

(NOVEMBER, 2025)

QUARTERLY NEWSLETTER



FY 2082/83-Q1

MID JULY 2025 TO MID OCTOBER 2025
(SHRAWAN 2082 TO ASHÖJ 2082)



PUBLISHED BY NEPAL BANKERS' ASSOCIATION

The background of the entire page is a conceptual illustration. It features a pair of hands holding a glowing, translucent globe. The globe is composed of hexagonal segments, each containing a different icon representing various aspects of global business and technology, such as a factory, a mail envelope, a globe, a gear, and a person. A network of white lines with glowing nodes at the intersections is superimposed over the globe and hands, suggesting a global digital network or data flow. The overall color palette is dark with blue and white highlights from the globe and network lines.

GLOBAL SCENARIO

Central Bank Rates

As of Oct 2025

6.00%

NEPAL RASTRA BANK

4.00%

FEDERAL RESERVE

5.50%

RESERVE BANK OF INDIA

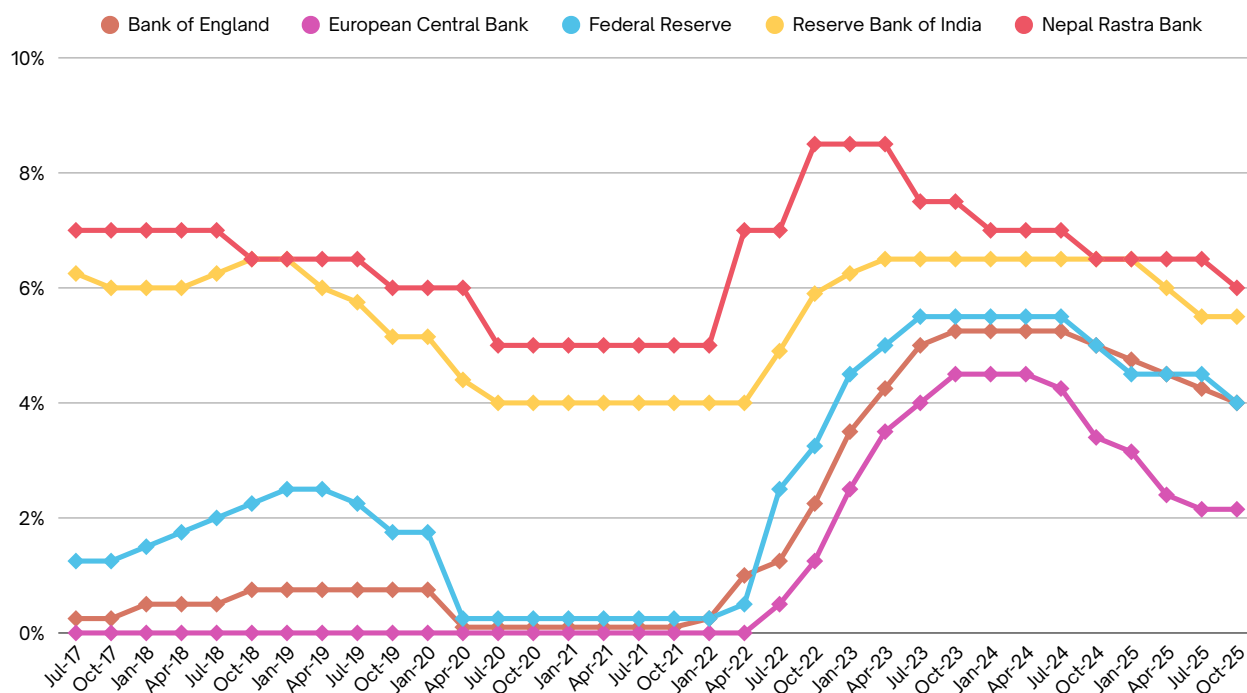
**EUROPEAN
CENTRAL
BANK**

2.15%

BANK OF ENGLAND

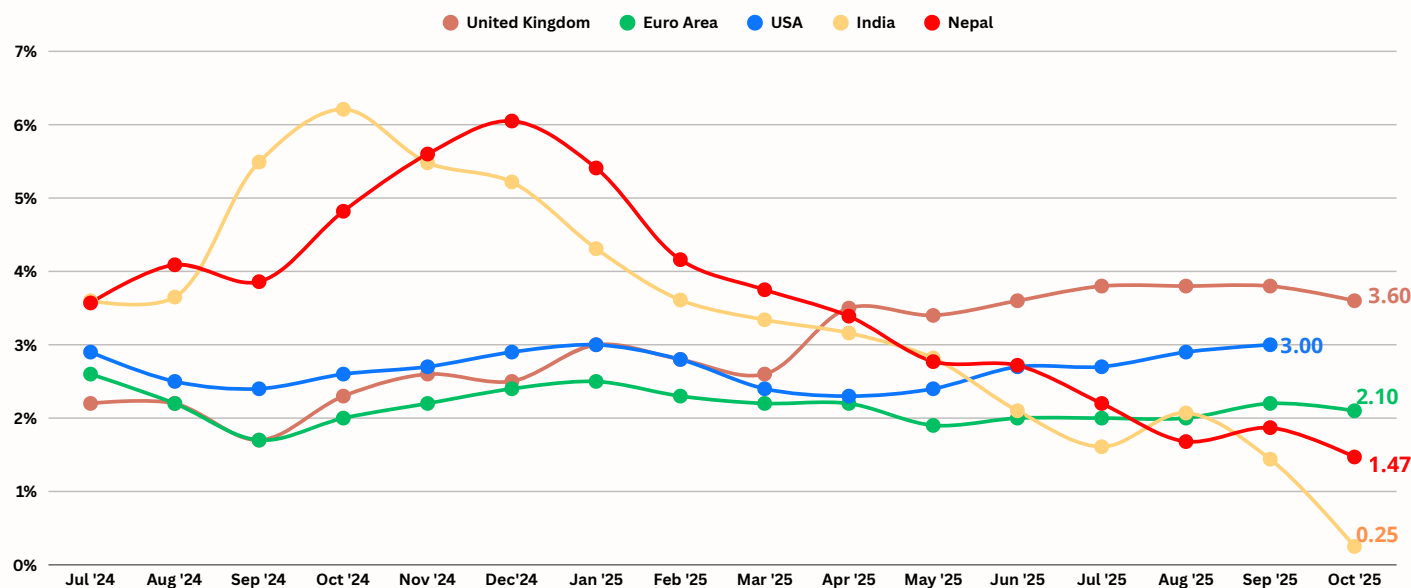
4.00%

Central Bank's Interest Rate in Major Economies (in %)



Source: Respective Central Banks

Inflation in Major Economies (in %)



Source: Respective Central Banks

ADB Inflation Projection (in %)

	2023	2024e	2025f	2026f
Developing Asia	3.3	2.6	1.7	2.1
Developing Asia (excluding China)	6.2	4.8	3.3	3.7
Caucasus and Central Asia	10.2	6.8	7.7	6.6
East Asia	0.6	0.5	0.3	0.6
South Asia	7.9	6.5	3.7	4.7
Southeast Asia	4.2	3.0	2.5	2.7
The Pacific	3.1	1.9	3.0	3.4

Source: Asian Development Outlook, September 2025

e - estimated

f - forecast



GDP GROWTH PROJECTION

World Economic Outlook, IMF, October 2025

e - estimated
f - forecast
in Percentages

	2023	2024	2025f	2026f
World Output	3.5	3.3	3.2	3.1
Advanced Economies	1.7	1.8	1.6	1.6
Emerging Market and Developing Economies	4.7	4.3	4.2	4.0
Emerging and Developing Asia	6.1	5.3	5.2	4.7
Emerging and Developing Europe	3.6	3.5	1.8	2.2
Latin America and the Caribbean	2.4	2.4	2.4	2.3
Middle East and Central Asia	2.6	2.6	3.5	3.8
Sub-Saharan Africa	3.7	4.1	4.1	4.4

Asian Development Outlook, ADB, September 2025

	2023	2024e	2025f	2026f
Developing Asia	5.5	5.1	4.8	4.5
Developing Asia excluding the PRC	5.6	5.1	4.9	4.8
Caucasus and Central Asia	5.4	5.7	5.5	4.9
East Asia	4.8	4.7	4.4	3.9
South Asia	7.8	5.9	5.9	6.0
Southeast Asia	4.1	4.8	4.3	4.3
The Pacific	4.7	3.8	4.1	3.4

Global Economic Prospects, World Bank, June 2025

	2023	2024	2025f	2026f
World	2.8	2.8	2.3	2.4
Advanced economies	1.7	1.7	1.2	1.4
Emerging market and developing economies	4.4	4.2	3.8	3.8
East Asia and Pacific	5.2	5.0	4.5	4.0
Europe and Central Asia	3.6	3.6	2.4	2.5
Latin America and the Caribbean	2.4	2.3	2.3	2.4
Middle East and North Africa	1.6	1.9	2.7	3.7
South Asia	7.4	6.0	5.8	6.1
Sub-Saharan Africa	2.9	3.5	3.7	4.1

FDI Flow by Economy and Region

Amount in USD (billions)

Region/Economy	FDI Inflows			FDI Outflows		
	2022	2023	2024	2022	2023	2024
World	1,389.53	1,454.98	1,508.80	1,568.61	1,556.11	1,608.87
Developed economics	459.98	589.57	641.64	1,020.67	1,038.68	1,117.40
Developing economics	929.61	865.41	867.16	547.94	517.43	491.48
Africa	54.57	55.41	97.03	3.96	0.20	2.45
Asia	676.71	622.33	604.52	471.40	467.02	454.31
Latin America and the Caribbean	196.22	186.74	164.26	70.03	49.77	33.34
Oceania	2.12	0.92	1.35	2.54	0.45	1.38

Source: UNCTAD (2025)

FDI Inflow in South Asia

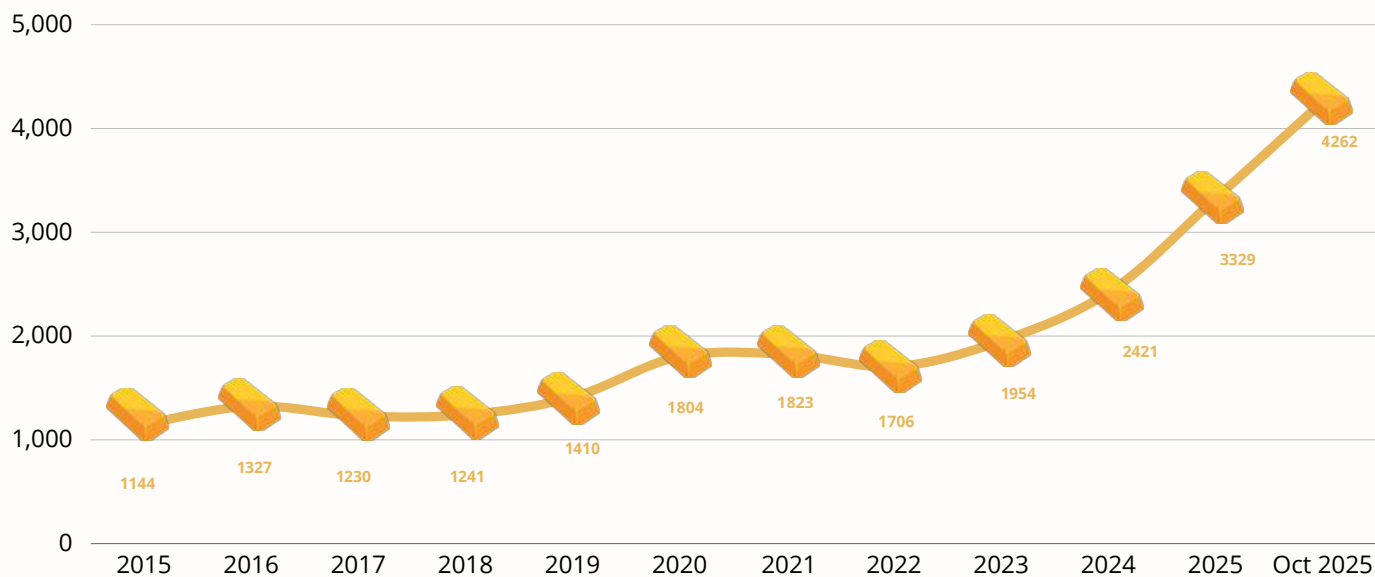
Amount in USD (billions)

Region/Economy	2020	2021	2022	2023	2024
South Asia	70.0	54.4	55.6	34.6	34.6
Afghanistan	0.0	0.0	0.0	0.0	0.0
Bangladesh	1.5	1.6	1.5	1.5	1.3
Bhutan	0.0	0.0	0.0	0.0	0.1
India	64.1	44.8	49.4	28.1	27.6
Maldives	0.4	0.6	0.7	0.8	0.8
Nepal	0.1	0.2	0.1	0.1	0.1
Pakistan	2.1	2.1	1.5	2.0	2.6
Sri Lanka	0.4	0.6	0.9	0.7	0.8

Source: UNCTAD (2025)

Gold Prices

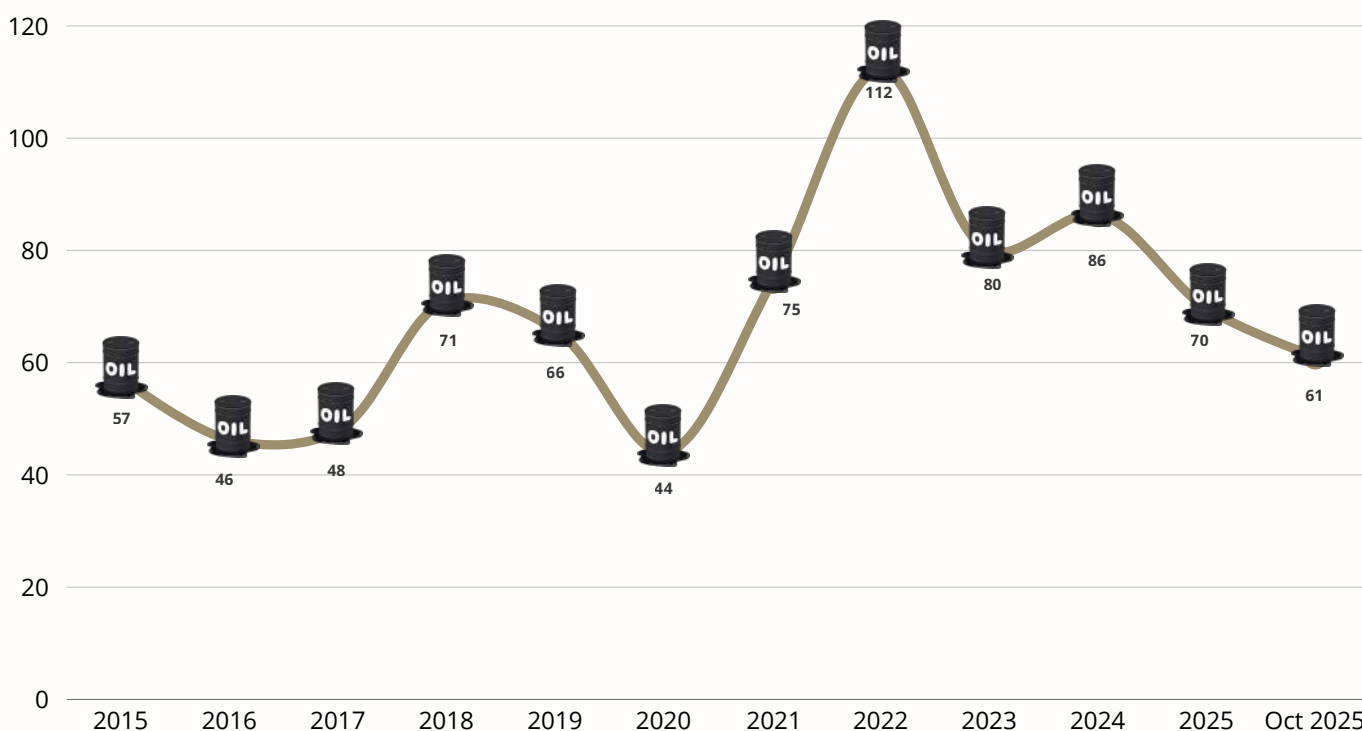
Gold(\$/ounce)



Source: Refers to p.m London historical fix.
<http://www.kitco.com/gold.londonfix.html>

Crude Oil Prices

\$/barrel



Source: Crude Oil Brent

Asian Development Outlook Highlights – September 2025

- United States (US) tariffs have soared to historic heights amid continued elevated trade policy uncertainty. Though generally lower than announced on 2 April, the additional tariffs that took effect in August are historically high. From 2.4% in 2024, the average effective US tariff rate has surged to 17.4%, the highest since the Great Depression of the 1930s. Trade policy uncertainty remains at very high levels, despite easing from April's peak.
- Growth in developing economies in Asia and the Pacific (Developing Asia) accelerated in the first half of 2025, driven by strong exports. Growth picked up to 5.4% in the first half of 2025, compared to 4.9% in the second half of 2024, as strong external demand offset weaker investment.
- Disinflation continued amid falling global energy and food prices, declining prices in the PRC, and moderate core inflation. Energy-related inflation continued to decline in January to August 2025, mirroring lower oil prices. Food inflation also decreased, due to better harvests and crop production boosting supply.
- Tariff frontrunning supported an 8.1% rise in developing Asia's exports in the first half of the year. This was mainly driven by electronics, with rising global demand for AI-related equipment boosting the region's exports—notably semiconductor chips.
- Tourist arrivals continued to rise toward pre-pandemic levels, albeit more slowly. Visitors to the region reached 94% of 2018–2019 average levels in the first half of 2025, compared to 88% in the same period last year.
- Financial conditions improved in the third quarter despite uncertainty over trade and US monetary policy. Investors remained cautious given uncertainty over trade negotiations and the risk of higher tariffs.
- Central banks in much of developing Asia continued loosening monetary policy, and current conditions may support further easing.
- Growth forecasts for major advanced economies are reduced to 1.4% for both 2025 and 2026, reflecting higher tariffs and trade uncertainty. In the US, persistently high inflation and policy uncertainty are weighing on private consumption and investment, prompting downgrades for 2025 and 2026.
- Developing Asia's growth forecasts are trimmed to 4.8% in 2025 and 4.5% in 2026, down by 0.1 and 0.2 percentage points from April. The revisions reflect offsetting factors. The updated trade agreements and tariffs led to a broad shift toward higher US tariffs, which will weigh on the region's exports and growth.
- Inflation in developing Asia is projected to ease further in 2025, driven by lower energy and food prices, before edging up in 2026. The region's 2025 inflation forecast is revised down to 1.7%, from 2.3% in April.
- Other risks include geopolitical tensions, further deterioration in the PRC's property market, and possible financial market volatility. Geopolitical risks remain elevated. Renewed escalation in the Middle East could increase oil and food prices, disrupt supply chains, and dampen growth.

The background of the image is a photograph of a traditional Nepalese temple with multiple tiers of dark green roofs and ornate golden spires. The roofs are covered with a large number of pigeons, some of which are in flight against a pale, overcast sky. The overall scene captures a moment of daily life in a historic setting.

NATIONAL CONTEXT

NEPAL'S ECONOMIC OUTLOOK - WORLD BANK GROUP

- Reflecting the recent unrest and heightened political and economic uncertainty, real GDP growth is projected to slow to 2.1 percent in FY26 in the baseline scenario, with a potential range of 1.5 to 2.6 percent. Reconstruction efforts are expected to begin in FY26 and gain momentum in FY27, supporting a recovery in GDP growth to 4.7 percent in FY27.
- The projected growth slowdown in the baseline is expected to be largely driven by the services sector. Tourism activity is projected to decline sharply, reflecting a significant decline in international tourist arrivals, while the spillover effects of asset losses are expected to weigh on insurance services.
- Inflation is expected to remain within the central bank's 5 percent ceiling over the medium term. Easing global commodity prices, moderating inflation in India (transmitted through the currency peg), and softer cost pressures will help contain prices.
- The current account surplus is projected to widen in FY26, driven by rising remittances despite a projected increase in the trade deficit and underperformance in tourism. The trade deficit is expected to widen slightly in FY26, led by imports of merchandise—particularly crude edible oils and construction equipment for hydropower— and more substantially in FY27 with higher demand linked to non-hydro construction projects.
- The fiscal deficit is projected to widen in FY26 to 2.8 percent of GDP driven by increased spending on reconstruction, elections, private sector relief, and outstanding liabilities.
- The outlook is subject to mixed risks. Key downside risks include rising frequency of natural disasters and persistent political uncertainty weighing on economic activity, higher NPLs straining the domestic financial sector, Nepal's continued presence on the Financial Action Task Force Grey List, and disruptions to public services and core administrative processes reflecting damage to public infrastructure.
- On the upside, a successful political transition and sustained macroeconomic management could strengthen investor sentiment supporting a stronger economic recovery.

Government Revenue and Expenditure

Amount in billion

	2081			2082		
	Target/Budget	Ashoj 30	Percentage	Target/Budget	Ashoj 31	Percentage
REVENUE:						
1. Revenue	1,419.30	248.26	17.49%	1,480.00	249.05	16.83%
a) Tax Revenue	1,284.21	219.68	17.11%	1,325.58	234.33	17.68%
b) Non-Tax Revenue	135.09	28.57	21.15%	154.42	14.72	9.53%
2. Grants	52.33	-	0%	53.45	2.01	3.76%
3. Other Receipts	-	47.53	0%	-	2.13	0%
TOTAL RECEIPTS OF GON (1+2+3):	1,471.63	253.01	17.19%	1,533.45	253.19	16.51%
EXPENDITURE :						
1.Total Expenditure from Treasury (a+b+c)	1,860.30	329.20	17.7%	1,964.11	364.59	18.56%
a. Recurrent	1,140.66	229.85	20.15%	1,180.98	256.81	21.75%
b. Capital	352.35	29.37	8.34%	407.89	19.18	4.70%
c. Financing	367.28	69.97	19.05%	375.24	88.60	23.61%

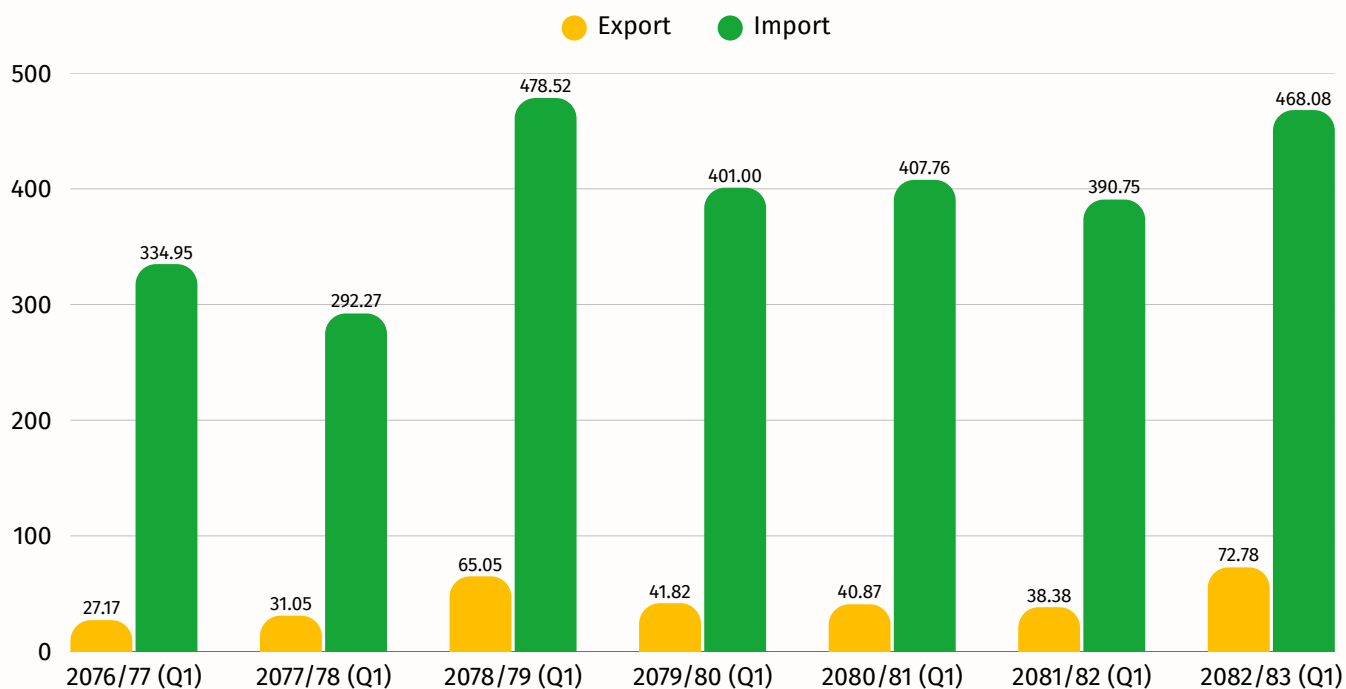
Source: Financial Comptroller General Office

Export and Import (First Three Months)

Trade Indicators	FY 2081/82	FY 2082/83	Change (%)
Imports (Rs.in `000)	390,752,321	468,083,321	19.79
Exports (Rs.in `000)	38,378,717	72,782,805	89.64
Trade Deficit (Rs.in `000)	352,373,604	395,300,516	12.18
Total Foreign Trade (Rs.in `000)	429,131,038	540,866,126	26.04
Imports/Exports Ratio	10.18	6.43	-36.83
Exports Share to Total Trade (%)	8.97	13.46	50.47
Imports Share to Total Trade (%)	91.06	86.54	-4.96

Source: Department of Customs

Export and Import (First Three Months)



Labour Approval In FY 2082/83 Q1

Details

	Male	Female	Total
New Individual	26169	8714	34883
Recruiting agency	78840	7177	86017
Re Entry	68296	8961	77257
G-to-G	2114	330	2444
Legalization	77	38	115
Grand Total	175496	25220	200716

Source: Department of Foreign Employment

Skill Type

	Male	Female	Total
High Skilled	227	172	399
Professional	714	185	899
Semi-skilled	29333	2464	31797
Skilled	98442	16420	114862
Unskilled	46780	5979	52759
Grand Total	175496	25220	200716

Source: Department of Foreign Employment

Debt Liability of the Government of Nepal

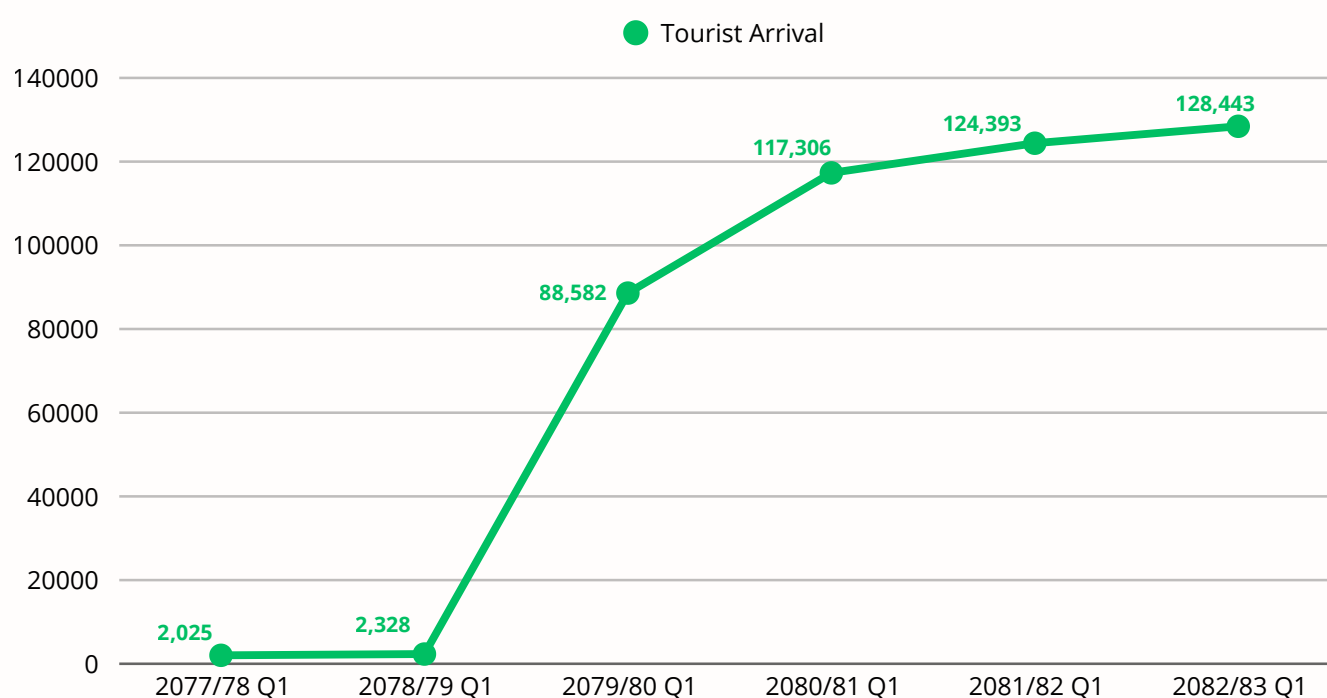
As of Ashoj 2082

Amount in Billions (Rs.)

Particulars	Opening Balance(Shrawan1,2082)	Outstanding Balance Upto Current Month	Composition of Debt in (%)	Public Debt to GDP %
External Debt	1,405.82	1,446.58	53.09	23.69
Domestic Debt	1,268.22	1,278.07	46.91	20.93
Total Debt	2,674.05	2,724.65	100	44.61

Source: Public Debt Management Office

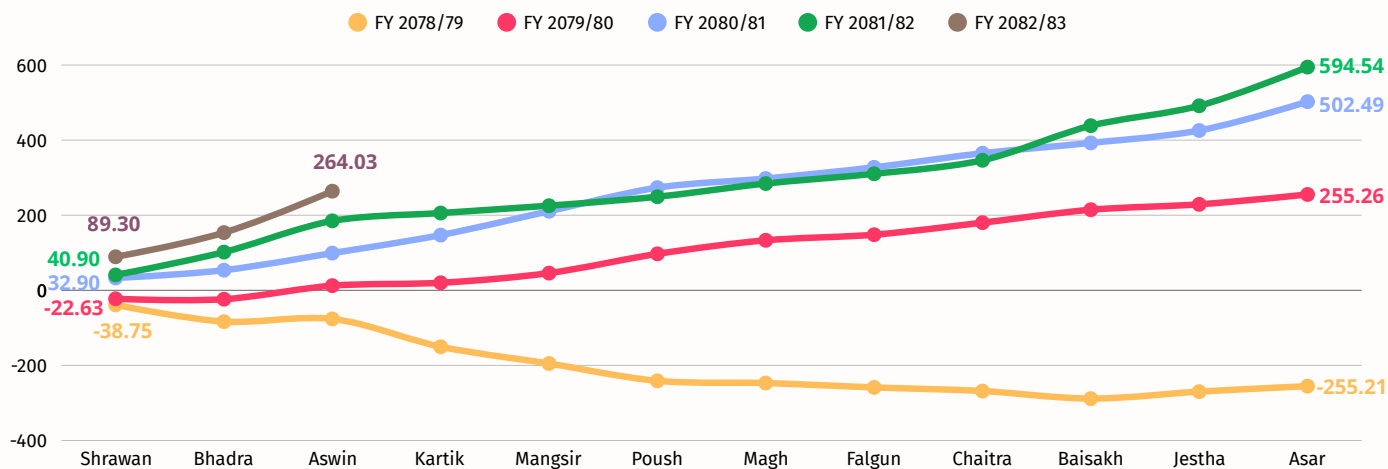
Number of Tourists



Source: Nepal Tourism Board

Balance of Payment

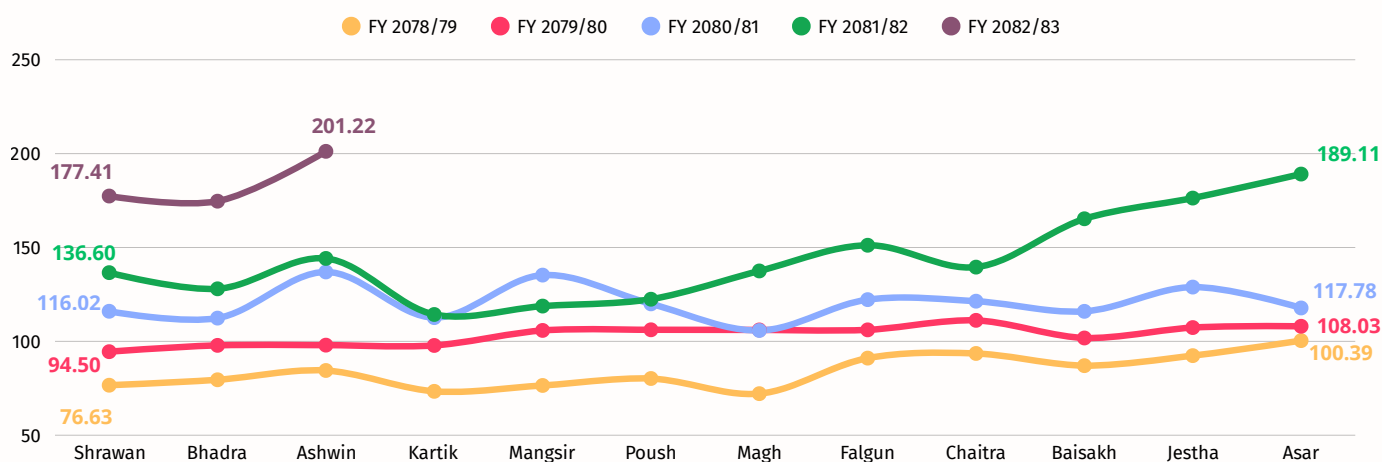
Amount in Billions (Rs.)



Source: NRB

Inward Remittance

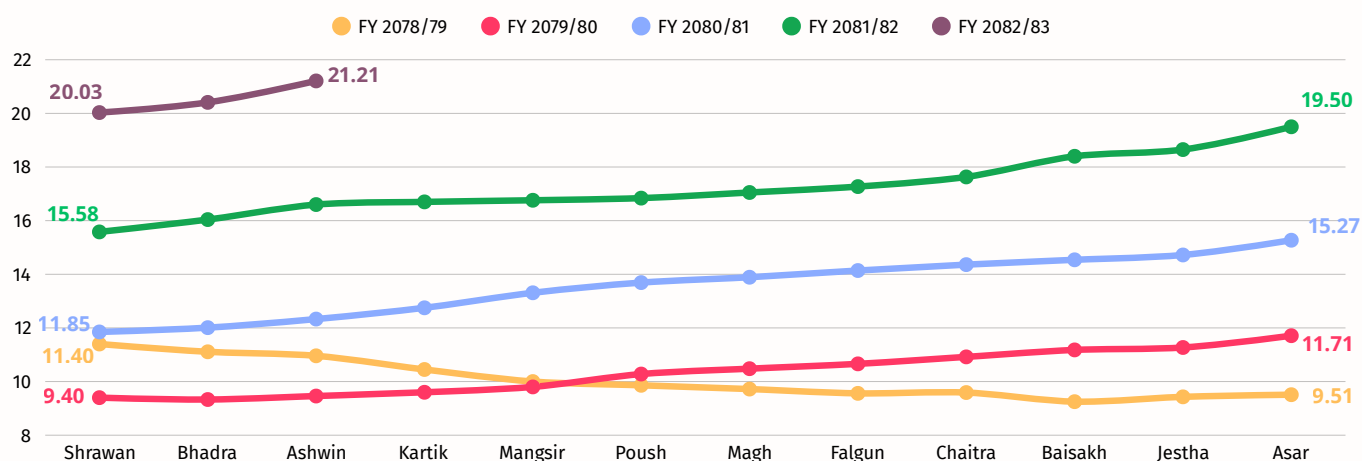
Amount in Billions (Rs.)



Source: NRB

Gross Foreign Exchange Reserves

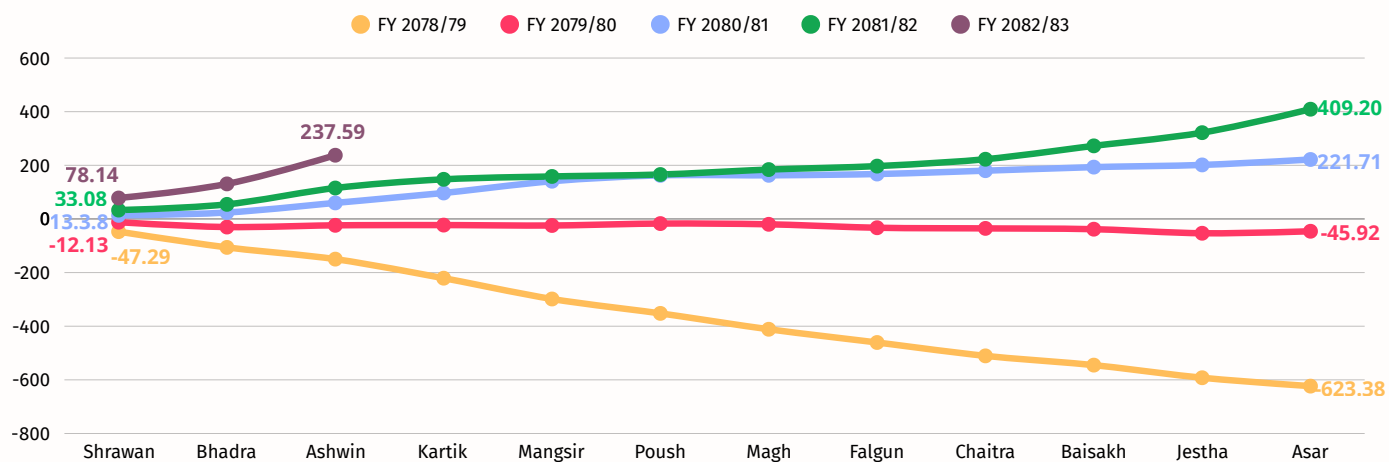
Amount in Billions (USD)



Source: NRB

Current Account

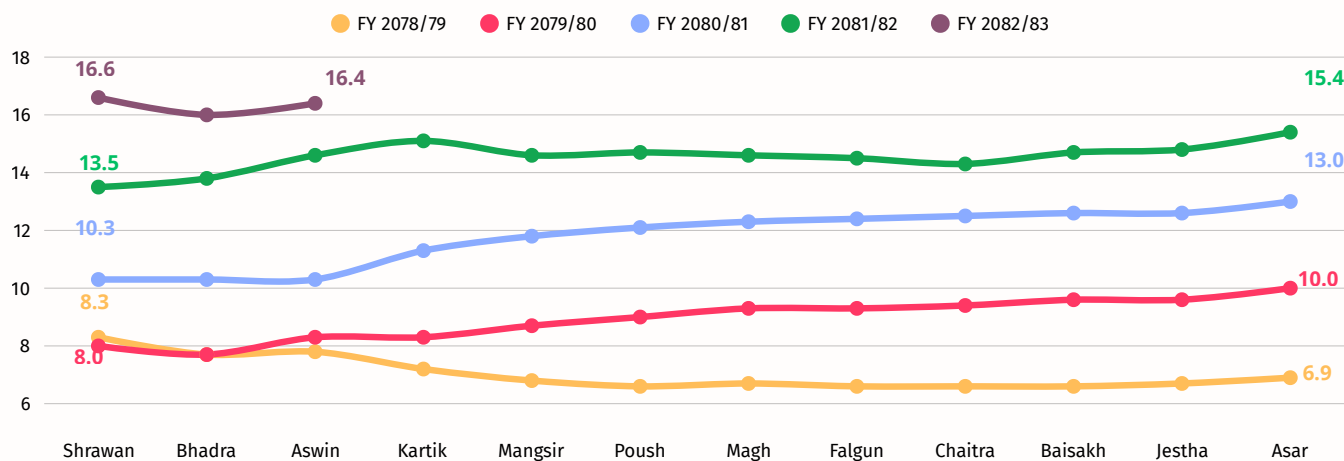
Amount in Billions (Rs.)



Source: NRB

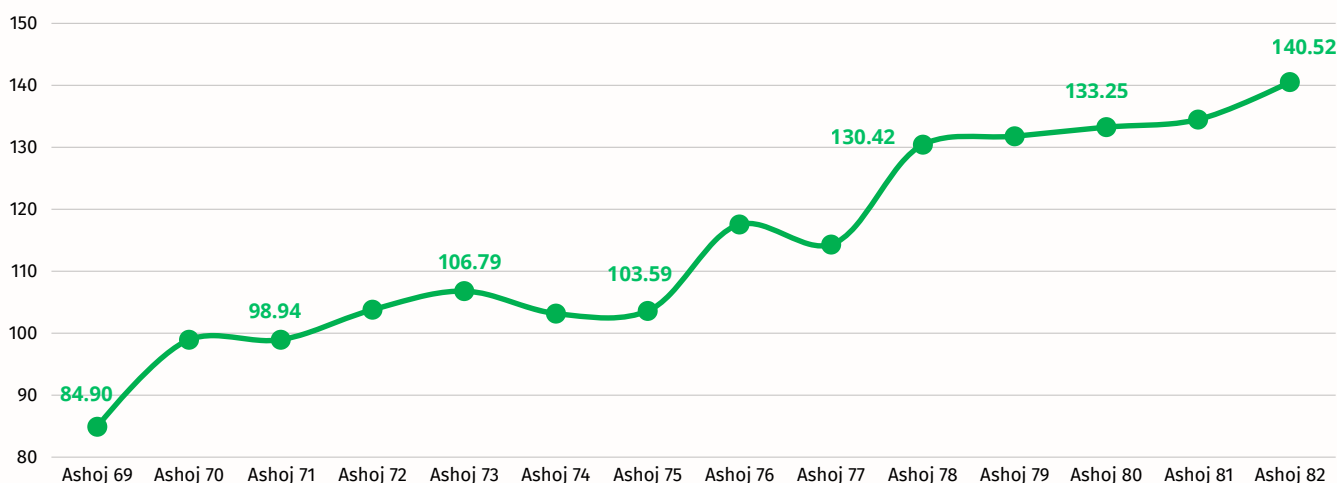
Import Capacity: Merchandise & Services

in Months



Source: NRB

Exchange Rate (USD/NPR)



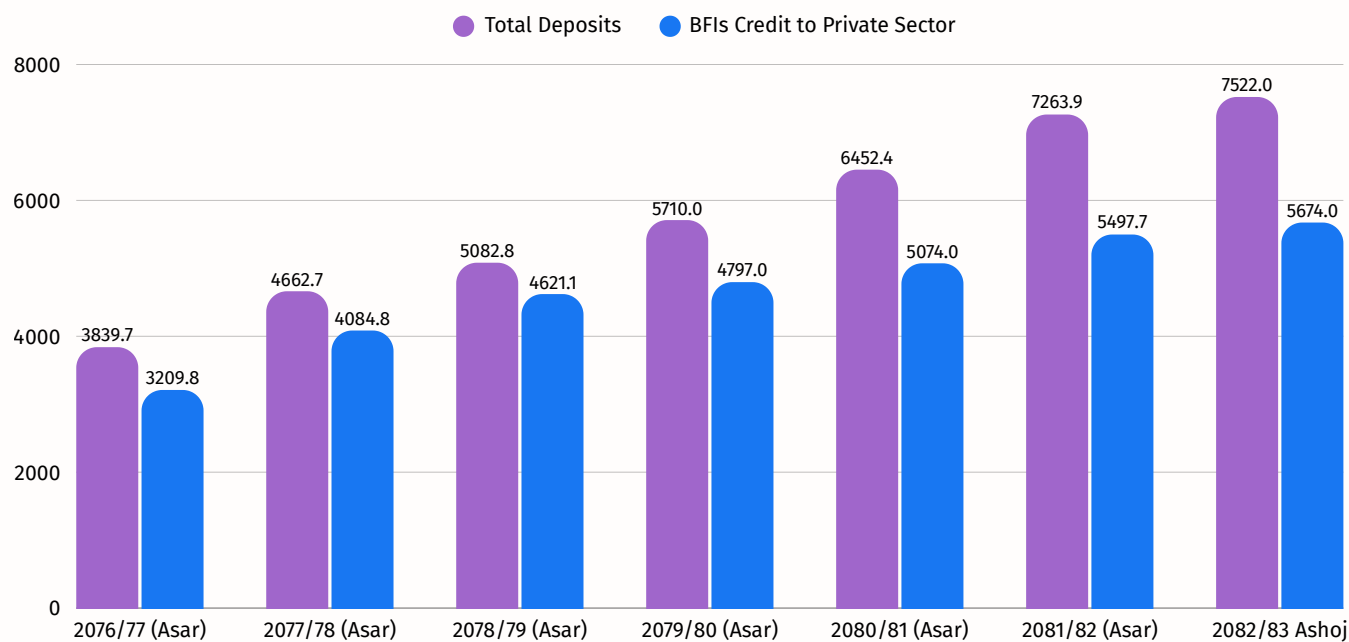
Source: NRB



BANKING SECTOR

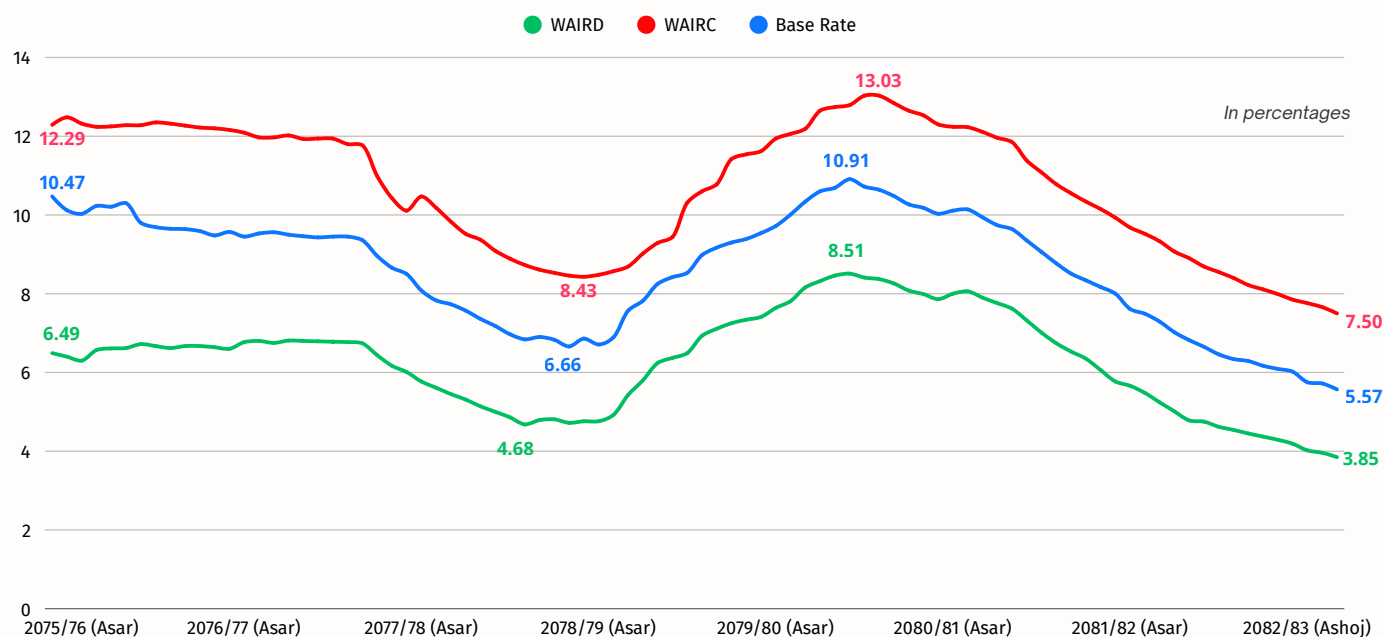
Total Deposit and Credit of BFIs

Amount in Billions (Rs.)



Source: NRB

Base Rate and Weighted Interest Rates of Commercial Banks



Source: NRB

Deposit & Lending of Commercial Banks

FY 2081/82

	Shrawan 1, 2081	Ashoj 31, 2081	Amount in Billions (Rs.)	
			Growth	Growth (%)
Deposit	5086	5755	669	13.15%
Lending	4318	4571	253	5.86%

FY 2082/83

	Shrawan 1, 2082	Ashoj 31, 2082	Amount in Billions (Rs.)	
			Growth	Growth (%)
Deposit	6531	6752	221	3.38%
Lending	4975	5048	73	1.47%

Source: Nepal Bankers' Association

Sector-wise Lending of Commercial Banks

	Amounts in Billion (Rs.)		CHANGES SINCE	(%)CHANGES SINCE
	Ashoj 2081	Ashoj 2082	Ashoj 2081	Ashoj 2081
Agricultural and Forest Related	322.07	315.19	-6.88	-2.14%
Fishery Related	14.45	14.37	-0.07	-0.51%
Mining Related	13.31	10.89	-2.42	-18.21%
Agriculture, Forestry & Beverage Production Related	841.83	909.77	67.94	8.07%
Construction	188.05	209.98	21.93	11.66%
Electricity, Gas and Water	384.79	445.01	60.23	15.65%
Metal Products, Machinery & Electronic Equipment & Assemblage	71.32	72.17	0.85	1.20%
Transport, Communication and Public Utilities	78.20	77.20	-1.00	-1.28%
Wholesaler & Retailer	932.25	961.35	29.10	3.12%
Finance, Insurance and Real Estate	342.46	370.11	27.65	8.07%
Tourism Services	208.27	224.43	16.16	7.76%
Other Services	182.97	202.83	19.86	10.85%
Consumption Loans	854.78	979.90	125.12	14.64%
Local Government	1.18	1.19	0.01	0.78%
Others	246.08	249.47	3.39	1.38%
TOTAL	4682.00	5043.86	361.86	7.73%

Source: NRB

Product-wise Lending of Commercial Banks

	Amounts in Billion (Rs.)		CHANGES SINCE	(%)CHANGES SINCE
	Ashoj 2081	Ashoj 2082	Ashoj 2081	Ashoj 2081
Term Loan	1749.61	1839.82	90.21	5.16%
Overdraft	89.47	83.54	-5.92	-6.62%
Cash Credit Loan	595.64	606.81	11.17	1.88%
Trust Receipt Loan/Import Loan	97.23	119.62	22.38	23.02%
Demand & Other Working Capital Loan	744.40	829.42	85.02	11.42%
Residential Personal Home	319.58	341.35	21.77	6.81%
Real Estate Loan	225.90	226.70	0.80	0.35%
Margin Nature Loan	84.21	121.58	37.37	44.38%
Hire Purchase Loan	107.82	114.02	6.19	5.75%
Deprived Sector Loan	267.91	255.86	-12.05	-4.50%
Bills Purchased	7.20	11.28	4.09	56.78%
Other Product	393.03	493.85	100.82	25.65%
TOTAL	4682.00	5043.86	361.86	7.73%

Source: NRB

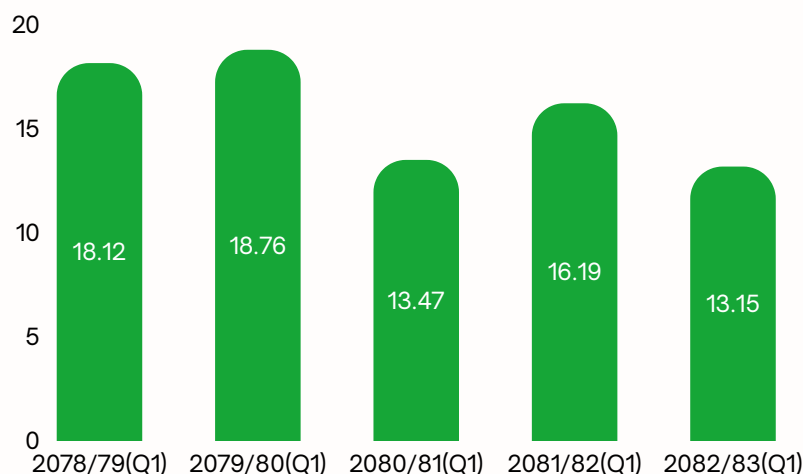
Financial Access of Commercial Banks

			CHANGES SINCE	(%)CHANGES SINCE
	ASHOJ 2081	ASHOJ 2082	ASHOJ 2081	ASHOJ 2081
NO. OF BRANCHES	5,062	5,101	39	0.77%
NO. OF DEPOSIT ACCOUNTS	48,836,432	52,060,558	3,224,126	6.60%
NO. OF LOAN ACCOUNTS	1,587,391	1,661,844	74,453	4.69%
NO. OF BRANCHLESS BANKING CENTERS	1,083	801	-282	-26.04%
NO. OF MOBILE BANKING CUSTOMERS	21,867,428	24,372,754	2,505,326	11.46%
NO. OF INTERNET BANKING CUSTOMERS	1,416,159	1,673,597	257,438	18.18%
NO. OF ATMS	4,831	4,904	73	1.51%
NO. OF DEBIT CARDS	11,968,637	12,476,587	507,950	4.24%
NO. OF CREDIT CARDS	294,901	319,505	24,604	8.34%
NO. OF PREPAID CARDS	198,597	256,972	58,375	29.39%

Source: NRB

Avg. Net Profit of Commercial Banks

Amount in Billions (Rs.)

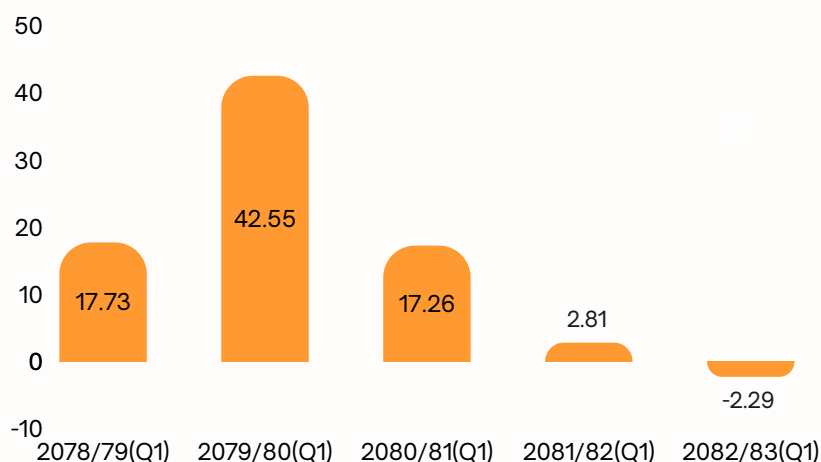


Source: Nepal Bankers Association

Net Profit
13.15 billion

Avg. Distributable Profit of Commercial Banks

Amount in Billions (Rs.)

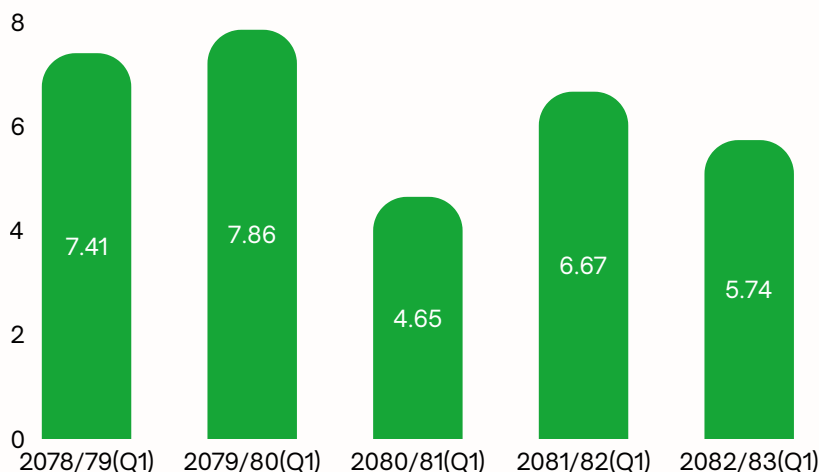


Source: Nepal Bankers Association

Distributable Profit
-2.29 billion

Avg. Income Tax Paid of Commercial Banks

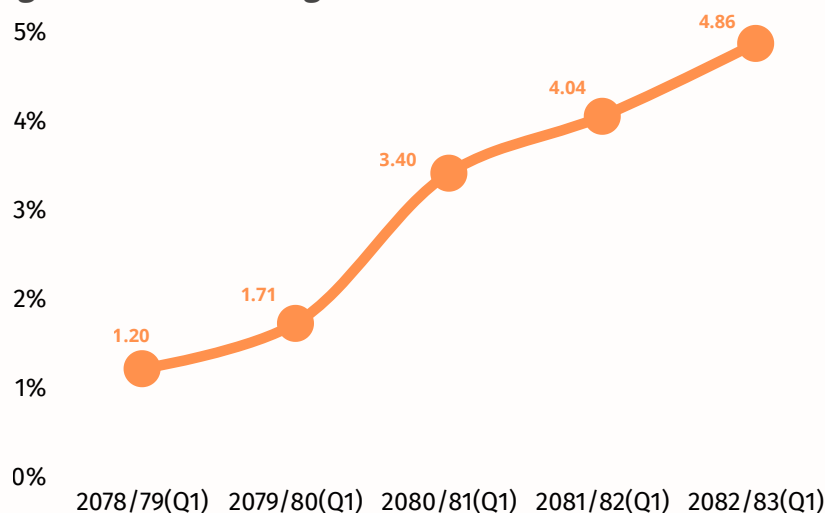
Amount in Billions (Rs.)



Source: Nepal Bankers Association

Income Tax
5.74 billion

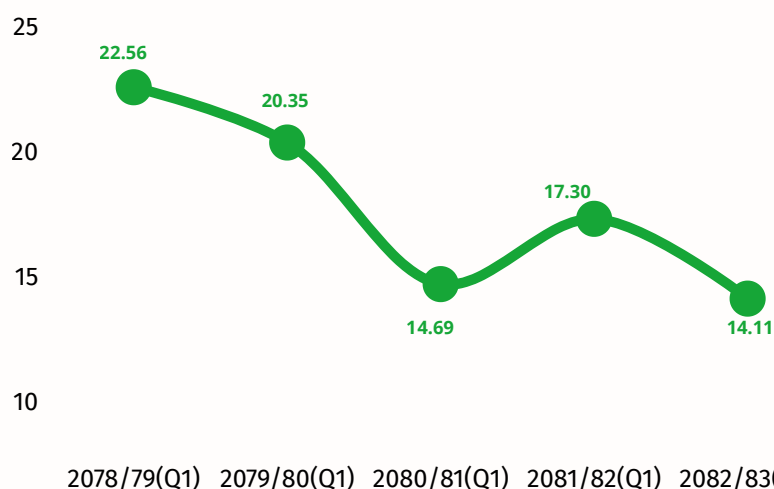
Avg. Non Performing Loans of Commercial Banks



Non Performing Loan
4.86%

Source: Nepal Bankers Association

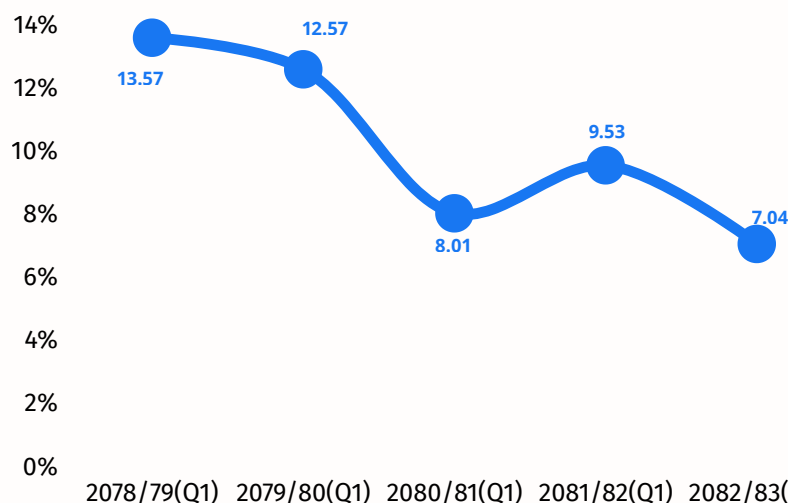
Avg. Earning Per Share of Commercial Banks



Earning Per Share
14.11

Source: Nepal Bankers Association

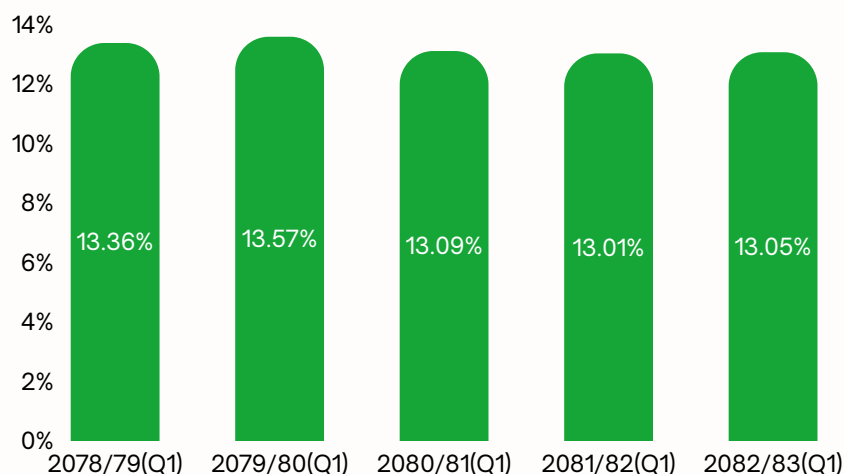
Avg ROE of Commercial Banks



Return on Equity
7.04%

Source: Nepal Bankers Association

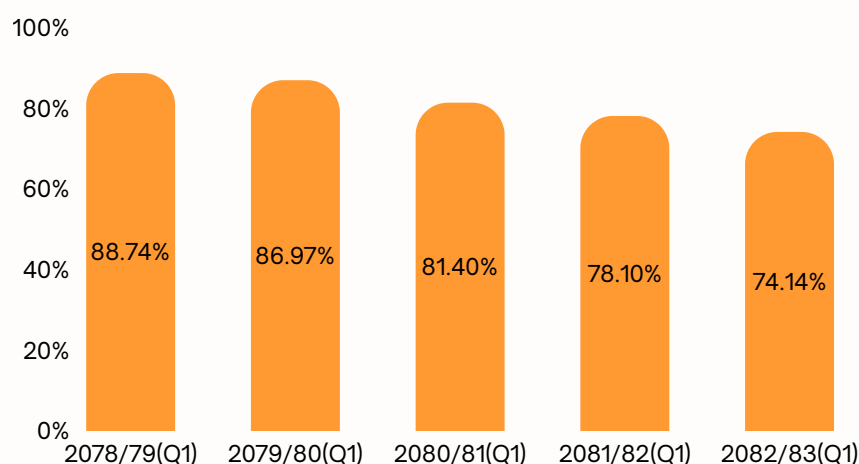
Avg Total Capital / RWA of Commercial Banks



Source: Nepal Bankers Association

Total Capital / RWA
13.05%

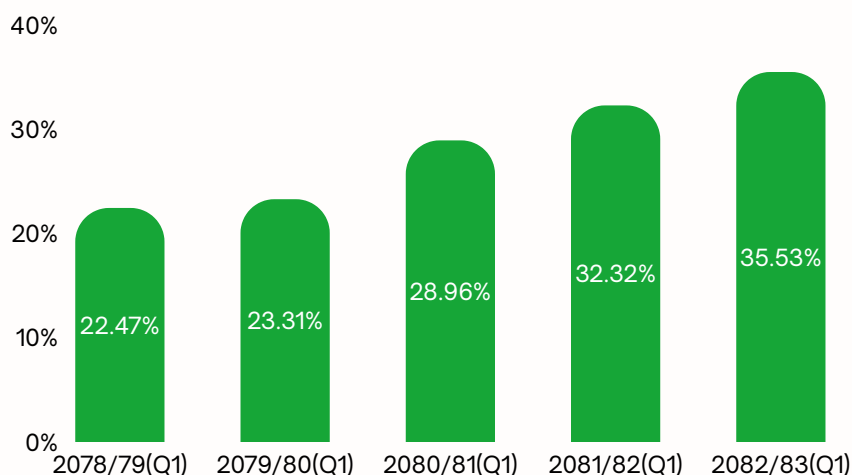
Avg CD Ratio of Commercial Banks



Source: Nepal Bankers Association

CD Ratio
74.14%

Avg Liquidity Ratio of Commercial Banks



Source: Nepal Bankers Association

Liquidity Ratio
35.53%

NBA ACTIVITIES

SHRAWAN - ASHOJ 2082

NBA Organized Virtual Session on Climate Risk in Banking Sector

July 30, 2025 - Nepal Bankers' Association (NBA), in collaboration with Invest for Impact Nepal successfully hosted a virtual session of the Community of Practice (CoP) on "Climate Risk in the Banking Sector". The event brought together sustainability professionals from member banks to engage in an interactive dialogue on the growing importance of integrating climate risk into banking operations.

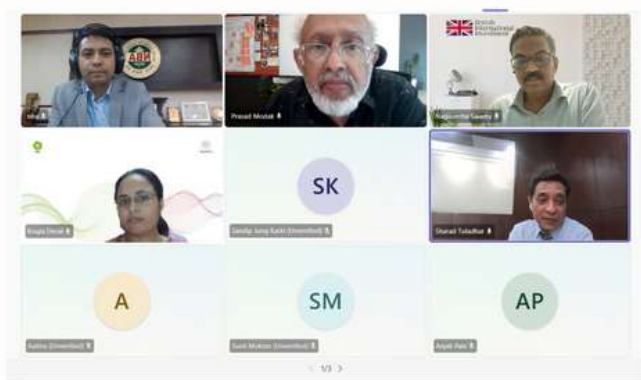
Delivering the opening remarks, Mr. Kapil Gautam, Lead – NBA Sustainable Finance Unit, highlighted the objectives of the program and underscored that the session was part of NBA's ongoing CoP initiatives that aims to foster peer learning, strengthen institutional capacity, and facilitate knowledge exchange among banking professionals engaged in sustainable finance.



The virtual session featured two insightful technical presentations. The first was delivered by Mr. Nagasimha Swamy, Manager – Environment & Social at British International Investment (BII), who shared global learnings on climate risk and their relevance for Nepal's banking sector. During his presentation he discussed on physical and the transitional climate risk and highlighted that Nepalese banking sector must act proactively to integrate global climate risk practices.

The second presentation was led by Ms. Krupa Desai from Environment Management Company (EMC). She focused on the impacts of climate change, key methodologies for climate risk assessment, and the strategies that Nepalese banking and financial sector should adopt to address climate-related risks in their lending operations.

The session was moderated by Dr. Prasad Modak, Managing Director at EMC. Especially in light of the growing investments in climate sensitive sectors and the rising associated risks, he underscored the urgent need for collective collaboration across all sectors, including regulators, financial institutions, and development partners to support a sustainable transition. The program was followed by an interactive Q&A session and was attended by over 30 officials from member banks. The session was part of the ongoing Community of Practice (CoP) initiatives led by NBA's Sustainable Finance Unit.



Virtual Session on Climate Finance Opportunities in the Banking Sector

August 28, 2025 - Nepal Bankers' Association (NBA), in collaboration with Invest for Impact Nepal (IIN) and Environment Management Company (EMC), organized a virtual session of the Community of Practice (CoP) on "Climate Finance Opportunities in the Banking Sector". The session was a part of NBA's ongoing initiative to strengthen sustainable finance practices, which focused on opportunities that climate finance offers to the banking sector.

Delivering the welcome remarks, Mr. Kapil Gautam, Lead – NBA Sustainable Finance Unit, highlighted the aims of the program and underscored NBA's continued efforts to promote sustainable finance practices in Nepal's banking sector. He emphasized the role of peer learning, institutional capacity-building and knowledge exchange among banking professionals as key drivers in advancing sustainable finance.



The virtual session featured two technical sessions. The first technical presentation was delivered by Mr. Rajnish Kadambar, Executive Director & Head of ESG at Eversource Capital Private Limited. He outlined the significance of climate finance, noting its role in reducing reliance on fossil fuels and enhancing resilience to climate impacts. Highlighting on the different funding sources and financial instruments, Mr. Kadambar stressed the increasing importance of adaptation finance and loss and damage finance, especially for the climate vulnerable countries like Nepal.

The second technical session was led by FMO team members; Ms. Claire Gilligs, Manager, Sustainability Standards Integration and Ms. Roxana Ignat, Senior Investment Officer. They focused on the role of ESG practitioners in climate finance and shared global perspectives on emerging trends and opportunities. Ms. Gillig highlighted the key drivers of climate investing, including technological developments and the urgent need for adaptation and resilience solutions. Ms. Ignat elaborated on practical assessments approaches, emphasizing that renewal projects must comply with green finance taxonomies and adhere to the "do no significant harm" principle.

The session was moderated by Ms. Krupa Desi from EMC and it was followed by an engaging interactive Q&A segment. More than 40 officials from member banks participated in the program. The session was part of the ongoing Community of Practice (CoP) initiatives led by NBA's Sustainable Finance Unit.

Training Program on SWIFT ISO20022

September 2, 2025 - Nepal Bankers' Association (NBA), in collaboration with SWIFT, successfully organized a three-day training program in Kathmandu. The training was focused on "ISO 20022- Master CBPR+ Guidelines and Payment Message Standards". The program brought together participants from across the banking sector to strengthen knowledge and practices on financial messaging standards, compliance and global best practices.

The training program was initiated by welcome remarks from NBA President Mr. Santosh Koirala, who highlighted NBA's longstanding role in supporting the banking industry through capacity-building initiatives, innovation, knowledge-sharing and global partnerships. Mr. Koirala emphasized that NBA has been consistently working to strengthen the capabilities of banking sector and bring international best practices to the industry. He also underlined NBA's commitment to ensuring the competitiveness and resilience of Nepal's banking sector in an evolving global financial landscape.



The three days sessions was led by Mr. Praveen Gupta, a seasoned FCC and Business Consultant from India. With over a decade of experience and certification as an ISO20022 and CBPR+ Trainer, Mr. Gupta delivered expert-led sessions focusing on the practical usage and implementation guidelines.



The training provided participants with valuable insights into the adoption of global practices, ensuring greater compliance and efficiency across the sector which covered both theoretical frameworks and practical applications, creating an engaging learning environment for participants. The program was attended by over 30 participants from the banking sector.

Capacity Building Workshop on Development of Energy Efficiency Mechanism

September 26, 2025 - Nepal Bankers' Association in collaboration with GIZ under the REEEP-GREEN project framework organized "Capacity Building Workshop on Development of Energy Efficiency Loan Mechanism. REEEP-GREEN is a technical cooperation project being implemented under the agreement between the Government of Nepal (GoN), the Federal Republic of Germany and the European Union.



Currently, the project is providing conditional grants to industries to implement energy efficiency measures. Building on these experiences, a draft loan product has been developed to support investments by industries in energy-efficient measures, which participating banks could offer. The event provided a valuable platform to explore how banks can support industries in adopting energy-efficient and cost-saving measures. Banks gathered insightful feedback during the workshop, which will help refine the framework into a practical and effective financing mechanism.

A one-day capacity-building workshop was held in Kathmandu with representatives from eight commercial banks interested in developing an Energy Efficiency Loan product.



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