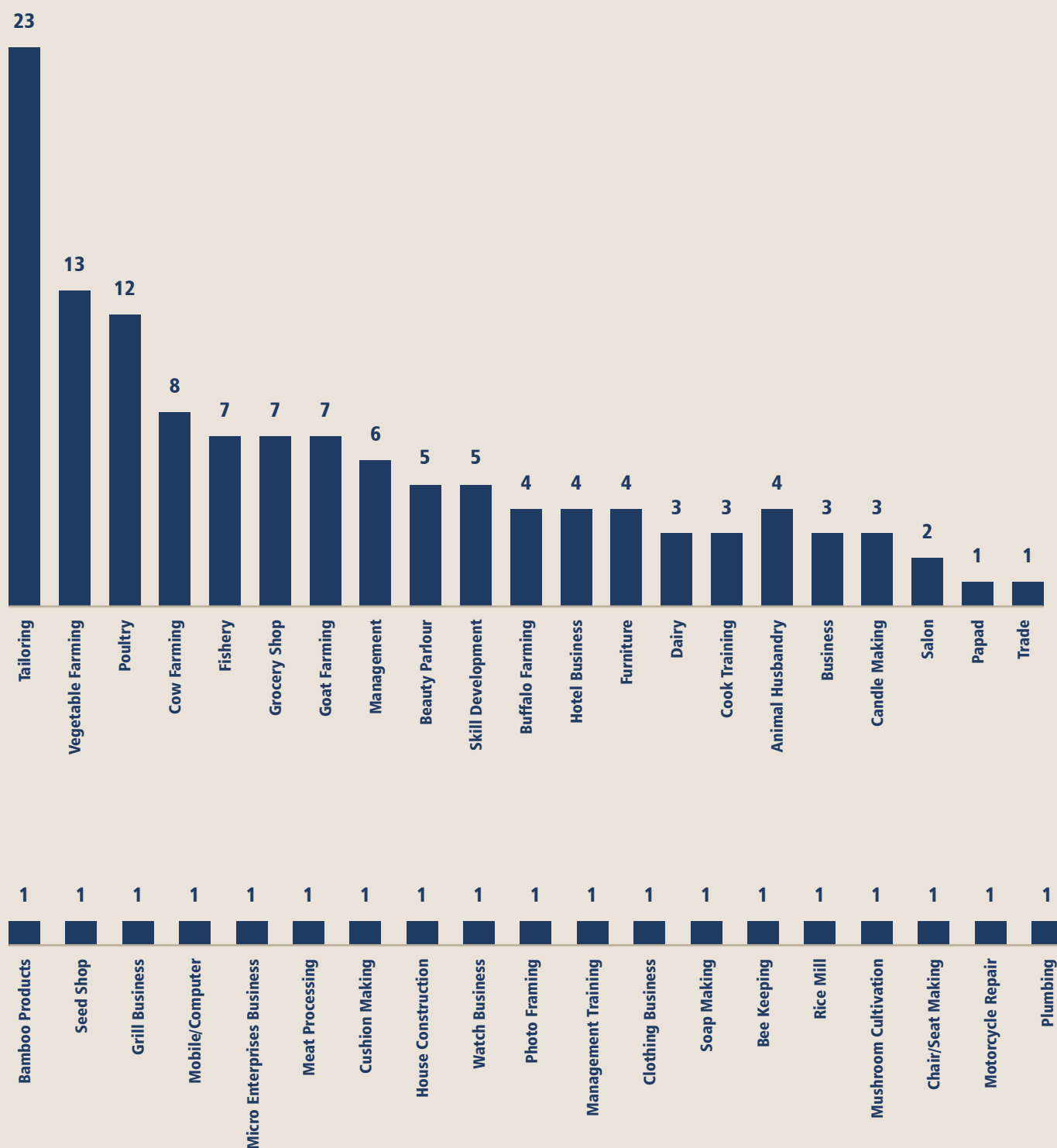


Fig 1.3 Training subjects demanded by clients of Birgunj Regional office

1.3.4 Birendranagar Region

The training need assessment was carried out from 71 clients of Birendranagar, Jumla, Sallibazaar and Jahare Branch offices under Birendranagar Regional office. The data on training demanded by those clients was analyzed and plotted (Figure 1.4). Majority of the clients of this region demanded trainings on enterprise, tailoring, piggery and mushroom cultivation.

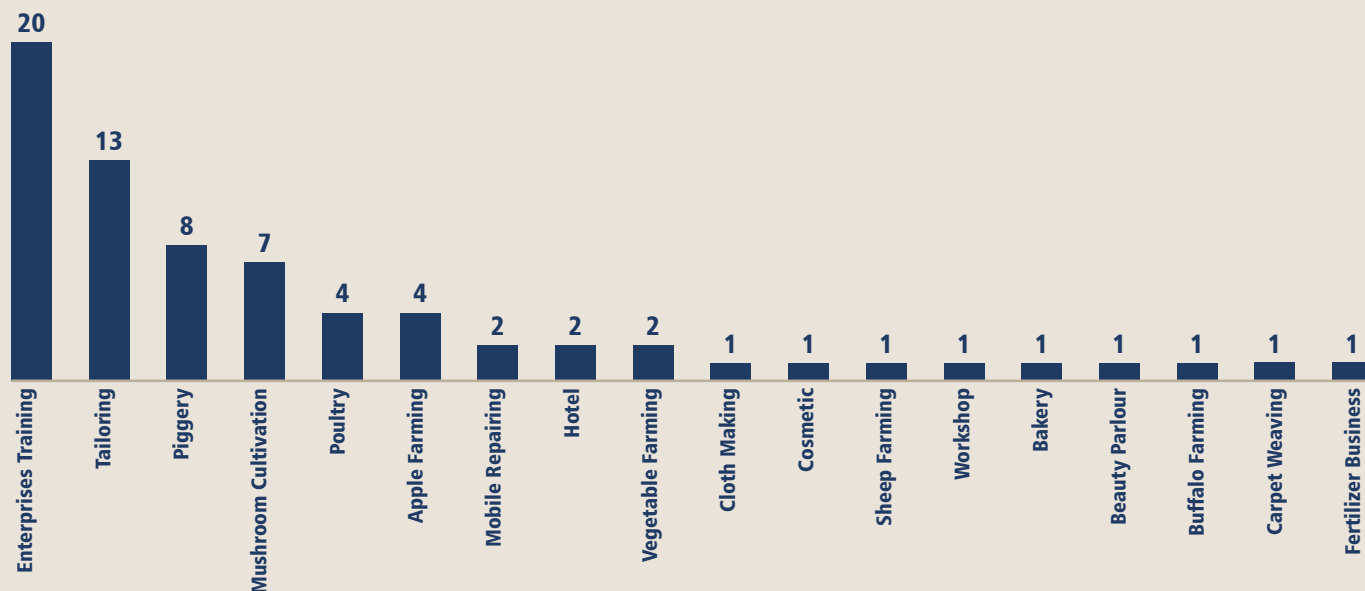


Fig 1.4 Training subjects demanded by clients of Birendranagar Regional office

1.3.5 Attariya Region

The training need assessment was carried out from 15 clients of Sukhad Branch office under Attariya Regional office. The data on training demanded by those clients was analyzed and plotted (Figure 1.5). Majority of the clients of this region demanded training on tailoring.

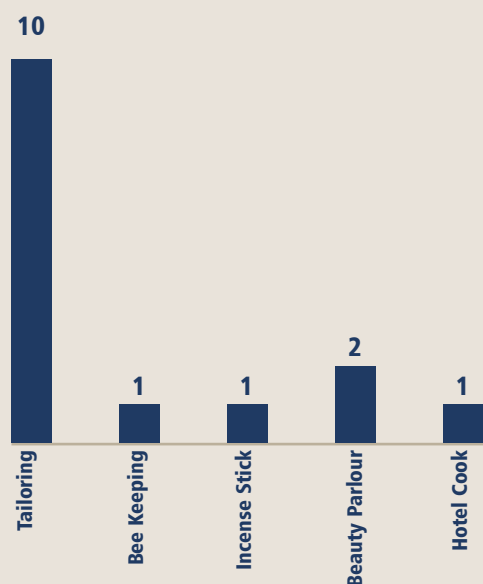


Fig 1.5 Training subjects demanded by clients of Attariya Regional office

1.3.6 Pokhara Region

The training need assessment was carried out from 317 clients of Galyang, Waling, and Putalibazaar Branch offices under Pokhara Regional office. The data on training demanded by those clients was analyzed and plotted (Figure 1.6). Majority of the clients of this region demanded trainings on tailoring, incense stick/candle making, pig farming, goat farming, vegetable farming and mushroom farming.

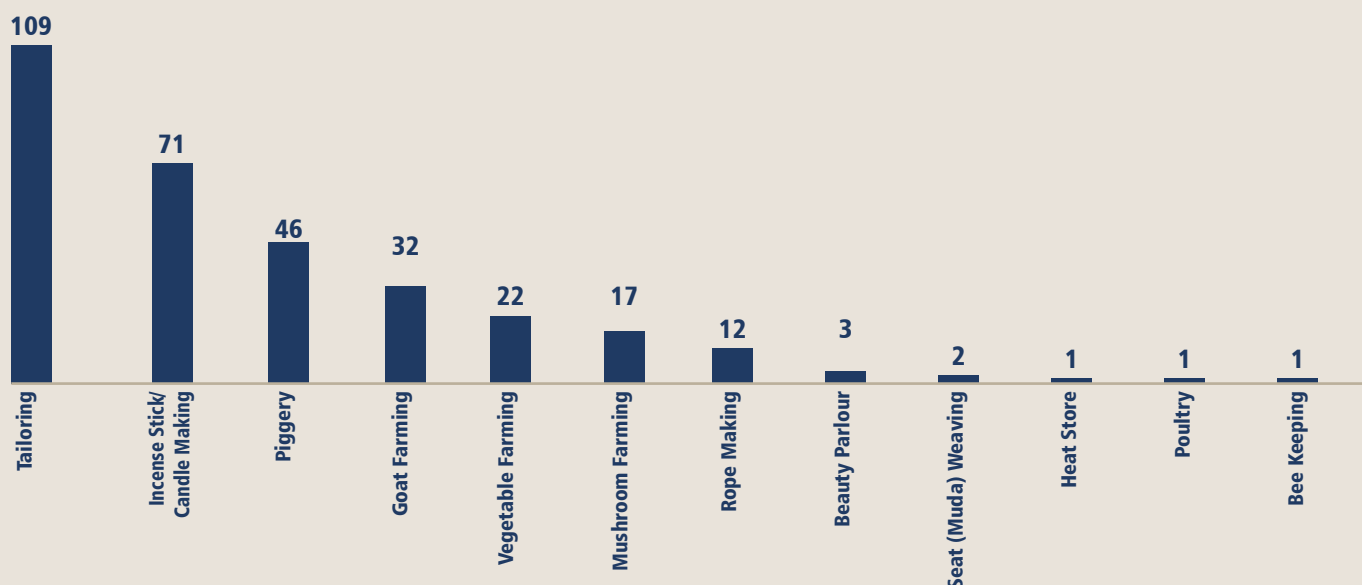


Fig 1.6 Training subjects demanded by clients of Pokhara Regional office

1.3.7 Kohalpur Region

The training need assessment was carried out from 21 clients of Khajura and Basgadhi branch Offices under Kohalpur Region. The data on training demanded by those clients was analyzed and plotted (Figure 1.7). Majority of the clients of this region demanded training on poultry, and livestock farming (buffalo).

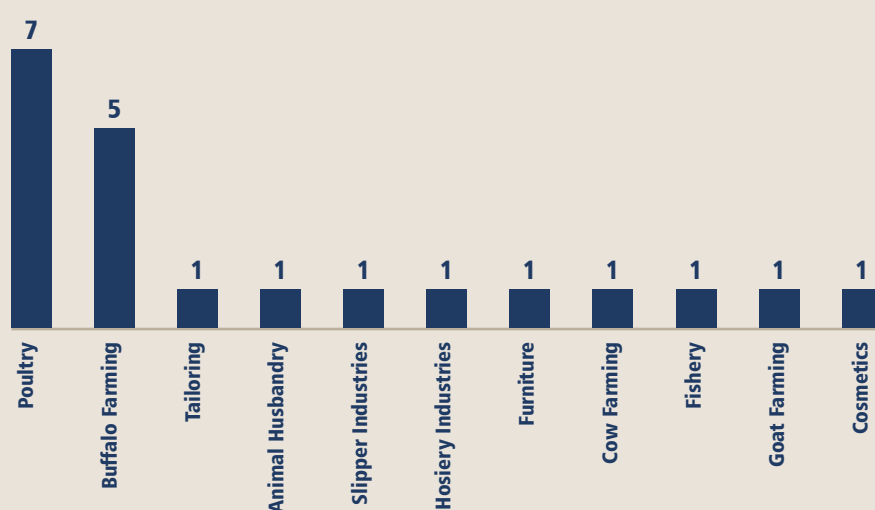


Fig 1.7 Training subjects demanded by clients of Kohalpur Regional office

UNIT 2

CAPACITY DEVELOPMENT OF
CLIENTS DURING FY 2016/17

2.1 Leadership Development and Bookkeeping Training to Office Bearers of SRGs (Self Reliant Groups)

NUBL has developed its own system of providing credit to clients through SRGs in which the office bearers of the group – chairperson, treasurer, controller and secretary, manage meetings, collections and keep records of business. The Bank has developed a daylong module for office bearers of SRGs with the aim of upgrading their leadership capacity and records keeping knowledge.



Participants of Leadership Development and Bookkeeping Training Organized by NUBL Ramkot Branch, Kathmandu District

Understanding the importance of adult learning, NUBL has a practice of providing daylong trainings on roles, responsibility, leadership skills, basic record keeping, and documentation to group chairpersons and secretaries for one-day and the treasurers and controllers for the other day. Under Bookkeeping training, the treasurers and controllers are trained to prepare business records like balance sheet of the group indicating the assets and liabilities, statement on cash collection, loan records and other formats. Table 2.1 shows the details of the leadership development and bookkeeping trainings conducted in FY 16/17.



Participants of Leadership Development and Bookkeeping Training Organized by NUBL Gamlafedi Branch, Kathmandu District

Altogether nine such trainings were conducted for 545 office bearers of nine different branch offices under Kathmandu region. The trainings were organized with the financial support from UNCDF supported CleanStart project under top up grant for earthquake victims.



Participants of Bookkeeping and Leadership Development Training Organized by NUBL Tikathali Branch, Lalitpur District

The Branch managers, Regional office officials, Branch accountants and Central office officials worked as resource persons in these trainings.



Participants of Leadership Development and Bookkeeping Training Organized by NUBL Thecho Branch, Lalitpur District

Table 2.1: Participation details of leadership development and bookkeeping training

Date	Branch office	No. of Participants
November 8-9, 2016	Dakshinkali, Kathmandu	56
November 14-15, 2016	Kalikasthan, Rasuwa	64
December 4-5, 2016	Thecho, Lalitpur	50
December 8-9, 2016	Tripureshor, Dhading	75
December 4-5, 2016	Gagalfedi, Kathmandu	56
December 22-23, 2016	Nawalpur, Sindhupalchowk	67
December 29-30, 2016	Tikathali, Lalitpur	62
December 29-30, 2016	Ramkot, Kathmandu	55
January 7-8, 2017	Namdu, Dolakha	60
Total	9 events	545

2.2 Skill Development Trainings Organized with Support from CleanStart Project

NUBL in joint collaboration with NMB Bank Limited, Winrock International and Positive Planet conducted the following training programs. The training programs were financially supported by UNCDF/Clean Start Project under top up grant to April 2015 Earthquake victims..

2.2.1 Trainings on off-season Vegetable Farming

The first off-seasonal vegetable farming training event of the year was conducted in Jethal branch of Sindhupalchowk district from August 6 to 8, 2016. All 25 participants of the training were earthquake-affected women. In the training session, details of bank services such as savings, importance of savings and types of loan, were discussed. Similarly, information on home gardening, greenhouse tomato farming, differentiation between types of potatoes, types and risks of insects on off-seasonal vegetables and ways to prevent it were shared. Likewise information on establishment of vegetable nursery and its management, types of soil and maintaining its fertility were provided. The information was shared with the participants through field visits and practical demonstration. The agriculture extension officers from Nucleus Seeds Potato Centre (NSPC), Nigale facilitated the session.



Practical Demonstration during the Training of Off-Seasonal Vegetable Farming Organized by NUBL Jethal Branch, Sindhupalchowk District

Likewise, training on off-seasonal vegetable farming was conducted in Hetauda branch of Makwanpur district from September 12 to 14, 2016 where 28 members participated. The participants were given information about integrated pest management, types of farming as well as farming techniques on greenhouse cultivation of tomato and chilly. Similarly, information on organic farming including establishment of nursery and its management, farming of vegetables such as cauliflower and cabbage and other vegetables were highlighted. Likewise, details about proper usage of insecticides and pesticides were also provided along with information about the soil, fertilizer and its elements.

Furthermore, the trainings on off-seasonal vegetables were conducted in four other branches of the Bank: Palung branch of Makwanpur, Chhaling branch of Bhaktapur, Galchi branch of Dhading and Pokhara branch of Kaski districts. (Training in Pokhara was fully an in-house support initiative)



Participants of off-seasonal Vegetable Farming Skills Development Training Organized by NUBL Chhaling Branch, Bhaktapur District

The trainings were conducted over the period of 3 days. Learning sessions on winter vegetables farming, along with home gardening and its importance, establishment of nursery and its management were introduced. Types of climber, root and brassica vegetables were covered and information about the use of compost manure, irrigation and its management was provided. Appropriate post-harvest techniques, market identification and marketing along with information on basic alternative energy were discussed including their advantages. The members were also given information about Bank's services such as savings, loans, insurance and remittance. Table 2.2 shows the details of off-seasonal vegetable trainings.



Classroom Session of Income Generation from Off Seasonal Vegetable farming organized by NUBL Galchhi Branch, Dhading District

Table 2.2: Participation details of off-seasonal vegetable farming trainings:

Date	Branch Office	No. of Participants
September 7-9, 2016	Jethal, Sindhupalchowk	25
September 12-14, 2016	Hetauda, Makwanpur	28
December 12-14, 2016	Galchi, Dhading	29
December 22-24, 2016	Palung, Makwanpur	39
December 25-27, 2016	Chhaling, Bhaktapur	41
January 6-7, 2017	Pokhara, Kaski	30
Total	6 events	192

2.2.2 Trainings on Animal Husbandry

Animal Husbandry training program was conducted in Khurkot branch of Sindhuli district from September 10 to 12, 2016 where total number of participants was 41. The training included information sessions on goat and pig farming including the difference between local and hybrid breeds, current status, its benefits and information on the prevalent farming practices on local and hybrid breeds that are found in Nepal. Similarly, information on common health issues of goats and pigs including enterotoxaemia/pulpy kidney diseases, its preventions and solutions. Feeding methods and shed building based on their age with its importance were also highlighted.



Classroom session of Training on Goat and Pig Farming for Entrepreneurship Development organized by NUBL Khurkot Branch, Sindhuli District

Likewise, goat farming training program was held in Gaikhur branch of Gorkha district from September 14 to 16, 2016 where 31 members of Gaikhur branch participated. The participants were given knowledge on effective ways to manage goat farming.



Classroom Session of Goat Farming Training organized by NUBL Dhikure Branch, Nuwakot District



Classroom session of Goat Farming Training organized by NUBL Gaikhur Branch, Gorkha District

Similarly, training program on goat farming was conducted in Dhikurey branch of Nuwakot district from September 20 to 22, 2016 where total 19 members participated. Training sessions included discussion on common diseases on goats, medication for different diseases, reproductive issues and ways to raise goat offspring. Effectiveness on farming from the manure of goats and its urine was discussed. The

participants were also given information on the products and services of the Bank including savings and deposit, credit products and the interest rates.

2.2.3 Training on Livestock (Cow and Buffalo) Farming

The livestock farming training was conducted over the period of 3 days at Chhatrebajh branch of Kavrepalanchok district where all 29 participants were female. The training had three different sessions. The first session was about livestock farming including discussions on identifying healthy cow and buffalo, learning about the causes for prolapse, abortion and dystocia, identifying breeds and analyzing the right time for mating and reproduction. The last section of the first day's session was on the importance of savings for the future and information on Bank's different savings and deposit products.



Classroom session of training on Livestock Farming for Income Generation organized by NUBL Chhatrebajh Branch, Kavrepalanchok District

The second day's session started with a talk from an experienced farmer about types of food to feed during livestock pregnancy, artificial insemination, process to follow for delivery, factors that contribute for an abnormal offspring and ways to prevent it.

Other topics included in the presentation were key procedure for rearing livestock, better shelter and food for the new born, methods to take care of pregnant cow and buffalo, looking after milk giving cow and the calf. Second day's session ended with information on the banking services such as loan, savings and deposits, insurance and remittance.

The training included presentations on identifying symptoms of different diseases found in cow and buffalo along with its solution and prevention measures. Alternative energy source was also highlighted along with and its importance. Methods to keep record and accounting were also briefly elaborated.

2.2.4 Training on Incense Sticks Making for Income Generation and Bookkeeping

An income generating training program primarily about bookkeeping and making incense sticks was conducted in Sanghutar branch of Ramechhap district from September 14 to 16, 2016. 26 participants were present in the training. The training participants were women who were economically disadvantaged and had limited source of income. Training session had demonstration of the techniques and methods of the making process of incense stick. The female members of the training were explained about the right

procedures for mixing key ingredients for making incense sticks. Information about various suppliers and potential markets where common fragrance products can be sold was elucidated. Strategies on packaging of the incense sticks and pricing were discussed. The other session was conducted by an accountant where the duties, right and responsibility of an accountant in an organization was discussed. The accountant also explained the practice to use proper forms that needed to be filled based on different cases and situation. In the final session, the participants were given information about the duties and responsibility of each post in the organization. The participants were also trained to calculate interest rate on savings and credit and were informed about savings benefits.



Participants of Training on Incense sticks Making and Bookkeeping for Income Generation organized by NUBL Sanghutaar Branch, Ramechhap District

2.2.5 Training on Agriculture for Income Generation and Bookkeeping

NUBL Okhaldhunga Branch organised Training Program entitled "Training on Agriculture for income generation and bookkeeping" on September 26, 2017. All 25 participants of the training were women. The resource persons of the training were four officials from District Agriculture Development Office, Okhaldhunga and four representatives of NUBL Okhaldhunga Branch.

The training's first day had information session on nursery management, cultivating crops on plastics, diseases and pest identification and their management on different crops. The participants went to a local farm for field visit. The resource persons explained brassica vegetable farming, managing pests and Integrated Pest Management (IPM) Technology.



Classroom Session of Agriculture for Income Generation and Bookkeeping Training organized by Nubl Okhaldhunga Branch

The second day's training session provided information on potato farming, pest management on potatoes, cultivating potato seedlings and storing techniques. Resource persons shared information on farming of mandarin orange, diseases and pest control, gardening management and emphasized on farming practices based on the local environment. Likewise, the third day's session highlighted services offered by the Bank including types of savings products and credit facilities, types of forms used by SRGs, asset and liabilities of groups, method used for distributing dividends by SRG and types of funds among other subjects. In the last session participants practiced the methods for filling different forms.

2.3 Skill Development Trainings Organized with support from Sakchyam Access to Finance Project

NUBL organised the following trainings as part of the project "Job creation through Micro and Small Enterprises Financing with Support from Financial Literacy, Entrepreneurship & Skill Trainings" being implemented in partnership with DFID Funded Sakchyam Access to Finance project. The project started from July 2016 and ends through 2019. The objective of the project is to create at least one job from each Micro and Small Enterprise (MSEs) with the support of financial literacy using digital devices, and skill & capacity development training for better management of their MSEs. NUBL aims to provide skill development training to 750 clients and financial literacy to 40,000 clients and financial access to 8,091 clients by the end of 2019.

2.3.1 Trainings on Mushroom Farming

Mushroom farming training was conducted in Birendranagar branch of Surkhet district from March 7 to 9, 2016 where 16 of the 18 participants were women. The participants were provided information about the traditional and modern farming technology, national organizations that provide trainings, materials required for mushroom farming, ways to differentiate the types of mushroom, varieties of seeds and the methods for its cultivation. Further information on the proper way of cutting hay, plucking mushroom, watering, and suitable temperature for mushroom growth was provided. The other session was about the methods of making tunnel, ways for packaging mushroom and seeds.

The training was also conducted in Jahare branch of Surkhet district from March 1 to 3, 2016. The training had 16 participants and had five different sessions, which focused on the following topics:

1. Introduction about mushroom farming in Nepal and its key benefits
2. Capital management on mushroom farming



Participants practicing at Practical session of Mushroom Farming Training organized by NUBL Jahare Branch, Surkhet District



Participants of Mushroom Farming Training organized by NUBL Birendranagar Branch, Surkhet District

3. Methods of mushroom farming
4. Methods of placing the seed and making hay and techniques of making cylinders
5. Starting enterprise and running the business.

2.3.2 Training on Poultry Farming

NUBL conducted three daylong training on poultry farming in Kohalpur, Banke. Total 15 poultry farmers from branch offices of Banke (Kohalpur, Khajura, Udaypur, Paraspur, Fattepur, Ranjha), Bardiya (Gulariya, Rajapur, Bhurigaon, Basgadhi), Dang (Tulsipur, Sishinya, Gadhawa) and Pyuthan (Bhingribazar) participated in the training.

The participants were provided with classroom based theoretical lessons as well as exposure visit to a local poultry farm. The training sessions included information on the selection of breed, feeds, vaccination, common diseases, among other topics. Bank's financial services like credit, savings, and insurance were also discussed in detail. Veterinary experts from district based government offices, officials of the regional office of NUBL and the branch manager of Kohalpur Branch facilitated the session.



Classroom Session of Poultry Farming Training organized by NUBL Kohalpur Branch, Banke District

2.3.3 Training on Goat Farming

Three daylong training on goat farming was organized by NUBL Waling Branch from May 30 to June 1, 2017 at Waling, Syangja. The principal resource person of the training was the chief of live-stock development office, Waling. Fifteen clients from three municipalities namely Waling, Bhirkot and Galyang participated in the program. The training focused on providing technical information on types of breed, shed building and its management, nutritional requirements, types of diseases and their prevention. Likewise, participants also learned about entrepreneurial skills such as information on planning, marketing among other skills.



Classroom Session of Goat Farming Training organized by NUBL Waling Branch, Syangja District

2.3.4 Training on Commercial Vegetable Farming

NUBL Belaury Branch organised training on vegetable farming from June 12-14, 2017. All 15 participants of the training were women. Three experts of Agriculture Service Centre, Belaury were the resource persons of the training. The event's first day had information session on seasonal vegetable farming, farming techniques, fertilizers, irrigation and weeds management. The second training session had information on farming techniques on seasonal vegetables, introduction on off-seasonal vegetables, pricing strategies, requirement of building plastic tunnel and brief description about crop insurance. Likewise, the third day's session covered major topics including common vegetable diseases, its identification and their management. Similarly, presentations on Integrated Pest Management (IPM) Technology, Post-harvest technology, market management were made. The training ended with sharing successful stories along with field visit for practical exposure.



Participants of Commercial Vegetable Farming Training organized by NUBL Belaury Branch, Kanchanpur district during Field Visit

2.4 Sponsorship for Skills Development



Client Gita Devi Shah with the Dolls She Made After Her Two Month Long Doll Making Training

NUBL sponsored two clients from Gauradaha Branch, Jhapa to enhance their skill under DFID funded Sakcham grant. Ms. Gita Devi Sah participated on a 2 month long training on doll making in Jhapa and upon completion has taken loan amounting Rs 100,000 from NUBL and started the doll making business from her home in Topgachi, Jhapa. Gita Sah talks proudly that the 2 month long training received with support of NUBL has developed her confidence in entrepreneurship and plans to expand her business in coming days.

Ms. Anju Pariyar also received 2 months long training on sewing and dress making near her home in Jhapa. After completing the training, she took a loan amounting Rs. 100,000 from NUBL and purchased sewing machines and other support tools and started her enterprise from her home. She asserted that she has gained more skills and developed her confidence after the training and her business and customer base has grown as a result.



Client Anju Pariyar at Her Enterprise

2.5 Trainings on Entrepreneurship Development

NUBL conducted six batches of Entrepreneurship Development Training (EDT) to existing and potential clients from its different Branch Offices. The primary objective of the three-day EDT package was to motivate and equip participants to be entrepreneurs, select right business as per their skills, efficiently manage their entrepreneurship ventures and expand their business. The training session included information on business plan and its effective implementation, identification of market, effective ways of marketing among other topics. Participants can get up to Rs. 500,000 microenterprise loan from Nirdhan to start microenterprises after completion of the training.

The training included sessions on self-employment, running income-generating business, experience sharing on success stories of an entrepreneurs and session on self-confidence and motivation to start up an enterprise.

Information about Bank's services including savings, loan and insurance, types and differences between loan for micro enterprises and personal loan were also given. Table 2.3 shows the EDT conducted during FY 2016/17.



Participants of Entrepreneurship Development Training organized by NUBL Birtamode Regional Office



Participants of Entrepreneurship Development Training organized by NUBL Tandi Branch, Chitwan District

This EDT was an initiative under DFID Funded Sakchyam Access to Finance project's 'Job creation through Micro and Small Enterprises Financing with Support from Financial Literacy, Entrepreneurship & Skill Trainings', under which NUBL aims to provide EDT to 600 clients. There were four EDT events during FY 2016/17 as indicated in table 2.3.



Participants of Entrepreneurship Development Training Organized in Birgunj, Parsa District by NUBL Birgunj Regional Office



Participants of Entrepreneurship Development Training organized by NUBL Attariya Regional Office



Participants of Entrepreneurship Development Training organized by NUBL Kohalpur Regional Office



Participants of Entrepreneurship Development Training Organized in Kalaiya, Bara District by NUBL Birgunj Regional Office

Table 2.3: Participation details of the EDT intervention during the FY 2016/17

Date	Training Location	No. of Participants
September 22-24, 2016	Tandi	20
January 5-7, 2017	Birgunj	20
January 8-10, 2017	Kalaiya	22
February 22-24, 2017	Birtamode	22
June 5-7, 2017	Kohalpur	22
June 9-11, 2017	Attariya	21
Total	6 events	127

2.6 Entrepreneurship Training on Improved Cooking stoves (ICS)

The 'Entrepreneurship Training on Improved Cooking stoves (ICS)' was conducted jointly by Ajummary Bikas Foundation Pvt. Ltd. (ABF) and Nirdhan Utthan Bank Ltd. for selected entrepreneur clients associated with NUBL with support from UNCDF's CleanStart Project and Alternative Energy Promotion Centre (AEPIC). The training was conducted from 15-18 March 2017 in Pokhara.

The target participants of the training were women affiliated with beneficiary groups of branch offices of NUBL. In selecting the participants, preference was given to women members engaged in micro enterprises or those planning to initiate new enterprises. The potential participants were identified by an application procedure through branch offices of NUBL. After receiving filled up forms from interested participants, telephonic interview was administered by ABF. Out of 20 participants, 19 were women.



Participants of Promotion of Improved Cooking Stove for Entrepreneurship Development Training organized in Pokhara



Classroom Session of Promotion of Improved Cooking Stove for Entrepreneurship Development Training organized in Pokhara

The training course included following modules:

Module 1:

- Understanding Improved Cooking Stoves and its benefits
- Introduction to Improved Cooking Stoves
- Relation of ICS with health, environment, kitchen, gender

Module 2:

- Empowered entrepreneurs
- Empowerment and Business leadership

Module 3:

- Understanding of ICS business
- ICS business overview
- Understanding business cycle

Module 4:

- ICS market systems and financing
- Setting up ICS enterprise - Demand
- Setting up ICS enterprise - Supply
- Setting up ICS enterprise - Finance
- Role and provisions of NUBL in ICS promotion

Module 5:

- ICS enterprise business planning
- Concept and practice of business plan.

The 20 participants of the training were from seven districts affiliated with 12 Branch Offices of NUBL. Sessions on empowerment and leadership module was effective to develop cognitive awareness among the participants. Ms. Saraswoti Shrestha on the third day of the training said, "From yesterday, I have started to caring myself", earlier I was concerned about others only." Ms. Bhim Kumari Gurung said, "I am 60 years old now, I have realized that I can still rely upon myself and am able to care other family members." Ms. Sita Bairagi Gurung expressed, "I have understood that caring my health is very important before looking after family and community members." Participants have expected coordination support from NUBL for demand creation among the NUBL affiliated groups. Participants have also expected technical assistance from ABF for demand creation activities such as demonstration, meetings as well as audio/visual and other awareness materials (e.g. posters, leaflets, flex boards, etc.)

After the training, a follow up research on participants was carried out by ABF and more than 60% of the participants started to engage themselves in ICS business.

2.7 Workshops for Centre Chiefs



Participants of Centre Chief Workshop organised by NUBL Jhalari Branch, Kanchanpur District

Workshops for Centre chiefs were organized by 30 Branch offices of NUBL where altogether 1,982 Centre chiefs, 30 Guardians and 29 other individuals participated. The principal objective of the workshops was to assess client's demand, grievances, and feedback of Bank's current services. Similarly, the workshops were organized as a platform to provide information to participants on financial literacy, centre management strategies, loan utilization measures, and features of the bank services

among other topics. NUBL has always been keeping training and development component as key priority for capacity development. Top performing centre chiefs were awarded with honours in the workshops to motivate them for their dedication and enthusiasm. The Chief Regional Officer, Program Officers and Managers from Central Office were the mediators in the Workshops. The details of the workshops are given in table 2.4:



Participants of Centre Chief Workshop organized by NUBL Telkuwa Branch, Bara District

Table 2.4: Details of Participants of Centre Chief's Workshops

S. No	Regional Office	Branch Office	Date	No. of Centre Chiefs	No. of Guardians	No. of Other Participants
1	Birtamode	Dhulabari	04 May 2017	82	-	1
2		Chandragadhi	05 May 2017	70	-	-
3		Biratchowk	01 May 2017	92	-	-
4	Bardibas	Murchuki	29 April 2017	47	2	10
5		Khurkot	30 April 2017	41	-	-
6		Bodebarsain	01 May 2017	58	3	-
7		Salleri	02 May 2017	43	-	3
8	Birgunj	Birgunj	28 April 2017	92	-	-
9		Kolhabi	29 April 2017	67	10	-
10		Telkuwa	01 May 2017	37	6	-
11	Bharatpur	Bhandara	03 May 2017	61	2	-
12	Bhairahawa	Ramapur	27 April 2017	67	2	-
13		Belatari	02 May 2017	87	4	1
14		Butwal	28 April 2017	97	-	1
15	Kohalpur	Fattepur	27 April 2017	83	-	-
16		Tulsipur	01 May 2017	98	-	-
17		Bijuwar	03 May 2017	75	-	2
18		Bhringibazar	04 May 2017	71	-	-

19	Attariya	Masuriya	04 May 2017	72	-	.
20		Jhalari	30 April 2017	73	-	-
21		Amargadhi	04 May 2017	65	-	-
22	Birendranagar	Dullu	28 April 2017	59	-	-
23		Jajarkot	03 May 2017	50	-	-
24		Bidhyapur	30 April 2017	46	-	4
25	Pokhara	Burtibang	01 May 2017	60	-	6
26		Galkot	03 May 2017	68	-	-
27		Waling	04 May 2017	49	-	-
28	Kathmandu	Jethal	29 April 2017	65	1	1
29		Palung	02 May 2017	54	-	-
30		Gagalphedi	04 May 2017	53	-	-
Total				1982	30	29

2.8 Exposure Visit of Member Clients

NUBL Bingribazar Branch, Pyuthan organized Exposure Visit for 38 member clients from March 3 to 5, 2017. The participants visited Srijansil Women Centre of Hemja - 8, Lekhnath Municipality, Pokhara which had 15 members where majority of them are engaged in vegetable farming. The participants visited the vegetable farms of the members of the centre. The participants learned about formation of the Centre and its operation. The participants also visited other places of cultural and religious significance including Manakamana Temple in Gorkha, Tansen in Palpa and Lumbini in Rupendehi Districts.



Participants of exposure visit organized by NUBL Bingribazar Branch, Pyuthan District

2.9 Public Deposit Orientation and Interaction Programs

NUBL organized public deposit orientation and interaction program in 13 Branches of 5 Regional offices. The Bank has been collecting deposits from the general public from its 92 Branch offices under different savings account products namely: easy savings, special savings, staff savings and fixed deposit (with maturity period of three months, six months, one year and two year).

The main objective of the events was to inform the general public, group members and guardians about savings and deposits, interest rate, and other financial services provided by NUBL. The program also highlighted about NUBL SMS Alert service and its benefits to the targeted clients. The interaction program witnessed clients enquire about interest rates that are offered by NUBL, schedule of interest rate payments, tax implication on interest amount, cheque facilities, among other topics. Members of the public also enquired about Nirdhan's history, its current Branch networks, program initiatives and different services that were offered by the Bank. The events were aimed to improve and develop relations with member clients at the local level.



Participants of Public Interaction Program Organized in Devghat, Bharatpur by NUBL Bharatpur Branch



Participants of Public Interaction Program Organised by NUBL Dulaigauda Branch, Tanahu District

The programs informed clients on wide ranging financial literacy subjects including developing habit of regularly depositing savings and its benefits, and avoiding unofficial service providers. The program saw many clients opening savings account at NUBL.

2.10 Interaction Programs with Member Client's Guardians

Interaction programs were held in total 16 branch offices of NUBL during FY 2016/17 in order to obtain feedbacks from member client's guardians. The interaction programs are a platform for NUBL to get informed of problems, challenges and obstacles faced by centres and making the guardians aware of their role to evaluate problems and develop strategies to solve them. The program was also initiated to capacitate Guardians to perform in their role to effectively and sustainably run the centres. By obtaining feedback from the guardians, the Bank upon analysis can make necessary changes in order to provide timely service and streamline facilities.



Participants of Guardians Interaction Program organized by NUBL Gaikhur Branch, Gorkha District



Participants of Guardians Interaction Program organized by NUBL Duipiple Branch, Lamjung District

The programs were organized in Branch offices Gauradaha, Ilam and Surunga of Birtamode Regional office, Branch offices Aurahi; Chaulekha and Dhanusadham of Bardibas Regional office; Branch office Simara of Birgunj Regional office and Branch office Gaikhur and Duipiple of Pokhara Regional Office. Similarly, the program was organized in Galchi, Chhaling and Dhikure of Kathmandu Regional office; Branch office Mahajidiya of Bhairahawa Regional office; Chainpur, Sanfebagar and Gokuleshor Branch office of Attariya Regional office.

2.11 Scholarships Program

NUBL has scholarship program for children of member clients who have passed high school with exceptional scores. Every year Branch offices of NUBL can award the scholarship amounting Rs. 3,500 to an individual student who is a child of member client in their respective Branches. During financial year 2016/17, 33 individual students were awarded the scholarship. The objective of the scholarship program is to disseminate social awareness message among member clients on the importance of quality education, role of education in developing knowledge, self-esteem and skills for success. The guardians of the students need to provide mark sheet of year 12 Board exam for eligibility. The Branch Manager reviews and awards the scholarship upon careful examination and assessment of the mark sheets of the respective applicants.



Ms. Puspa Rai (Second from right) daughter of Mrs. Chandra Kumari Rai - a Member of Nayabasti Womens Group being awarded Scholarship by NUBL Chandragadhi Branch, Jhapa District



Branch Manager of NUBL Belauri Branch handing the Scholarship Award to Ms. Dammar Chettri (Middle), Daughter of Member Client Man Kumari Gharti Chhetri, Kanchanpur District

UNIT 3

CAPACITY DEVELOPMENT THROUGH RAISING FINANCIAL AWARENESS

NUBL believes that clients can make informed decision based on availability of information. Considering this, NUBL has disseminated information to clients through pamphlets, leaflets, calendars and other publicity materials. The messages are mainly about avoiding over-indebtedness, proper utilization of loans, savings, insurance coverage, remit payments and many more. In the FY 2016/17, NUBL applied following ways of transmitting messages to clients.

3.1 Interactive Voice Records (IVR) Services

NUBL and Sakchyam Project of DFID worked together to develop and pilot Interactive Voice records messages on six broad subjects, namely savings, micro credit, remittance, micro insurance, micro enterprise and social mobilization. These messages were transmitted more than 2000 times to clients and general public in Gamagadhi Mugu, Simikot Humla, Gokuleshor Darchula, Chainpur Bajhang and Sanfebagar Achham from February to April 2016. The messages were also dubbed into local dialects in Mugu District and their response was closely monitored. The recipients were more comfortable when it was transmitted in local dialect. Since it was piloted in very remote areas with less penetration of mobile phone, poor network connectivity and people with varied local dialects, the program was somehow less effective. However, many of the clients were glad as NUBL had sent them such messages personally in their mobile phone. This enhanced better understanding of products and services of the Bank and improved client's loyalty.



Listen, Dear Sisters: Ms. Gauri Rawal, second from right, a member of Mathi Ghair SRG in Gamgadhi, Mugu District shares IVR message with her fellow group members in speaker mode of her cell phone.

NUBL compiles success stories, photographs, case study reports from different branch offices. The most appealing success story is chosen from the pool and the that is passed to all as 'Success Story of the Month'. Such story is displayed on notice boards and read out in centre meetings. Success story of Ms. Sunakesari Chaudhary and Ms. Chija Pawe were published as model success stories in Falgun (February/ March 2017) and Chaitra, 2073 BS (March/April 2017) respectively. The stories are written in simple Nepali language with an objective that a common person can easily understand it and grasp the message so that it can inspire them to get motivated to succeed in their desired goals.

UNIT 4

CAPACITY DEVELOPMENT OF
STAFF MEMBERS DURING
FY 2016/17

4.1 Advance Training on Developing High Performance Organization

Nirdhan Utthan Bank limited conducted training program entitled “Advance Training on Developing High Performance Organization” in its head office from July 24 to 25, 2016. The training program had 8 sessions, which were facilitated by Dr. Niraj Gupta, Associate Professor, Institute of Corporate Affairs and Professor Ravi Agarwal from Jindal Global Business School of O.P. Jindal Global University, both senior management experts. The training had 42 participants. The main topics of the training were:

- a. The High Performance Organization (HPO)
- b. Strategic Leadership for HPO
- c. Developing core competencies for HPO
- d. Creating Values through Effective Strategy Execution / Team Management
- e. Marketing to the Bottom of the Pyramid and Rural Customers
- f. Effective Communication Strategies Men and Women at Work
- g. Self-Motivation at work place, taking people along: Managing by Persuasion
- h. Stress Management for Effective Performance.

Senior management team from Regional Office and Central Office actively participated in the program. The sessions were interactive which included case studies and management exercises resulting in engrossed learning environment. Participants were motivated towards higher performance, enhancing organizational efficiency and productivity.



Participants of Advance Training on Developing High Performance Organization organized by NUBL Central Office

4.2 Branch Management Training Bundled with Renewable Energy Technology Financing

Training on Branch Management was conducted in partnership with Centre for Microfinance (CMF) from August 21-24, 2016 in Kathmandu. The training program was financially and technically supported by UNCDF's CleanStart Project, Winrock International, Positive Planet and NMB Bank.



Panel Discussion Session at Access to Clean Energy through Microfinance (CleanStart) Branch Management Training on 24 August 2016

The training sessions included presentations on management functions, managerial skills, understanding microfinance, MFIs product and services. Similarly, information on credit including credit appraisal technique- of 5 "C", credit management, delinquency management, loan administrative strategy to reduce delinquency rate in MFIs were presented. Other discussion topics were: saving mobilization, client protection principle, handling grievances (difficult clients and staffs), branch budgeting, monitoring, branch performance analysis, understanding NRB directives, understanding risks in MFIs and energy financing. Likewise, information on promoting clean energy, Renewable Energy Technologies (RET) marketing, marketing of clean energy technologies through microfinance were presented. Small to Medium Enterprise (SME) financing, strategic planning in achieving goals, microfinance and renewable energy, investing in sustainable future were also covered among other topics. 25 branch managers from different region participated in the said training.

4.3 Trainings on Renewable Energy Technology Orientation and Branch Management

Training Programs on Renewable Energy Technology Orientation and Financing were conducted with financial and technical support UNCDF's CleanStart Project and Alternative Energy Promotion Centre (AEPC). The training module was conducted in Birgunj, Bhairahawa, Kohalpur, Pokhara, Attariya, Kathmandu, Birtamode and Birendranagar regions. 318 participants from different branch offices of NUBL had participated in the trainings which were conducted based on participatory approach with group-based discussions. Table 4.1 shows the details of Trainings on clean energy financing and branch management in financial year 2016/17.

Table 4.1: Participation details of Renewable Energy Technology Orientation and Branch management Training

Date	Location	No. of Participants	Remarks
August 31 – September 2, 2016	Birgunj	19	For Branch Managers
September 14 – 16, 2016	Bhairahawa	21	For Branch Managers
September 29 – 30, 2016	Kohalpur	30	For Assistant Level Staffs
October 23 – 24, 2016	Pokhara	25	For Branch Managers of Pokhara & Bharatpur Regional Offices
January 4, 2017	Attariya	20	For Branch Managers
January 6, 2017	Kohalpur	17	For Branch Managers
January 20, 2017	Kathmandu	14	For Branch Managers
February 5, 2017	Birtamode	23	For Assistant level staffs
February 14, 2017	Bhairahawa	21	For Branch Managers
February 16, 2017	Kohalpur	17	For Accountant Staffs
February 17, 2017	Attariya	20	For Accountant Staffs
February 19, 2017	Birendranagar	13	Assistant level staffs from Kohalpur, Birendranagar, and Attariya Regions
March 5, 2017	Hetauda	26	Accountant Staffs of Birgunj and Bharatpur Regional Offices
April 23 - 25, 2017	Kathmandu	25	For Branch Managers
May 3 – 5, 2017	Kathmandu	27	For Branch Managers
Total	15 Events	318	

The resource persons were from organizations including Winrock, Ajummary Bikas Foundation (ABF), NUBL, Alternative Energy Promotion Centre (AEPC), UNCDF/CleanStart Project. The main objective of these trainings were to make the participants aware about RET financing and to establish renewable energy loan product at the organization.

The training program organized in Pokhara from October 23-24, 2016 included the following contents:

Session One: Session one of the first day had focused on the overview of project, project targets and benefits. Resource person revealed that this project is running from April 15, 2014 to July 15, 2017 with the target of 600 biogas, 17,200 Solar Home System (SHS), 6000 households electrified from Micro Hydro Power (MHP), 91 households electrified from Improved Water Mill (IWM) and 6,200 Improved Cooking Stove (ICS) installations. The resource persons explained the roles of each partner involved, where UNCDF and AEPC would be providing the financial and technical support, Winrock to be the lead technical partner and NMB to support the project through wholesale loans. NUBL's role would be to provide retail financing for the RETs and carry out all local level activities such as demand creation, awareness etc. The achievements made so far and future strategies to follow were also presented.

Session Two: The second session was about AEPC/National Rural Renewable Energy Promotion (NRREP), it's subsidy policy and mechanism, quality control, and monitoring. The session was facilitated by official from District Development Committee (DDC). The session was focused on subsidy delivery mechanism, quality control and monitoring of the RET installed by the companies.

Session Three: The resource person of the session presented about biogas technology, its history in Nepal, associated costs, after-sales-service, quality and its benefits. The resource persons explained the role of micro-finance for growth of biogas, its benefits for MFIs and presented cost-benefit analysis of biogas by giving emphasis on annual savings after installing biogas. The session also included information on the importance and use of slurry as high quality organic fertilizer.



Solar System being demonstrated at Renewable Energy Orientation and Branch Management Training Organized by NUBL Bhairahawa Regional Office

Session Four: This session was facilitated by the representative of Ajummary Bikas Foundation (ABF). The session had brief introduction of ABF and different types of stoves that have been marketed so far. Presentation topics included the benefits to the users, after sales service, issues and challenges and the business model of rocket stove promotion. Two cases, one each from Udaypur and Sindhuli were presented. Three types of rocket stoves were demonstrated along with information about their pricing.



Training Participants observing features of Improved Cooking Stove

Session Five: The fifth session highlighted Solar PV technology and its history in Nepal, cost, after-sales-service, quality and its benefits. The resource person explained cost-benefit analysis of SHS by giving emphasis on annual savings due to SHS. Representative of Suryodaya Energy, a solar company, demonstrated a 20 Wp SHS and briefed about the cost (from 20 WP to 100 WP) and the services the company had been offering.



Participants of Investment on Renewable energy and Orientation Training organized by NUBL Pokhara Regional Office



Participants of Branch Management Quarterly Review Meeting & Training Organized by NUBL Attariya Regional Office

Session Six: The sixth session was about special features of NUBL energy loan. The resource person highlighted the incentive packages which have been adopted by NUBL for RET loans which has resulted it to have 4% lower interest rate than other loans. Other presentation topics were about scope of micro-enterprise lending, micro-enterprise development model. The resource person stressed on the client and project appraisal based business plan

Session Seven: The main theme of the session was focused on Productive Use of Energy (PUE). The session focused on the PUEs role in achieving sustainable development goals. The resource person highlighted PEU's role in providing both economic as well as social benefits to entrepreneurs and its viability to be a suitable loan product for MFIs. The resource person presented some examples of PEU promotion in renewable energy technologies and the different types of enterprises that utilize energy for productive purpose to enhance their outcome.

Session Eight: This session focused on the need of marketing/awareness campaign at rural level to create demand. Resource person from NUBL presented on the importance of RET marketing, ways to identify target clients, and process on collecting the demand. Ideas on identifying the target clients and the motivation instruments to convince the potential clients to install RETs were also presented. The resource person emphasized the use of centre meetings to collect information on demand.

Session Nine: The session was primarily about Solar Water Pumping (SWP) technology, cost, benefits and its challenges. The resource persons highlighted business model for promotion of Solar Water Pump system. The presentation also highlighted lack of proper irrigation that has affected agriculture production. Proper irrigation not only improves yields of the crops but also reduces vulnerability associated with changing rainfall patterns. The Session underlined multitude of benefits solar technologies offer including environmental benefits over traditional energy sources, and the myriad health and social benefits. Benefits including SWP's pivotal role in increasing productivity of the land and ensuring food security was discussed. The session concluded with emphasis on the usage of technologies on ensuring sustainable and effective access of water for irrigation, livestock and drinking water supply for smallholder farmers.



Deputy General Manager Mr. Bhoj Raj Bashyal speaking at Renewable Energy Orientation and Branch Management Training organized at NUBL Birgunj Regional Office



Resource Person Mr. Binod Prasad Shrestha of Winrock International explaining solar photovoltaic water pumping at the event on Investment on Renewable Energy and Orientation Training organized by NUBL Pokhara Regional Office

Session Ten: The session was about different types of Risks involved in MFIs, due to both internal and external factors. Presentation focused on ATAC strategies to manage risks; A – Avoid, T – Transfer, A – Accept and C – Control risks.

Session Eleven: This session was facilitated to explain the specific risks associated with RET financing including risk mitigation strategies.

The support from CleanStart project has shown some promising results in RET financing in NUBL, which as given in table 4.2, accounted for 1.46% of all loan portfolio of NUBL as of mid-July 2017. Figure 4.1 shows share of different renewable energy financing as of mid-July 2017.

RET Financing up to Mid-July 2017

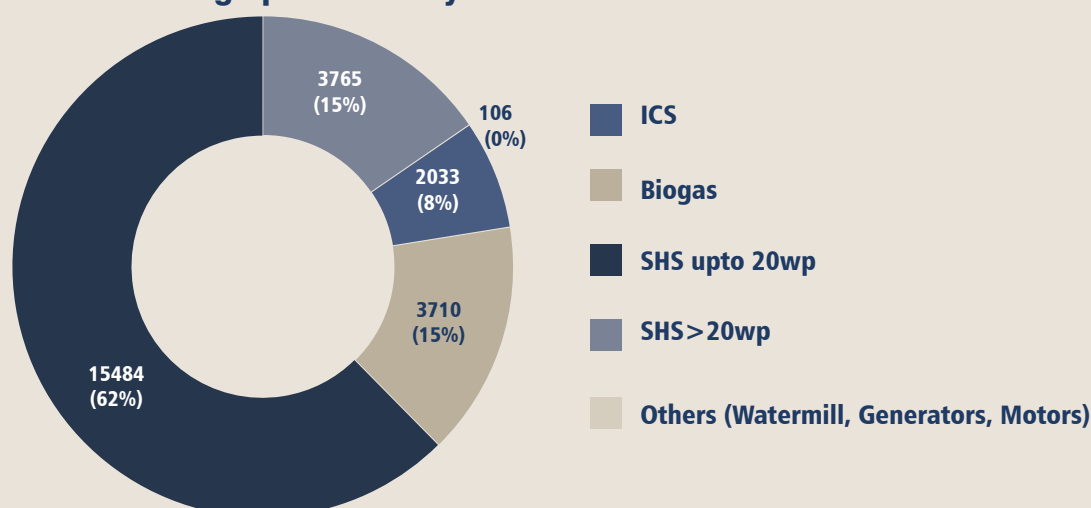


Figure 4.1: RET Financing up to mid July 2017

Table 4.2: Renewable Energy Technology loan as of Mid-July 2017

FY	No. of RETs financed	Outstanding Loan Portfolio on RETs	Total Loan Portfolio	Percentage of loan portfolio on RET
As of mid-July 17	25,098	179,931,271	12,328,428,492	1.46%

4.4 Workshop on Review of Current Fiscal Year and Strategy Formulation for Next Fiscal Year

A workshop program entitled “Workshop on review of current fiscal year and Strategy Formulation for next fiscal year 17/18” was organized in the premises of Nirdhan Utthan Bank’s Naxal head office on 9th May 2017. All 10 regional managers along with managerial officials, department heads and executive level management team of NUBL were present in the program. Altogether 24 participants were present in the Workshop. The main objective of the workshop was to review the past 9 months progress against annual target and set forth the institutions’ roadmap and target for the next fiscal year.



Participants of Workshop on review of current fiscal year and Strategy Formulation for next fiscal year Organized by NUBL Central Office

Presentations covered during the workshop included region wise programs and budget review of the past nine months, estimation of the remaining three months and region wise planning for the next year. On the occasion, senior officials of various departments of NUBL reviewed the current year’s performance, challenges and strategies to address issues including internal audit, information technology, operation, credit lending, human resource and emphasized on the importance of continuous learning process for institutional growth. Similarly, concurrent growth of both credit and deposit was highlighted to address the challenges ahead and emphasis was made on action and result oriented credit and deposit growth strategies. Likewise, presentations were also made on the roadmap for enhancing Bank’s productivity.

4.5 Workshops on Program Budgeting and Planning Formulation

All 10 Regional offices of NUBL organized daylong workshops titled “Review of current fiscal year and strategy formulation for next fiscal year” for their respective Branch Offices. The objective of the workshops was to review their progress against annual target, and discuss issues for planning and budget allocation for the next fiscal year. At the programs, the Regional offices reviewed their current year’s performance and discussed the strategies to address various issues including operation, deposit collection, credit lending, human resource, and information technology among others. Likewise, presentations and discussion sessions on enhancing Bank’s productivity, strength, weakness, opportunities, and threats (SWOT) analysis were conducted during the programs. The details of the trainings are shown in table 4.3.



Regional Manager of Kohalpur Mr. Anand Kumar Gautam presenting progress of the Region during the Review Workshop organized by NUBL Kohalpur Regional Office



Regional Manager of Kathmandu Mr. Shiva Raj Rawal presenting progress of the Region during the Review Workshop organized by NUBL Kathmandu Regional Office

Table 4.3 Details of Workshop programs on Program Budgeting and Planning formulation

Date	Regional Office	No. of Participants
May 19, 2017	Kathmandu	15
May 28, 2017	Bhairahawa	21
May 30, 2017	Attariya	20
June 1, 2017	Birendranagar	13
June 1, 2017	Bharatpur	7
June 2, 2017	Kohalpur	17
June 2, 2017	Birgunj	19
June 4, 2017	Pokhara	15
June 4, 2017	Birtamode	23
June 6, 2017	Bardibas	27
Total	10 Events	177

4.6 Training on Delinquency Management

A training titled “Delinquency Management Training” was organized from 18-20 June, 2017 at NUBL Naxal central office in technical and financial support from AEPC. 25 assistant level staffs of different branches of NUBL participated in the training. Training session on delinquency management included topics of understanding causes and cost of delinquency, measuring delinquency, controlling and managing delinquency crisis and emphasis on tablet use to control delinquency. Likewise, business regeneration and growth, saving mobilization and marketing skills to increase saving and deposit were presented. Similarly, training also covered discussion on microenterprise development and financing, effective communication and relationship management.



Chief Executive Officer Mr. Janardan Dev Pant speaking at Training on Delinquency Management organized by NUBL Central Office

The training had brain storming session on review and reflection on the micro finance and renewable energy. The event highlighted on renewable energy and covered issues related to financing RETs,

productive applications and promoting productive application of energy services. Similarly, productive application of energy in various value chains including farming, RET marketing through centre meetings, demand creation, ways to establish linkage with companies were discussed. The training event ended with discussion session on the strategic direction for achieving CleanStart project target, current status, priority areas, and targeting potential clients.

4.7 Training on Basic Secretarial Skills, Accounting and Taxation

For the capacity development of accountants a program titled “Basic Secretarial Skills, Accounting and Taxation Training” was organized from 21-23 June, 2017 at NUBL Naxal central office in technical and financial support from AEPC. All 25 participants were accountant staffs of NUBL. Training session included discussion on various aspects of office management including office procedures, roles of secretary, basic secretarial skills, letter writing and correspondance. Likewise, presentations covered topics such as time management, role and responsibilities of office assistant, role of coordination and follow up, role of supervision and office manager, building effective customer relation, effective communication skills and interpersonal behaviour. Training also covered discussion on operational issues such as MIS software, software handling, securities and connectivity, taking care of basic hardware, operational errors, KYC and CIB update. Similarly, training was provided on accounting voucher, advice, making adjustment on regional office account, cash management, remittance services, bill payment, cheque payment, cash payment, interest receivable and interest suspense. Likewise training session also included discussion on profit and loss account, balance sheet, practice, depreciation (own and grant assets), NRB directives and its implementation. The last session of the event was on renewable energy technologies, its productive applications, CleanStart project target and various issues related to accounting RET financing issues.



Participants of the Training on Basic Secretarial Skills, Accounting and Taxation organized by NUBL Central Office

4.8 Trainings on Tablet Device Use

Daylong trainings on using the functionalities of tablets were organized in five Regional offices of NUBL during this financial year. NUBL's regional offices of Kohalpur, Birgunj, Birtamode, Bhairahawa, Bardibas and Attariya organized the trainings for the staffs of regional office and their respective branch offices. The trainings had altogether 209 participants of 42 Branch offices. As of July 15 2017, 128 tablets had been in use in 54 branch offices of NUBL for them to be used for financial literacy among other official usages. The principle objective of the tablet trainings was to demonstrate the functionalities and practical usage of the tablets. The program also highlighted the tablet device's information, registration process, and directions to operate the devices. Other training sessions included the tablets operational and transaction procedures, process of data entry to the main server, and other related instructions on synchronizing data to the server among other related subjects. The participation details are shown in table 4.4.



Participants of Training on Tab Device Use Organized by NUBL Birgunj Regional Office



Mr. Shankar Chaudhary of Information Technology Department presenting during Training on Tablet Device use Organized by NUBL Kohalpur Regional Office

Table 4.4: Participants of trainings on tablet use

Date	Regional Office	No. of Participants
27 May 2017	Birgunj	47
27 May 2017	Kohalpur	24
29 May 2017	Birtamode	22
10 Jun 2017	Bhairahawa	34
17 Jun 2017	Bardibas	32
01 Jul 2017	Attariya	50
Total	6 Events	209

4.9 International Exposures

NUBL has a strategy to send its staff members for international exposure for short-term trainings, workshops and seminars. Such exposure visits are expected to enhance in-depth understanding of microfinance management and develop their confidence level. During current FY 2016/17, eight staff members participated in foreign exposure visits as shown in Table 4.5.

Table 4.5: International exposure visits of the staff members during current FY 2016/17

S. No.	Theme of Exposure Visit	Country	Date	No. of Participants
1	The International Workshop on Policies, Strategies and Support System for Rural Revitalization: The Israel's Agency for International Development Cooperation (MASHA), MOFA, Israel	Israel	November 28 – December 22, 2016 November 14–18, 2016	1
2	Risk Management Excellence in Microfinance Connecting to Leading MFIs Seminar	Luxembourg	November 14–18, 2016	1
3	Exposure Visit on Financial Literacy and Innovative Technology-led Microfinance	Hyderabad, Bengaluru, India	Jan 15-21, 2017	2
4	Emerging Issues on Microfinance in Asian Countries	AIT, Bangkok, Thailand	February 6–8, 2017	3
5	Asia Pacific Financial Inclusion Summit	Hanoi, Vietnam	March 21-22, 2017	1

4.10 National Microfinance Summit

Centre for Microfinance convened fourth National Microfinance Summit in Kathmandu from March 15-17, 2017, with the main theme 'Balancing Financial, Social and Human Values'. The broad areas covered in the summit were the policies, regulation and practices, energy financing, sustainable financing, diversification of sources of fund, technological innovations and balancing financial, social, human values. The state of microfinance in Nepal and in South Asia was also dealt in the summit. Mr. Janardan Dev

Pant, CEO of NUBL worked as Steering Committee member in the summit. He also served as a panelist in the plenary session on microfinance policy, regulations and practices. Mr. Bhoj Raj Bashyal, DGM, presented paper on 'Financial Viability of MFIs' and Mr Jagya Panta, Manager presented 'Case study on Clean Energy Financing'. Mr Narayan Bahadur Karki, Senior Manager also facilitated the session on 'Management Information System'. Ms. Chija Pawe, a successful client from Bharatpur, Chitwan shared her success story. Ms. Anju Pant, Executive Director from Nirdhan NGO also shared her ideas as panelist in the session on 'Micro health insurance in Nepal'. A 10-minute short video on NUBL was also played in the plenary session.

Mr Achyut Raj Joshi, Director along with 3 Executive level officials, 18 Managerial level officials, 1 Assistant level staff, and 2 clients of NUBL participated in the summit.



NUBL Team at National Microfinance Summit 2017

Participating delegates found the summit very meaningful, as the program covered various theme of microfinance with many papers from national and international expert and found it to be of great opportunity for networking. The participating clients asserted that they felt proud being recognized by the institution by inviting them for such an important event.

4.11 Periodic Review Meetings and Training Programs

NUBL has developed strong culture of participatory management. Quarterly regional review meetings in regional offices, (regional offices are located in Attariya Kailali, Kohalpur Banke, Birendranagar Surkhet, Bhairahawa Rupandehi, Bharatpur Chitwan, Pokhara Kaski, Birgunj Parsa, Bardibas Mahottari and Birtamode Jhapa) are instrumental in developing common understanding between field and corporate level.

The review meetings were combined with technical training sessions. These meetings are held generally on quarterly basis in the presence of senior official from the central office and are participated by branch managers, accountants and field assistants on an alternate mode.

Broad issues discussed during the regional meetings included savings and deposit mobilization, balanced growth of savings and credit services, implementation of client protection principles, clean energy

financing, micro enterprise financing, customer relations, delinquency management, MIS and computer software, project specific issues-targets and use of POS/ TAB. The senior management team from the central office and regional office worked as facilitators in the meetings. Commercial bank managers from the locality were the external resource persons and talked on deposit mobilization- marketing, retention strategies, microenterprise financing, customer relations among other related topics.

Branch Managers were trained in branch management, leadership and team building, marketing, effective customer relation, public relation, client protection principle, saving mobilization, branch level planning and budgeting. Regional office, Bardibas organized quarterly review meeting and training program on 21 September 2016 and had 26 participants. Likewise, Birtamode Regional office organized the event on 23 September 2016 which had 16 participants and the event organized on 2 October 2016 by Birendranagar Regional Office had 13 participants.

The accountant staffs were trained on topics like basic secretarial skills, accounting, information and technology, client protection principle, effective communication, and saving mobilization. Birtamode Regional office organized accountants' review meeting and training in Damak, Jhapa from 12-13 December 2016, which had 22 participants. Similar event was organized by Bardibas Regional office on 4th February, 2017 for accountant staffs which had 27 participants.

Similarly, the assistant level staffs were provided trainings on credit appraisal, client appraisal, delinquency management, client protection principle, effective communication, saving mobilization and marketing.



Chief Executive Officer Mr. Janardan Dev Pant speaking at Quarterly Review and Training Program organised by NUBL Bardibas Regional Office



Assistant General Manager Mr. Raj Narayan Das during the Quarterly Review and Training Program organised by NUBL Bardibas Regional Office



Participants of Quarterly Review and Training Program organised by NUBL Bhairahawa Regional Office

4.12 Knowledge Enhancement through Participation in Other Trainings

NUBL officials also attended the various trainings, workshops, seminars organized by different organizations to enhance their capacity (Table 4.6).

Table 4.6: Participation of NUBL Officials in programs conducted by external organizations

Date	Theme	Venue	No. of Participants
July 21-23, 2016	Internal Quality Auditor Training on ISO 9001: 2015 and ISO19011International Standards-URS Nepal	Kathmandu	3
September 12, 2016	Business to Business Linkage & Relationship Workshop–UNCDF/ UNNATI Access to Finance	Fungling, Taplejung	1
September 13-14, 2016	Agriculture Value Chain Financing Training –UNCDF/ UNNATI Access to Finance	Fungling, Taplejung	1
September 28-29, 2016	Training on Building Institutional Capacity to meet project goals with quality-Sakcham Access to Finance	Nepalgunj, Banke	2
21 October 2016	E- Mapping Interaction Program - Nepal Rastra Bank	Kathmandu	1
November 7-8, 2016	Branch Management Training-Rural Microfinance Development Centre	Kathmandu	1
November 13-15, 2016	Business to Business Linkage & Relationship Workshop & Agriculture Value Chain Financing Training –UNCDF/ UNNATI Access to Finance	Fidim, Pachthar	1
November 18-19, 2016	Internal Audit in MFIs Interaction Program - First Microfinance Dev. Bank Ltd	Kathmandu	1
24 November 2016	Join Sophos Technical Training on End-user Protection Product - Cloud Tech Solutions Pvt. Ltd.	Kathmandu	1
12 December 2016	Marketing & compliance training for Remittance Business - Nabil Bank Limited	Damak, Jhapa	15
14 -16 December 2016	Training Programme on Client Protection Principle (SMART Certification)	Kathmandu	2
21 December 2016	Branch Viability Training - Sakcham Access to Finance	Nepalgunj, Banke	2

04 February 2016	Cloud Based Core Banking Training - Prabhu Management Pvt. Ltd.	Bardibas	28
March 21 - 22, 2017	Financial Product Development Training - Sakchyam - Access to Finance	Dadeldhura	1
March 27-29, 2017	Business to Business Linkage Workshop and Agriculture Value Chain Finance Training to Microenterprise Small to Medium Enterprises	Myanglung, Tehrathum	1
June 7 - 8, 2017	Internal Audit Training - Rural Microfinance Development Centre Limited	Kathmandu	1
June 19 - 23, 2017	Training of Trainers on Agriculture Financial Literacy - UNNATI - Access to Finance	Biratnagar	2
June 22 - 23, 2017	Quarterly Capacity Building Training - Sakchyam - Access to Finance	Nepalgunj, Banke	1
June 25 - 29, 2017	Training of Trainers - Agriculture Financial Literacy Training - UNNATI - Access to Finance	Lalitpur	2

Annex 1

List of resource person of staff member trainings:

S. No.	Name of Training / Seminar	Resource Person	Designation	Organization
1	National Microfinance Summit 2017	Mr. Janardan Dev Pant	Chief Executive Office	NUBL
2	National Microfinance Summit 2017	Mr. Bhoj Raj Bhasyal	Deputy General Manager	NUBL
3	National Microfinance Summit 2017	Mr. Jagya Prasad Pant	Manager	NUBL
4	National Microfinance Summit 2017	Mr. Narayan Bahadur Karki	Senior Manager	NUBL
5	National Microfinance Summit 2017 (Clients' Voice and Experience Sharing Session), Kathmandu	Mrs. Chija Pawe	NUBL Client	
6	Developing High Performance Organisation Training	Dr. Niraj Gupta	Associate Professor	Indian School of Corporate Governance & Public Policy, Institute of Corporate Affairs
7	Developing High Performance Organisation Training	Mr. Ravi Agarwal	Professor	Jindal Global Business School, India
8	Branch Management Training , Kathmandu	Mr. Bhoj Raj Bashyal	Deputy General Manager	NUBL
9	Branch Management Training, Kathmandu	Mr. Raj Narayan Das	Assistant General Manager	NUBL
10	Branch Management Training, Kathmandu	Mr. Naresh Nepal	DCEO	Centre for Microfinance Nepal
11	Branch Management Training, Kathmandu	Mr. Ramchandra Joshi	CEO	Chhimek Laghubitta Bikash Bank Ltd.
12	Branch Management Training, Kathmandu	Mr. Binod Prasad Shrestha	Director	Winrock International
13	Branch Management Training, Kathmandu	Mr. Badri Baral	Programme Officer	Winrock International
14	Branch Management Training, Kathmandu	Mr. Prem Sagar Subedi	Project Coordinator	UNCDF (CleanStart Project)
15	Branch Management Training, Kathmandu	Mr. Krishna Raj Chaudhari	Chief Manager	NUBL
16	Branch Management Training, Kathmandu	Mr. Manoj Kumar Yadav	Senior Manager	NUBL
17	Branch Management Training, Kathmandu	Mr. Tulasi Upreti	Trainer	Centre for Microfinance Nepal
18	Renewable Energy Technologies Orientation and Branch Management Training, Birgunj	Mr. Bhoj Raj Bashyal	Deputy General Manager	NUBL
19	Renewable Energy Technologies Orientation and Branch Management Training, Birgunj	Mr. Raj Narayan Das	Assistant General Manager	NUBL
20	Renewable Energy Technologies Orientation and Branch Management Training, Birgunj	Mr. Jagya Prasad Pant	Manager	NUBL
21	Renewable Energy Technologies Orientation and Branch Management Training, Birgunj	Mr. Pashupati Prasad Khatri	Programme Officer	Winrock International
22	Renewable Energy Technologies Orientation and Branch Management Training, Birgunj	Nirmal Singh	Trainer	Alternative Energy Promotion Centre, Parsa
23	Renewable Energy Technologies Orientation and Branch Management Training, Birgunj	Rabin Shrestha	Program Associate	Winrock International
24	Renewable Energy Technologies Orientation and Branch Management Training, Birgunj	Mr. Bikash Upreti	Programme Officer	Winrock International
25	Renewable Energy Technology and Branch Management Training, Bhairahawa	Mr. Bhoj Raj Bashyal	Deputy General Manager	NUBL
26	Renewable Energy Technology and Branch Management Training, Bhairahawa	Mr. Jagya Prasad Pant	Manager	NUBL
27	Renewable Energy Technology and Branch Management Training, Bhairahawa	Mr. Pashupati Prasad Khatri	Programme Officer	Winrock International
28	Renewable Energy Technology and Branch Management Training, Bhairahawa	Mr. Badri Nath Baral	Programme Officer	Winrock International
29	Renewable Energy Technology and Branch Management Training, Bhairahawa	Mr. Subarna Kapali	Managing Director	Ajamari Bikash Foundation
30	Renewable Energy Technology and Branch Management Training, Bhairahawa	Mr. Bikash Upreti	Programme Officer	Winrock International
31	Renewable Energy Technology and Branch Management Training, Kohalpur	Mr. Bhoj Raj Bhasyal	Deputy General Manager	NUBL
32	Renewable Energy Technology and Branch Management Training, Kohalpur	Mr. Jagya Prasad Pant	Manager	NUBL
33	Renewable Energy Technology and Branch Management Training, Kohalpur	Mr. Pashupati Prasad Khatri	Programme Officer	Winrock International
34	Renewable Energy Technology and Branch Management Training, Kohalpur	Mr. Bikash Upreti	Programme Officer	Winrock International
35	Branch Manager Meeting and Training, Birendranagar	Mr. Bhoj Raj Bhasyal	Deputy General Manager	NUBL
36	Branch Manager Meeting and Training, Birendranagar	Mr. Jagya Prasad Pant	Manager	NUBL
37	Branch Manager Meeting and Training, Bardibas	Mr. Krishna Raj Chaudhari	Chief Manager	NUBL
38	Branch Manager Meeting and Training, Bardibas	Mr. Jagya Prasad Pant	Manager	NUBL
39	Branch Manager Meeting and Training, Birtamod	Mr. Krishna Raj Chaudhari	Chief Manager	NUBL
40	Branch Manager Meeting and Training, Birtamod	Mr. Narayan Prasad Panthi	Senior Manager	NUBL
41	Branch Manager Meeting and Training, Birtamod	Mr. Jagya Prasad Pant	Manager	NUBL
42	Renewable Energy Technology and Branch Management Training, Pokhara	Mr. Bhoj Raj Bashyal	Deputy General Manager	NUBL

S. No.	Name of Training / Seminar	Resource Person	Designation	Organization
43	Renewable Energy Technology and Branch Management Training, Pokhara	Mr. Krishna Raj Chaudhari	Chief Manager	NUBL
44	Renewable Energy Technology and Branch Management Training, Pokhara	Mr. Jagya Prasad Pant	Manager	NUBL
45	Renewable Energy Technology and Branch Management Training, Pokhara	Mr. Badri Nath Baral	Programme Officer	Winrock International
46	Renewable Energy Technology and Branch Management Training, Pokhara	Mr. Pashupati Prasad Khatri	Programme Officer	Winrock International
47	Renewable Energy Technology and Branch Management Training, Pokhara	Mr. Binod Prasad Shrestha	Director	Winrock International
48	Renewable Energy Technology and Branch Management Training, Pokhara	Mr. Prem Sagar Subedi	Project Coordinator	UNCDF (CleanStart Project)
49	Accountant Review Meeting and Training, Birtamode, Jhapa	Mr. Raj Narayan Das	Assistant General Manager	NUBL
50	Accountant Review Meeting and Training, Birtamode, Jhapa	Mr. Pradip Kumar Das	Assistant Manager	NUBL
51	Accountant Review Meeting and Training, Birtamode, Jhapa	Mr. Raju Niraula	Branch Manager	Citizen Bank International Ltd.
52	Accountant Review Meeting and Training, Birtamode, Jhapa	Mr. Ritendra Karki	Assistant Manager	MetLife Alico, Kathmandu
53	Accountant Review Meeting and Training, Birtamode, Jhapa	Mr. Narayan Prasad Panthi	Senior Manager	NUBL
54	Accountant Review Meeting and Training, Birtamode, Jhapa	Mr. Kalyan Babu Karki	Manager	NUBL
55	Accountant Review Meeting and Training, Birtamode, Jhapa	Mr. Anil Kumar Mishra	Assistant Manager	NUBL
56	Accountant Review Meeting and Training, Birtamode, Jhapa	Mr. Prem Prasad Subedi	Assistant Manager	NUBL
57	Branch Managers' Review Meeting & Training, Kohalapur	Mr. Bhoj Raj Bashyal	Deputy General Manager	NUBL
58	Branch Managers' Review Meeting & Training, Kohalapur	Mr. Ananda Kumar Gautam	Senior Manager	NUBL
59	Branch Managers' Review Meeting & Training, Kohalapur	Mr. Lal Bahadur Rawal	Assistant Manager	NUBL
60	Branch Managers' Review Meeting & Training, Kohalapur	Mr. Niraj Acharya	Assistant Manager	NUBL
61	Accountants' Review Meeting and Training, Bardibas	Mr. Raj Narayan Das	Assistant General Manager	NUBL
62	Accountants' Review Meeting and Training, Bardibas	Mr. Manoj Kumar Yadav	Senior Manager	NUBL
63	Accountants' Review Meeting and Training, Bardibas	Mr. Pradip Kumar Das	Assistant Manager	NUBL
64	Accountants' Review Meeting and Training, Bardibas	Mr. Punyatma Prasad Sukla	Assistant Manager	NUBL
65	Accountants' Review Meeting and Training, Bardibas	Mr. Sitaram Pandit	Assistant Manager	NUBL
66	Accountants' Review Meeting and Training, Bardibas	Mr. Bimal Khanal	Assistant Manager	NUBL
67	Accountants' Review Meeting and Training, Bardibas	Mr. Makbul Khan	Accountant	NUBL
68	Accountants' Review Meeting and Training, Bardibas	Mr. Arna Bahadur Bamalpak	Branch Officer	Siddhartha Bank Ltd
69	Branch Managers' Review Meeting & Training , Bhairahawa	Mr. Bhoj Raj Bhasyal	Deputy General Manager	NUBL
70	Branch Managers' Review Meeting & Training , Bhairahawa	Mrs. Laxmi Pati Kafle	Senior Manager	NUBL
71	Branch Managers' Review Meeting & Training , Bhairahawa	Mr. Purna Bahadur Khadka	Manager	NUBL
72	Branch Managers' Review Meeting & Training , Bhairahawa	Mr. Radheshyam Sahani	Manager	NUBL
73	Branch Managers' Review Meeting & Training , Bhairahawa	Mr. Shankar Chaudary	Assistant Manager	NUBL
74	Branch Managers' Review Meeting & Training , Bhairahawa	Mr. Jay Neupane	Branch Officer	Prabhu Bank Ltd, Bhairavha
75	Branch Managers' Review Meeting & Training , Kathmandu	Mr. Raj Narayan Das	Assistant	NUBL
76	Branch Managers' Review Meeting & Training , Kathmandu	Mr. Mukesh Dahal	Senior Manager	NUBL
77	Branch Managers' Review Meeting & Training , Kathmandu	Mr. Manoj Kumar Yadav	Senior Manager	NUBL
78	Branch Managers' Review Meeting & Training , Kathmandu	Mr. Shiv Raj Rawal	Senior Manager	NUBL
79	Branch Managers' Review Meeting & Training , Kathmandu	Mr. Jagya Prasad Pant	Manager	NUBL
80	Branch Managers' Review Meeting & Training , Kathmandu	Mr. Shankar Chaudary	Assistant Manager	NUBL
81	Branch Managers' Review Meeting & Training , Kathmandu	Mr. Pankaj Pant	Human Resource Manager	Siddharth Bank Ltd.
82	Accountants' Review Meeting and Training, Attariya	Mr. Bhoj Raj Bhasyal	Deputy General Manager	NUBL
83	Accountants' Review Meeting and Training, Attariya	Mr. Bishnu Prasad Parajuli	Senior Manager	NUBL
84	Accountants' Review Meeting and Training, Attariya	Mr. Nabraj Joshi	Manager	NUBL
85	Accountants' Review Meeting and Training, Attariya	Mr. Shankar Chaudary	Assistant Manager	NUBL
86	Accountants' Review Meeting and Training, Attariya	Mr. Baburam Acharya	Accountant	NUBL
87	Accountants' Review Meeting and Training, Attariya	Mrs. Kamala Bhatt	Branch Officer	Kanchan Bikas Bank, Ltd
88	Accountants' Review Meeting and Training, Kohalapur	Mr. Bhoj Raj Bhasyal	Deputy General Manager	NUBL
89	Accountants' Review Meeting and Training, Kohalapur	Mr. Ananda Kumar Gautam	Senior Manager	NUBL
90	Accountants' Review Meeting and Training, Kohalapur	Mr. Niraj Acharya	Assistant Manager	NUBL
91	Accountants' Review Meeting and Training, Kohalapur	Mr. Shankar Chaudary	Assistant Manager	NUBL
92	Accountants' Review Meeting and Training, Kohalapur	Mr. Lal Bahadur Rawal	Assistant Manager	NUBL
93	Accountants' Review Meeting and Training, Kohalapur	Mr. Lav Prasad Kuikel	Branch Officer	Everest Bank Ltd, Nepalgunj
94	Regional Manager Meeting and Training, Kathmandu	Mr. Janardan Dev Pant	Chief Executive Officer	NUBL
95	Regional Manager Meeting and Training, Kathmandu	Mr. Bhoj Raj Bashyal	Deputy General Manager	NUBL
96	Regional Manager Meeting and Training, Kathmandu	Mr. Raj Narayan Das	Assistant General Manager	NUBL
97	Accountants' Review Meeting and Training, Birgunj	Mr. Raj Narayan Das	Assistant General Manager	NUBL
98	Accountants' Review Meeting and Training, Birgunj	Mr. Shambhu Neupane	Senior Manager	NUBL
99	Accountants' Review Meeting and Training, Birgunj	Mr. Hareram Raut	Manager	NUBL
100	Accountants' Review Meeting and Training, Birgunj	Mr. Ajimula Darji	Assistant Manager	NUBL
101	Accountants' Review Meeting and Training, Birgunj	Mr. Pradip Kumar Das	Assistant Manager	NUBL
102	Accountants' Review Meeting and Training, Birgunj	Mr. Umesh Gelal	Branch Officer	Everest Bank Ltd, Hetauda

S. No.	Name of Training / Seminar	Resource Person	Designation	Organization
103	Assistants' Review Meeting and Training, Birendranagar	Mr. Bhoj Raj Bhasyal	Deputy General Manager	NUBL
104	Assistants' Review Meeting and Training, Birendranagar	Mr. Bijya Kumar Ghimire	Manager	NUBL
105	Assistants' Review Meeting and Training, Birendranagar	Mr. Shankar Chaudary	Assistant Manager	NUBL
106	Assistants' Review Meeting and Training, Birendranagar	Mr. Min Bahadur Hamal	Assistant Manager	NUBL
107	Assistants' Review Meeting and Training, Birendranagar	Mr. Laxmi Narayan Sharma	Branch Officer	Janata Bank Ltd, Birendranagar
108	Assistants' Review Meeting and Training, Birtamod	Mr. Raj Narayan Das	Assistant General Manager	NUBL
109	Assistants' Review Meeting and Training, Birtamod	Mr. Narayan Prasad Pant	Senior Manager	NUBL
110	Assistants' Review Meeting and Training, Birtamod	Mr. Manoj Kumar Yadav	Senior Manager	NUBL
111	Assistants' Review Meeting and Training, Birtamod	Mr. Kalyan Babu Karki	Manager	NUBL
112	Assistants' Review Meeting and Training, Birtamod	Mr. Prem Prasad Subedi	Assistant Manager	NUBL
113	Assistants' Review Meeting and Training, Birtamod	Mr. Rajesh Dhakal	Branch Officer	NMB Bank Ltd, Birtamod
114	Branch Managers' Review Meeting & Training, Attariya	Mr. Bhoj Raj Bhasyal	Deputy General Manager	NUBL
115	Branch Managers' Review Meeting & Training, Attariya	Mr. Bishnu Prasad Parajuli	Senior Manager	NUBL
116	Branch Managers' Review Meeting & Training, Attariya	Mr. Nabraj Joshi	Manager	NUBL
117	Branch Management Training for promoting RETs, Kathmandu	Mr. Bhoj Raj Bhasyal	Deputy General Manager	NUBL
118	Branch Management Training for promoting RETs, Kathmandu	Mr. Sunil Khanal	Microfinance Expert	
119	Branch Management Training for promoting RETs, Kathmandu	Dr. Tejhari Ghimire	Microfinance Expert	
120	Branch Management Training for promoting RETs, Kathmandu	Mr. Dev Kumar Dhakal	Director	Nepal Rastra Bank
121	Branch Management Training for promoting RETs, Kathmandu	Mr. Pankaj Pant	HRM Manager	Siddhartha Bank Ltd
122	Branch Management Training for promoting RETs, Kathmandu	Mr. Prem Sagar Subedi	Project Coordinator	UNCDF (CleanStart Project)
123	Branch Management Training for promoting RETs, Kathmandu	Mr. Sopan Bista	Accounts and Finance Manager	Alternative Energy Promotion Centre
124	Branch Management Training for promoting RETs, Kathmandu	Mr. Pashupati Prasad Khatri	Programme Officer	Winrock International
125	Branch Management Training for promoting RETs, Kathmandu	Mr. Manoj Kumar Yadav	Senior Manager	NUBL
126	Branch Management Training for promoting RETs, Kathmandu	Mr. Jagya Prasad Pant	Manager	NUBL
127	Branch Management Training for promoting RETs, Kathmandu	Mr. Binod Prasad Shrestha	Director	Winrock International
128	Branch Management Training for promoting RETs, Kathmandu	Mr. Bhoj Raj Bhasyal	Deputy General Manager	NUBL
129	Branch Management Training for promoting RETs, Kathmandu	Mr. Sunil Khanal	Microfinance Expert	
130	Branch Management Training for promoting RETs, Kathmandu	Mr. Kapil Sharma	Management Expert	
131	Branch Management Training for promoting RETs, Kathmandu	Dr. Tejhari Ghimire	Microfinance Expert	
132	Branch Management Training for promoting RETs, Kathmandu	Mr. Dev Kumar Dhakal	Director	Nepal Rastra Bank
133	Branch Management Training for promoting RETs, Kathmandu	Mr. Pankaj Pant	Human Resource Manager	Siddhartha Bank Ltd
134	Branch Management Training for promoting RETs, Kathmandu	Mr. Prem Sagar Subedi	Project Coordinator	UNCDF (CleanStart Project)
135	Branch Management Training for promoting RETs, Kathmandu	Mr. Sopan Bista	Accounts and Finance Manager	Alternative Energy Promotion Centre
136	Branch Management Training for promoting RETs, Kathmandu	Mr. Pashupati Prasad Khatri	Programme Officer	Winrock International
137	Branch Management Training for promoting RETs, Kathmandu	Mr. Manoj Kumar Yadav	Senior Manager	NUBL
138	Branch Management Training for promoting RETs, Kathmandu	Mr. Jagya Prasad Pant	Manager	NUBL
139	Branch Management Training for promoting RETs, Kathmandu	Mr. Badri Baral	Programme Officer	Winrock International
140	Branch Management Training for promoting RETs, Kathmandu	Mr. Dinesh Dulal	Head, Renewable Energy & Micro Finance	NMB Bank Ltd
141	Workshop on review of current fiscal year and Strategy Formulation, Kathmandu	Mr. Janardan Dev Pant	Chief Executive Officer	NUBL
142	Workshop on review of current fiscal year and Strategy Formulation, Kathmandu	Mr. Bhoj Raj Bhasyal	Deputy General Manager	NUBL
143	Workshop on review of current fiscal year and Strategy Formulation, Kathmandu	Mr. Raj Narayan Das	Assistant General Manager	NUBL
144	Workshop on review of current fiscal year and Strategy Formulation, Kathmandu	Mr. Manoj Kumar Yadav	Senior Manager	NUBL

S. No.	Name of Training / Seminar	Resource Person	Designation	Organization
145	Workshop on review of current fiscal year and Strategy Formulation, Kathmandu	Mr. Narayan Bahadur Karki	Senior Manager	NUBL
146	Workshop on review of current fiscal year and Strategy Formulation, Kathmandu	Mr. Gokarna Prasad Upadhyaya	Senior Manager	NUBL
147	Tab Device Operation Trainings, Birgunj	Mr. Pradip Kumar Das	Assistant Manager	NUBL
148	Tab Device Operation Trainings, Kohalpur	Mr. Shankar Chaudary	Assistant Manager	NUBL
149	Tab Device Operation Trainings, Birtamode	Mr. Pradip Kumar Das	Assistant Manager	NUBL
150	Tab Device Operation Trainings, Bhairahawa	Mr. Narayan Bahadur Karki	Senior Manager	NUBL
151	Tab Device Operation Trainings, Bardibas	Mr. Shankar Chaudary	Assistant Manager	NUBL
152	Tab Device Operation Trainings, Attariya	Mr. Shankar Chaudary	Assistant Manager	NUBL
153	Delinquency Management Training for Promoting RETs, Kathmandu	Mr. Bhoj Raj Bashyal	Deputy General Manager	NUBL
154	Delinquency Management Training for Promoting RETs, Kathmandu	Mr. Sunil Khanal	Microfinance Expert	
155	Delinquency Management Training for Promoting RETs, Kathmandu	Mr. Subash Sharma	Branch Manager	Century Bank
156	Delinquency Management Training for Promoting RETs, Kathmandu	Ms. Tara Dhakal	Micro Enterprise Expert	
157	Delinquency Management Training for Promoting RETs, Kathmandu	Mr. Kapil Sharma	Management Expert	
158	Delinquency Management Training for Promoting RETs, Kathmandu	Mr. Narayan Bahadur Karki	Senior Manager	NUBL
159	Delinquency Management Training for Promoting RETs, Kathmandu	Mr. Prem Sagar Subedi	Project Coordinator	UNCDF (CleanStart Project)
160	Delinquency Management Training for Promoting RETs, Kathmandu	Mr. Sopan Bista	Accounts and Finance Manager	Alternative Energy Promotion Centre
161	Delinquency Management Training for Promoting RETs, Kathmandu	Mr. Pashupati Prasad Khatri	Programme Officer	Winrock International
162	Delinquency Management Training for Promoting RETs, Kathmandu	Mr. Manoj Kumar Yadav	Senior Manager	NUBL
163	Delinquency Management Training for Promoting RETs, Kathmandu	Mr. Jagya Prasad Pant	Manager	NUBL
164	Basic Secretarial Skills, Accounting and Training, Kathmandu	Mr. Bhoj Raj Bashyal	Deputy General Manager	NUBL
165	Basic Secretarial Skills, Accounting and Training, Kathmandu	Mr. Dev Kumar Dhakal	Director	Nepal Rastra Bank
166	Basic Secretarial Skills, Accounting and Training, Kathmandu	Mr. Kapil Sharma	Management Expert	
167	Basic Secretarial Skills, Accounting and Training, Kathmandu	Mr. Sekhar Poudel	Chartered Accountant	
168	Basic Secretarial Skills, Accounting and Training, Kathmandu	Mr. Mukesh Dahal	Senior Manager	NUBL
169	Basic Secretarial Skills, Accounting and Training, Kathmandu	Mr. Narayan Bahadur Karki	Senior Manager	NUBL
170	Basic Secretarial Skills, Accounting and Training, Kathmandu	Mr. Gokarna Prasad Upadhyaya	Senior Manager	NUBL
171	Basic Secretarial Skills, Accounting and Training, Kathmandu	Mr. Pawan Kumar Shrestha	Senior Manager	NUBL
172	Basic Secretarial Skills, Accounting and Training, Kathmandu	Mr. Prem Sagar Subedi	Project Coordinator	UNCDF (CleanStart Project)
173	Basic Secretarial Skills, Accounting and Training, Kathmandu	Mr. Sopan Bista	Accounts and Finance Manager	Alternative Energy Promotion Centre
174	Basic Secretarial Skills, Accounting and Training, Kathmandu	Mr. Manoj Kumar Yadav	Senior Manager	NUBL
175	Basic Secretarial Skills, Accounting and Training, Kathmandu	Mr. Jagya Prasad Pant	Manager	NUBL
176	Workshop on Review of current fiscal year and strategy formulation for next fiscal year, Kathmandu	Mr. Bhojraj Bashyal	Deputy General Manager	NUBL
177	Workshop on Review of current fiscal year and strategy formulation for next fiscal year, Kathmandu	Mr. Raj Narayan Das	Assistant General Manager	NUBL
178	Workshop on Review of current fiscal year and strategy formulation for next fiscal year, Kathmandu	Mr. Narayan Bahadur Karki	Senior Manager	NUBL
179	Workshop on Review of current fiscal year and strategy formulation for next fiscal year, Kathmandu	Mr. Shiv Raj Rawal	Regional Manager	NUBL
180	Workshop on Review of current fiscal year and strategy formulation for next fiscal year, Kathmandu	Mr. Manoj Kumar Yadav	Senior Manager	NUBL
181	Workshop on Review of current fiscal year and strategy formulation for next fiscal year, Kathmandu	Mr. Subash Sharma	Branch Manager	Century Bank
182	Workshop on Review of current fiscal year and strategy formulation for next fiscal year, Bhairahawa	Mr. Bhojraj Bashyal	Deputy General Manager	NUBL
183	Workshop on Review of current fiscal year and strategy formulation for next fiscal year, Bhairahawa	Mr. Radheshyam Sahani	Manager	NUBL

S. No.	Name of Training / Seminar	Resource Person	Designation	Organization
184	Workshop on Review of current fiscal year and strategy formulation for next fiscal year, Bhairahawa	Mr. Laxmipati Kaphle	Regional Manager	NUBL
185	Workshop on Review of current fiscal year and strategy formulation for next fiscal year, Bhairahawa	Mr. Bhaskar Poudel	Branch Manager	Everest Bank Ltd, Bhairahawa
186	Workshop on Review of current fiscal year and strategy formulation for next fiscal year, Attariya	Mr. Bhojraj Bashyal	Deputy General Manager	NUBL
187	Workshop on Review of current fiscal year and strategy formulation for next fiscal year, Attariya	Mr. Bishnu Prasad Parajuli	Regional Manager	NUBL
188	Workshop on Review of current fiscal year and strategy formulation for next fiscal year, Attariya	Mr. Nanda Ram Joshi	Branch Manager	Prabhu Bank Ltd. Dhangadhi, Kailali
189	Workshop on Review of current fiscal year and strategy formulation for next fiscal year, Birendranagar	Mr. Bhojraj Bashyal	Deputy General Manager	NUBL
190	Workshop on Review of current fiscal year and strategy formulation for next fiscal year, Birendranagar	Mr. Min Bahadur Hamal	Assistant Manager	NUBL
191	Workshop on Review of current fiscal year and strategy formulation for next fiscal year, Birendranagar	Mr. Ritendra Karki	Assistant Manager	MetLife Alico, Kathmandu
192	Workshop on Review of current fiscal year and strategy formulation for next fiscal year, Birendranagar	Mr. Krishna Raj Joshi	Branch Manager	Nepal Investment Bank
193	Workshop on Review of current fiscal year and strategy formulation for next fiscal year, Birendranagar	Mr. Bijaya Kumar Ghimire	Manager	NUBL
194	Workshop on Review of current fiscal year and strategy formulation for next fiscal year, Bharatpur	Mr. Raj Narayan Das	Assistant General Manager	NUBL
195	Workshop on Review of current fiscal year and strategy formulation for next fiscal year, Bharatpur	Mr. Manoj Kumar Yadav	Senior Manager	NUBL
196	Workshop on Review of current fiscal year and strategy formulation for next fiscal year, Bharatpur	Mr. Raj Kumar Pokhrel	Regional Manager	NUBL
197	Workshop on Review of current fiscal year and strategy formulation for next fiscal year, Bharatpur	Mr. Rohini Acharya	Branch Manager	Prabhu Bank Ltd Narayangadh
198	Workshop on Review of current fiscal year and strategy formulation for next fiscal year, Kohalpur	Mr. Bhojraj Bashyal	Deputy General Manager	NUBL
199	Workshop on Review of current fiscal year and strategy formulation for next fiscal year, Kohalpur	Mr. Lav Prasad Kuikel	Branch Officer	Everest Bank Ltd, Nepalgunj
200	Workshop on Review of current fiscal year and strategy formulation for next fiscal year, Kohalpur	Mr. Ananda Kumar Gautam	Senior Manager	NUBL
201	Workshop on Review of current fiscal year and strategy formulation for next fiscal year, Birgunj	Mr. Raj Narayan Das	Assistant General Manager	NUBL
202	Workshop on Review of current fiscal year and strategy formulation for next fiscal year, Birgunj	Mr. Manoj Kumar Yadav	Senior Manager	NUBL
203	Workshop on Review of current fiscal year and strategy formulation for next fiscal year, Birgunj	Mr. Upendra Gadtaula	Branch Manager	Siddhartha Bank Ltd, Birgunj
204	Workshop on Review of current fiscal year and strategy formulation for next fiscal year, Birgunj	Mr. Arun Basnet	Senior Manager	MetLife Alico, Kathmandu
205	Workshop on Review of current fiscal year and strategy formulation for next fiscal year, Birgunj	Mr. Shambhu Neupane	Regional Manager	NUBL
206	Workshop on Review of current fiscal year and strategy formulation for next fiscal year, Pokhara	Mr. Bhojraj Bashyal	Deputy General Manager	NUBL
207	Workshop on Review of current fiscal year and strategy formulation for next fiscal year, Pokhara	Mr. Shankar Prasad Neupane	Regional Manager	NUBL
208	Workshop on Review of current fiscal year and strategy formulation for next fiscal year, Pokhara	Mr. Hari Prasad Timilsena	Regional Manager	Siddhartha Bank Ltd, Pokhara
209	Workshop on Review of current fiscal year and strategy formulation for next fiscal year, Pokhara	Mr. Anil Kumar Shrestha	Regional Manager	Deposit and Credit Guarantee Fund, Pokhara
210	Workshop on Review of current fiscal year and strategy formulation for next fiscal year, Birtamode	Mr. Raj Narayan Das	Assistant General Manager	NUBL
211	Workshop on Review of current fiscal year and strategy formulation for next fiscal year, Birtamode	Mr. Manoj Kumar Yadav	Senior Manager	NUBL
212	Workshop on Review of current fiscal year and strategy formulation for next fiscal year, Birtamode	Mr. Narayan Prasad Panthi	Regional Manager	NUBL
213	Workshop on Review of current fiscal year and strategy formulation for next fiscal year, Birtamode	Mr. Rabin Thapa	Branch Manager	Prabhu Bank Ltd, Birtamode
214	Workshop on Review of current fiscal year and strategy formulation for next fiscal year, Birtamode	Mr. Ritendra Karki	Assistant Manager	MetLife Alico, Kathmandu
215	Workshop on Review of current fiscal year and strategy formulation for next fiscal year, Bardibas	Mr. Raj Narayan Das	Assistant General Manager	NUBL
216	Workshop on Review of current fiscal year and strategy formulation for next fiscal year, Bardibas	Mr. Manoj Kumar Yadav	Senior Manager	NUBL
217	Workshop on Review of current fiscal year and strategy formulation for next fiscal year, Bardibas	Mr. Parameshwor Chaudhary	Regional Manager	NUBL
218	Workshop on Review of current fiscal year and strategy formulation for next fiscal year, Bardibas	Mr. Umesh Panjiyar	Branch Manager	Agriculture Development Bank, Dhalkebar

Annex 2

List of resource person of client's trainings:

S. No.	Name of Training / Seminar	Resource Person	Designation	Organization
1	Off-seasonal Vegetable Farming Training, Jethal, Sindhupalchok	Mr. Hira S. K.	Assistant Technician	Nucleus Seeds Potato Centre, Nigale
2	Off-seasonal Vegetable Farming Training, Jethal, Sindhupalchok	Mr. Krishna Prasad Poudel	Officer	Nucleus Seeds Potato Centre, Nigale
3	Off-seasonal Vegetable Farming Training, Jethal, Sindhupalchok	Mr. Maha Prasad Poudel	Development Officer	Nucleus Seeds Potato Centre, Nigale
4	Off-seasonal Vegetable Farming Training, Jethal, Sindhupalchok	Mr. Rabindra Timalsina	Assistant Manager	NUBL
5	Off-seasonal Vegetable Farming Training, Hetauda, Makawanpur	Mr. Devendra Bahadur Singh	Agriculture Technician	Agriculture Service Centre
6	Off-seasonal Vegetable Farming Training, Hetauda, Makawanpur	Mrs. Sunita Gautam	Agriculture Technician	Agriculture Service Centre
7	Off-seasonal Vegetable Farming Training, Hetauda, Makawanpur	Mr. Min Bahadur Kunwar	Horticulture Chief	Agriculture Service Centre
8	Off-seasonal Vegetable Farming Training, Palung, Makawanpur	Mr. Bijya Chandra Jha	Agriculture Technician (Incharge)	Daman Agriculture Service Centre
9	Off-seasonal Vegetable Farming Training, Palung, Makawanpur	Mr. Madhusudhan Acharya	Agriculture Technician (JTA)	Daman Agriculture Service Centre
10	Off-seasonal Vegetable Farming Training, Palung, Makawanpur	Mr. Shiva Raj Rawal	Senior Manager	NUBL
11	Off-seasonal Vegetable Farming Training, Chhaling, Bhaktapur	Mr. Gagan Singh K.C.	Research Officer	Central Horticulture Centre, Kirtipur
12	Off-seasonal Vegetable Farming Training, Chhaling, Bhaktapur	Mr. Sharwan Phaswan	Agriculture Officer	Agriculture Service Centre, Kharipati, Bhaktapur
13	Off-seasonal Vegetable Farming Training, Chhaling, Bhaktapur	Mr. Shiva Raj Rawal	Senior Manager	NUBL
14	Off-seasonal Vegetable Farming Training, Galchhi, Dhading	Mr. Keshav Prasad Ghimire	Horticulture Development Officer	District Agriculture Development Office, Dhading
15	Off-seasonal Vegetable Farming Training, Galchhi, Dhading	Mr. Shiva Raj Rawal	Senior Manager	NUBL
16	Off-seasonal Vegetable Farming Training, Pokhara, Kaski	Mr. Chandrakanta Timalsina	Technical Officer	Regional Agriculture Research Centre, Lumle
17	Off-seasonal Vegetable Farming Training, Pokhara, Kaski	Mr. Shakar Prasad Neupane	Senior Manager	NUBL
18	Agriculture for Income Generation and Bookkeeping Training, Okhaldhunga	Mr. Rajeshwar Silwal	Branch Officer	District Agriculture Development Office, Okhaldhunga
19	Agriculture for Income Generation and Bookkeeping Training, Okhaldhunga	Mr. Kul Prasad Adhikari	Senior Branch Officer	District Agriculture Development Office, Okhaldhunga
20	Agriculture for Income Generation and Bookkeeping Training, Okhaldhunga	Mr. Hem Aale	Technical Assistant	District Agriculture Development Office, Okhaldhunga
21	Agriculture for Income Generation and Bookkeeping Training, Okhaldhunga	Mr. Kalananda Mandal	Technical Assistant	District Agriculture Development Office, Okhaldhunga
22	Agriculture for Income Generation and Bookkeeping Training, Okhaldhunga	Mr. Yam Bahadur Rai	Senior Assistant	NUBL
23	Agriculture for Income Generation and Bookkeeping Training, Okhaldhunga	Mr. Binod Kumar Adhikari	Senior Assistant	NUBL
24	Agriculture for Income Generation and Bookkeeping Training, Okhaldhunga	Mr. Bikram Dahal	Assistant	NUBL
25	Agriculture for Income Generation and Bookkeeping Training, Okhaldhunga	Mr. Rupak Raj Pandey	Assistant	NUBL
26	Mushroom Farming Training, Birendranagar	Mr. Lilaram Dhakal	Proprietor	Nitesh Agriculture Farm, Birendranagar
27	Mushroom Farming Training, Jahare, Surkhet	Mr. Lilaram Dhakal	Proprietor	Nitesh Agriculture Farm, Birendranagar

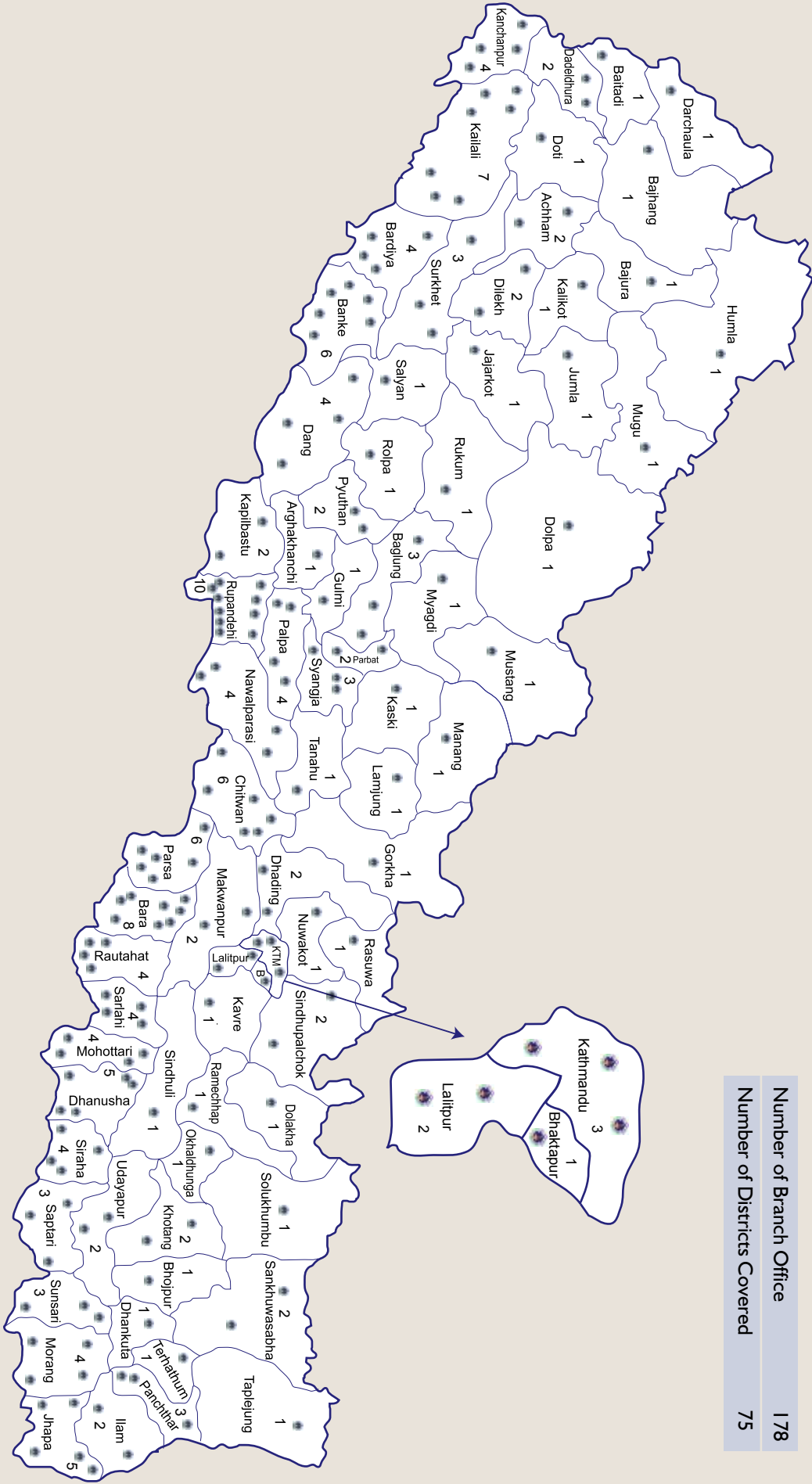
S. No.	Name of Training / Seminar	Resource Person	Designation	Organization
28	Goat and Piggery Farming Training, Khurkot, Sindhuli	Mr. Shiva Kumar Karki	Technician	Veterinary Service Office, Ramechhap
29	Goat and Piggery Farming Training, Khurkot, Sindhuli	Mr. Mukunda Kumar Khadka	Technician	Veterinary Service Office, Ramechhap
30	Goat and Piggery Farming Training, Khurkot, Sindhuli	Mr. Prameshwor Chaudhary	Senior Manager	NUBL
31	Goat and Piggery Farming Training, Khurkot, Sindhuli	Mr. Yam Bahadur Rai	Senior Assistant	NUBL
32	Goat Farming Training, Gaikhur, Gorkha	Mr. Buddhi Prasad Adhikari	Technician	Veterinary Service Office, Palungtar
33	Goat Farming Training, Gaikhur, Gorkha	Mr. Shankar Prasad Neupane	Senior Manager	NUBL
34	Goat Farming Training, Dhikure, Nuwakot	Mr. Chandra Dev Thapa	Veterinary Technician	Veterinary Service Centre, Bidur
35	Goat Farming Training, Dhikure, Nuwakot	Mr. Ram Prasad Khanal	Veterinary Technician	Veterinary Service Centre, Bidur
36	Goat Farming Training, Dhikure, Nuwakot	Mr. Raju Prasad Ghimire	Veterinary Technician	Veterinary Service Centre, Bidur
37	Livestock (Cow and Buffalo) Farming Training, Chhatrebajh, Kavrepalanchok	Mr. Bidur Giri	Technician	Micro Enterprise Development Programme
38	Livestock (Cow and Buffalo) Farming Training, Chhatrebajh, Kavrepalanchok	Mr. Dil Bahadur Pun	Veterinary Technician	Veterinary Service Office, Chhatrebajh
39	Livestock (Cow and Buffalo) Farming Training, Chhatrebajh, Kavrepalanchok	Mr. Raj Kumar Shrestha	Technician	Veterinary Service Office
40	Livestock (Cow and Buffalo) Farming Training, Chhatrebajh, Kavrepalanchok	Mr. Rabindra Timalisina	Assistant Manager	NUBL
41	Poultry Farming Training, Kohalpur, Banke	Dr. Bed Bahadur K.C.	Officer	District Veterinary Hospital, Banke
42	Poultry Farming Training, Kohalpur, Banke	Mr. Bishan Gajmehar	Livestock Officer	District Veterinary Hospital, Banke
43	Poultry Farming Training, Kohalpur, Banke	Mr. Dil Bahadur Khadka	Livestock Technician	District Veterinary Hospital, Banke
44	Poultry Farming Training, Kohalpur, Banke	Mr. Karmadhawaj Chhantyal	Head Assistant	District Veterinary Hospital, Banke
45	Incense Stick Making Training, Saghutar, Ramechhap	Mrs. Anisha Khatri	Technical Assistant	Jalpa Devi Sanstha, Okhaldhunga
46	Incense Stick Making Training, Saghutar, Ramechhap	Mr. Deepak Bahadur G.C.	Senior Assistant	NUBL
47	Incense Stick Making Training, Saghutar, Ramechhap	Mr. Yuwaraj Thapa	Assistant	NUBL
48	Incense Stick Making Training, Saghutar, Ramechhap	Mr. Rajendra Pandey	Assistant	NUBL
49	Leadership Development and Account Keeping Training, Kalikasthan, Rasuwa	Mr. Shiva Raj Rawal	Senior Manager	NUBL
50	Leadership Development and Account Keeping Training, Kalikasthan, Rasuwa	Mrs. Agni Poudel	Supervisor	NUBL
51	Leadership Development and Account Keeping Training, Tripureshwar, Dhading	Mr. Shiva Raj Rawal	Senior Manager	NUBL
52	Leadership Development and Account Keeping Training, Tripureshwar, Dhading	Mr. Bubur Hamal Thakuri	Supervisor	NUBL
53	Leadership Development and Account Keeping Training, Tripureshwar, Dhading	Mr. Rajesh Tamang	Assistant	NUBL
54	Leadership Development and Account Keeping Training, Tripureshwar, Dhading	Mr. Gopal Prasad Dhamase	Assistant	NUBL
55	Leadership Development and Account Keeping Training, Tripureshwar, Dhading	Mr. Bijya Sharma	Assistant	NUBL
56	Leadership Development and Account Keeping Training, Thecho, Kathmandu	Mr. Shiva Raj Rawal	Senior Manager	NUBL
57	Leadership Development and Account Keeping Training, Thecho, Kathmandu	Mr. Ananda Regmi	Supervisor	NUBL
58	Leadership Development and Account Keeping Training, Thecho, Kathmandu	Mr. Parbat Sharma	Assistant	NUBL
59	Leadership Development and Account Keeping Training, Thecho, Kathmandu	Mr. Deepak Chapagai	Assistant	NUBL
60	Leadership Development and Account Keeping Training, Nawalpur, Sindhupalchok	Mr. Rabindra Timalisina	Assistant Manager	NUBL
61	Leadership Development and Account Keeping Training, Nawalpur, Sindhupalchok	Mr. Dhurba Ghimire	Senior Assistant	NUBL

S. No.	Name of Training / Seminar	Resource Person	Designation	Organization
62	Leadership Development and Account Keeping Training, Nawalpur, Sindhupalchok	Mr. Puroshuttam Khanal	Senior Assistant	NUBL
63	Leadership Development and Account Keeping Training, Nawalpur, Sindhupalchok	Mr. Raju Thapa	Assistant	NUBL
64	Leadership Development and Account Keeping Training, Nawalpur, Sindhupalchok	Mr. Dharendra B.K	Assistant	NUBL
65	Leadership Development and Account Keeping Training, Gagalphedi, Kathmandu	Mr. Bhoj Raj Bhasyal	Deputy General Manager	NUBL
66	Leadership Development and Account Keeping Training, Gagalphedi, Kathmandu	Mr. Rabindra Timalsena	Assistant Manager	NUBL
67	Leadership Development and Account Keeping Training, Gagalphedi, Kathmandu	Mrs. Samita Niraula	Assistant Manager	NUBL
68	Leadership Development and Account Keeping Training, Gagalphedi, Kathmandu	Mr. Laxman Karki	Assistant	NUBL
69	Leadership Development and Account Keeping Training, Namdu, Dolakha	Mr. Rabindra Timalsena	Assistant Manager	NUBL
70	Leadership Development and Account Keeping Training, Namdu, Dolakha	Mr. Pitambar Nath Kuwar	Supervisor	NUBL
71	Leadership Development and Account Keeping Training, Namdu, Dolakha	Mrs. Junu Rai	Coordinator	Micro Enterprise Development Programme
72	Leadership Development and Account Keeping Training, Namdu, Dolakha	Mrs. Kumar Neupane	Assistant	NUBL
73	Leadership Development and Account Keeping Training, Tikathali, Lalitpur	Mr. Rabindra Timalsena	Assistant Manager	NUBL
74	Leadership Development and Account Keeping Training, Tikathali, Lalitpur	Mr. Amrit Kumar Adhikari	Director and Journalist	Nepal Radio Network
75	Leadership Development and Account Keeping Training, Tikathali, Lalitpur	Mrs. Bandhana Gyawali	Assistant Manager	NUBL
76	Leadership Development and Account Keeping Training, Ramkot, Kathmandu	Mr. Shiva Raj Rawal	Senior Manager	NUBL
77	Leadership Development and Account Keeping Training, Ramkot, Kathmandu	Mrs. Kalpana Panthi (Khanal)	Senior Assistant	NUBL
78	Leadership Development and Account Keeping Training, Ramkot, Kathmandu	Mr. Bishnu Prasad Adhikari	Assistant	NUBL
79	Leadership Development and Account Keeping Training, Ramkot, Kathmandu	Mrs. Chandrakala Poudel	Assistant	NUBL
80	Leadership Development and Account Keeping Training, Ramkot, Kathmandu	Mrs. Muna Kumari G.C	Assistant	NUBL
81	Leadership Development and Account Keeping Training, Dakchinkali, Kathmandu	Mr. Rabindra Timalsena	Assistant Manager	NUBL
82	Leadership Development and Account Keeping Training, Dakchinkali, Kathmandu	Mr. Bikash Upreti	Programme Officer	Winrock International
83	Leadership Development and Account Keeping Training, Dakchinkali, Kathmandu	Mr. Pashupati Prasad Khatri	Programme Officer	Winrock International
84	Leadership Development and Account Keeping Training, Dakchinkali, Kathmandu	Mr. Ratna Nagarkoti	Support Staff	Winrock International
85	Leadership Development and Account Keeping Training, Dakchinkali, Kathmandu	Mr. Jagya Prasad Pant	Manager	NUBL
86	Leadership Development and Account Keeping Training, Dakchinkali, Kathmandu	Mr. Hari Prasad Joshi	Senior Assistant	NUBL
87	Leadership Development and Account Keeping Training, Dakchinkali, Kathmandu	Mr. Tej Prasad Neupane	Assistant	NUBL
88	Leadership Development and Account Keeping Training, Dakchinkali, Kathmandu	Mr. Rajendra Gaire	Assistant	NUBL
89	Leadership Development and Account Keeping Training, Dakchinkali, Kathmandu	Mrs. Rama Pathak	Assistant	NUBL
90	Entrepreneurship Training on Improved Cooking stoves, Pokhara, Kaski	Mr. Subarna Prasad Kapali	Managing Director	Ajummari Bikash Foundation
91	Entrepreneurship Training on Improved Cooking stoves, Pokhara, Kaski	Mr. Gyanendra Sharma	Resource Person	Grameen Technical Centre
92	Entrepreneurship Training on Improved Cooking stoves, Pokhara, Kaski	Mr. Ishwori Prasad Ghatri	Field Marketing Coordinator	Ajummari Bikash Foundation
93	Entrepreneurship Training on Improved Cooking stoves, Pokhara, Kaski	Mr. Birendra Vaidya	Business Promotion Officer	Industrial Enterprise Development Institute

S. No.	Name of Training / Seminar	Resource Person	Designation	Organization
94	Entrepreneurship Training on Improved Cooking stoves, Pokhara, Kaski	Mr. Shankar Prasad Neupane	Senior Manager	NUBL
95	Entrepreneurship Training on Improved Cooking stoves, Pokhara, Kaski	Mr. Krishna Kant Adhikari	Assistant Manager	NUBL
96	Members Observation Field Visit, Bhigribazar, Pyuthan	Mr. Manoj Kumar Adhikari	Senior Assistant	NUBL Branch Office, Bhigribazar
97	Members Observation Field Visit, Bhigribazar, Pyuthan	Mr. Kamal Prasad Bhusal	Assistant	NUBL Branch Office, Bhigribazar
98	Entrepreneurship Development Training (Experience Sharing), Tandi, Chitwan	Mrs. Kalpana Dhawadhi	NUBL Client	Dayanagar Womens Group
99	Entrepreneurship Development Training, Tandi, Chitwan	Mr. Pawan Kumar Shrestha	Senior Manager	NUBL
100	Entrepreneurship Development Training, Tandi, Chitwan	Mr. Iswar Atrey	Manager	NUBL
101	Entrepreneurship Development Training (Experience Sharing), Birgunj, Parsa	Mrs. Lalmati Devi	NUBL Client	Sabaithawa Womens Group
102	Entrepreneurship Development Training, Birgunj, Parsa	Mr. Pawan Kumar Shrestha	Senior Manager	NUBL
103	Entrepreneurship Development Training, Birgunj, Parsa	Mr. Iswar Atrey	Manager	NUBL
104	Entrepreneurship Development Training, Birgunj, Parsa	Mr. Shambhu Neupane	Senior Manager	NUBL
105	Entrepreneurship Development Training (Experience Sharing), Kalaiya, Bara	Mrs. Binda Devi	NUBL Client	Rampur Womens Group
106	Entrepreneurship Development Training, Kalaiya, Bara	Mr. Pawan Kumar Shrestha	Senior Manager	NUBL
107	Entrepreneurship Development Training, Kalaiya, Bara	Mr. Iswar Atrey	Manager	NUBL
108	Entrepreneurship Development Training, Kalaiya, Bara	Mr. Shambhu Neupane	Senior Manager	NUBL
109	Entrepreneurship Development Training (Experience Sharing), Birtamod, Jhapa	Mrs. Keshab Kadariya	Proprieter	Panchamrit Dairy, Birtamod
110	Entrepreneurship Development Training, Birtamod, Jhapa	Mr. Iswar Atrey	Manager	NUBL
111	Entrepreneurship Development Training, Birtamod, Jhapa	Mr. Narayan Prasad Panthi	Senior Manager	NUBL Birtamod Regional Office
112	Entrepreneurship Development Training, Birtamod, Jhapa	Mr. Kalyan Babu Karki	Manager	NUBL Birtamod Regional Office
113	Training on Goat Farming, Waling	Mr. Hum Narayan Shrestha	Technician	Live-stock Development office, Waling
114	Training on Commercial Vegetable Farming, Belauri	Mr. Mahesh Chaudhari	Office Chief	Agriculture Service Centre, Belauri
115	Training on Commercial Vegetable Farming, Belauri	Mr. Dilliraj Chaudhari	Junior Agriculture Technician (JTA)	Agriculture Service Centre, Belauri
116	Training on Commercial Vegetable Farming, Belauri	Mr. Ek Raj Oli	Instructor	Agriculture Service Centre, Belauri
117	Entrepreneurship Development Training (Experience Sharing), Kohalpur, Banke	Mrs. Mina Chand	NUBL Client	NUBL
118	Entrepreneurship Development Training, Kohalpur, Banke	Mr. Pawan Kumar Shrestha	Senior Manager	NUBL
119	Entrepreneurship Development Training, Kohalpur, Banke	Mr. Sambhu Aslami	Assistant Manager	NUBL
120	Entrepreneurship Development Training (Experience Sharing), Attariya, Kailali	Mrs. Bideshi Chaudhary	NUBL Client	NUBL
121	Entrepreneurship Development Training, Attariya, Kailali	Mr. Pawan Kumar Shrestha	Senior Manager	NUBL
122	Entrepreneurship Development Training, Attariya, Kailali	Mr. Sambhu Aslami	Assistant Manager	NUBL

District wise Branch Network of Nirdhan Uttan Bank Limited

Number of Branch Office	178
Number of Districts Covered	75





Nirdhan Utthan Bank Limited

Nirdhan Bhawan, Bhagawatibahal, Naxal-1, Kathmandu, Nepal
Tel: 977-1-4413711, 4413794, 4413840, Fax: 977-1-4413856
E-mail: info@nirdhan.com, Web: www.nirdhan.com.np