



# Potential Satellite Data Use for Financial Institutions in Nepal

Sagun Prajapati  
Sanima Bank Limited



# About Sanima Bank

- Sanima Bank is one of the top “A” Class Financial Institution of Nepal
- As on 14th Jan, 2022 the paid up share capital of the bank is around USD 95.19 Mio or NPR 11.33 Billion.
- The shares are listed on the Nepal Stock Exchange (NEPSE) under the symbol SANIMA.

# Why Satellite images for Banks?

TECHNOLOGY NEWS AUGUST 25, 2020 / 4:16 PM / UPDATED 2 YEARS AGO

## India's ICICI Bank uses space images for farm loans to cut costs

By Reuters Staff

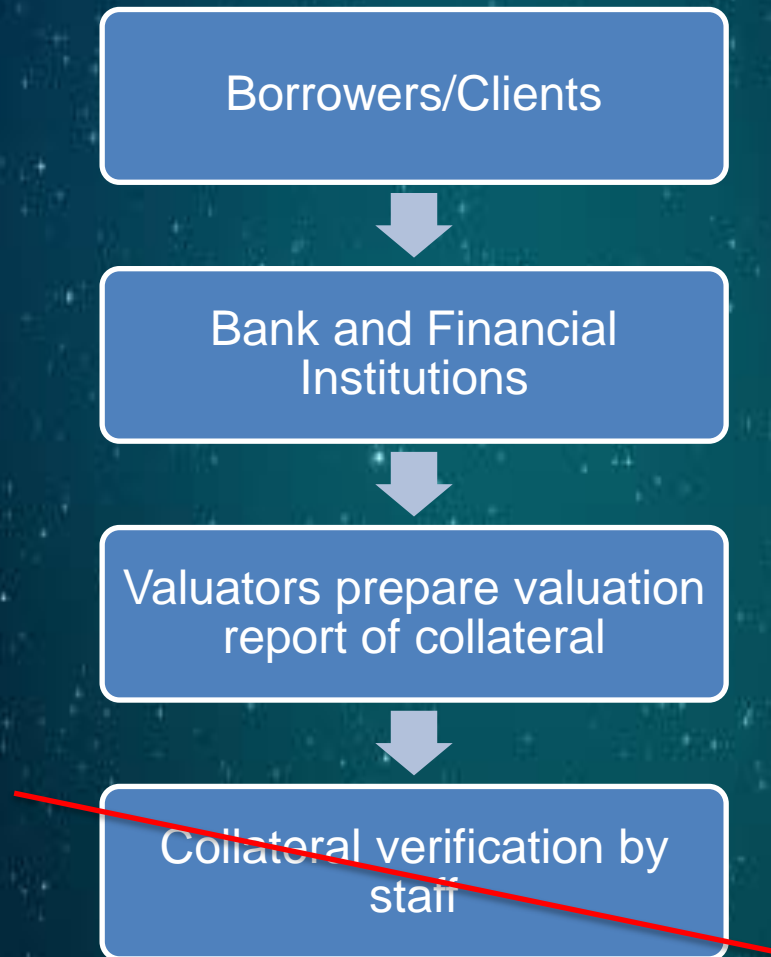
2 MIN READ



Data are used to calculate farm crop yields, mapping of crops, geotagging farmland to specific farmers, farm diversification, planting cycles, and trends in production—and that can help forecast revenues, potential repayment deficits, and timing of income.

3/23/2022

# Loan Process of Nepal



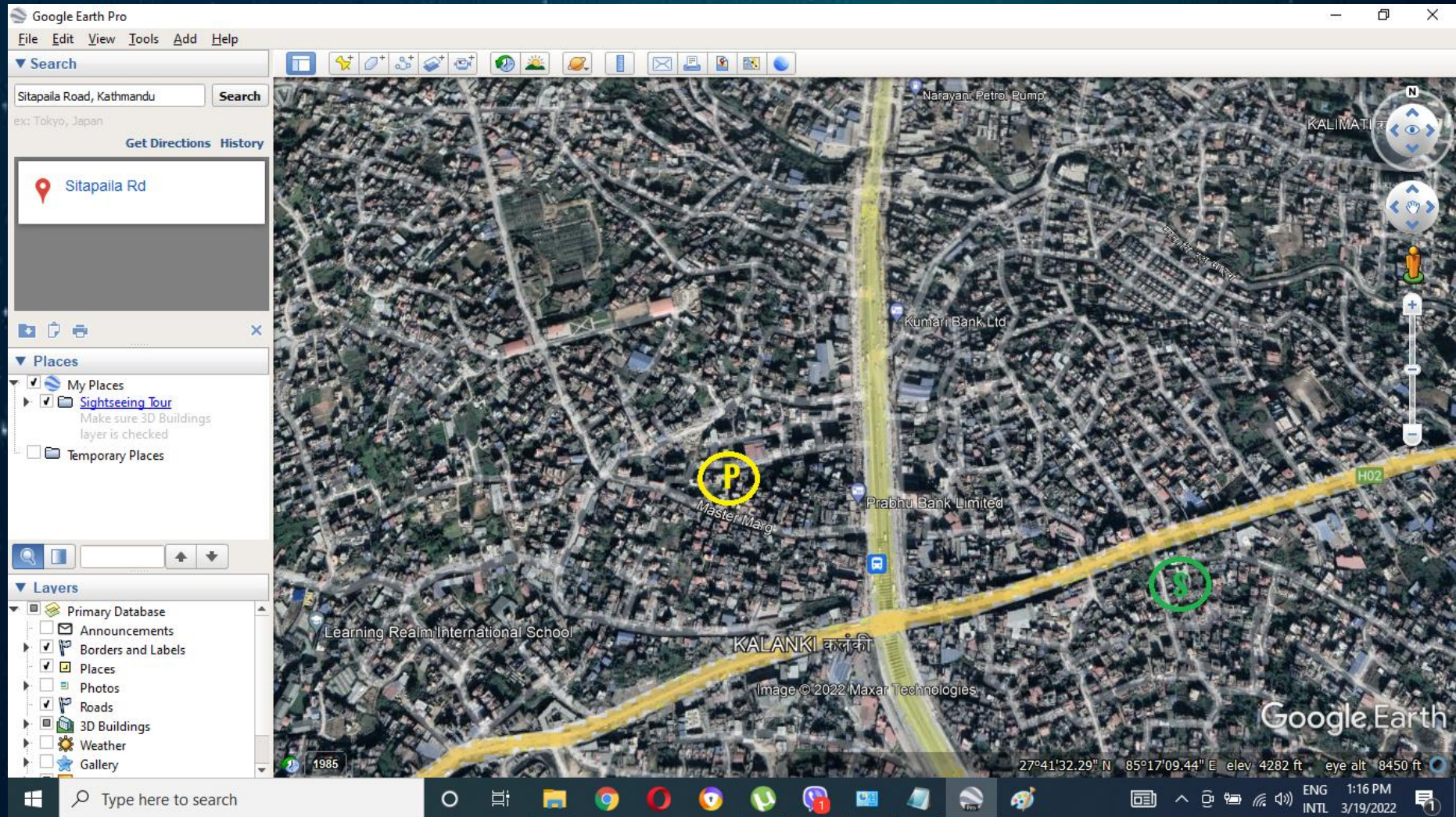
# How we are using satellite images?





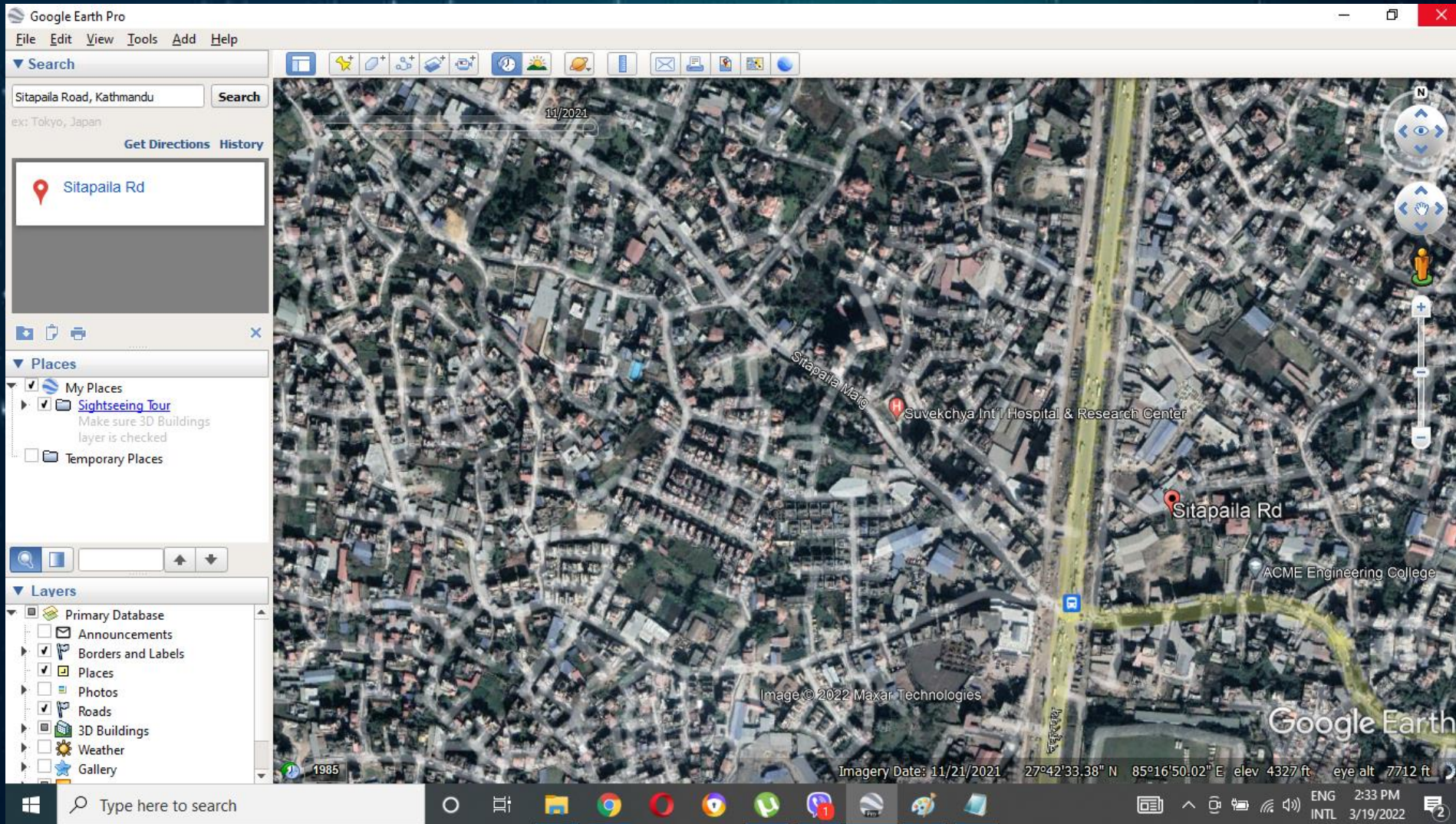


# Syuchatar Area, Kathmandu, Nepal





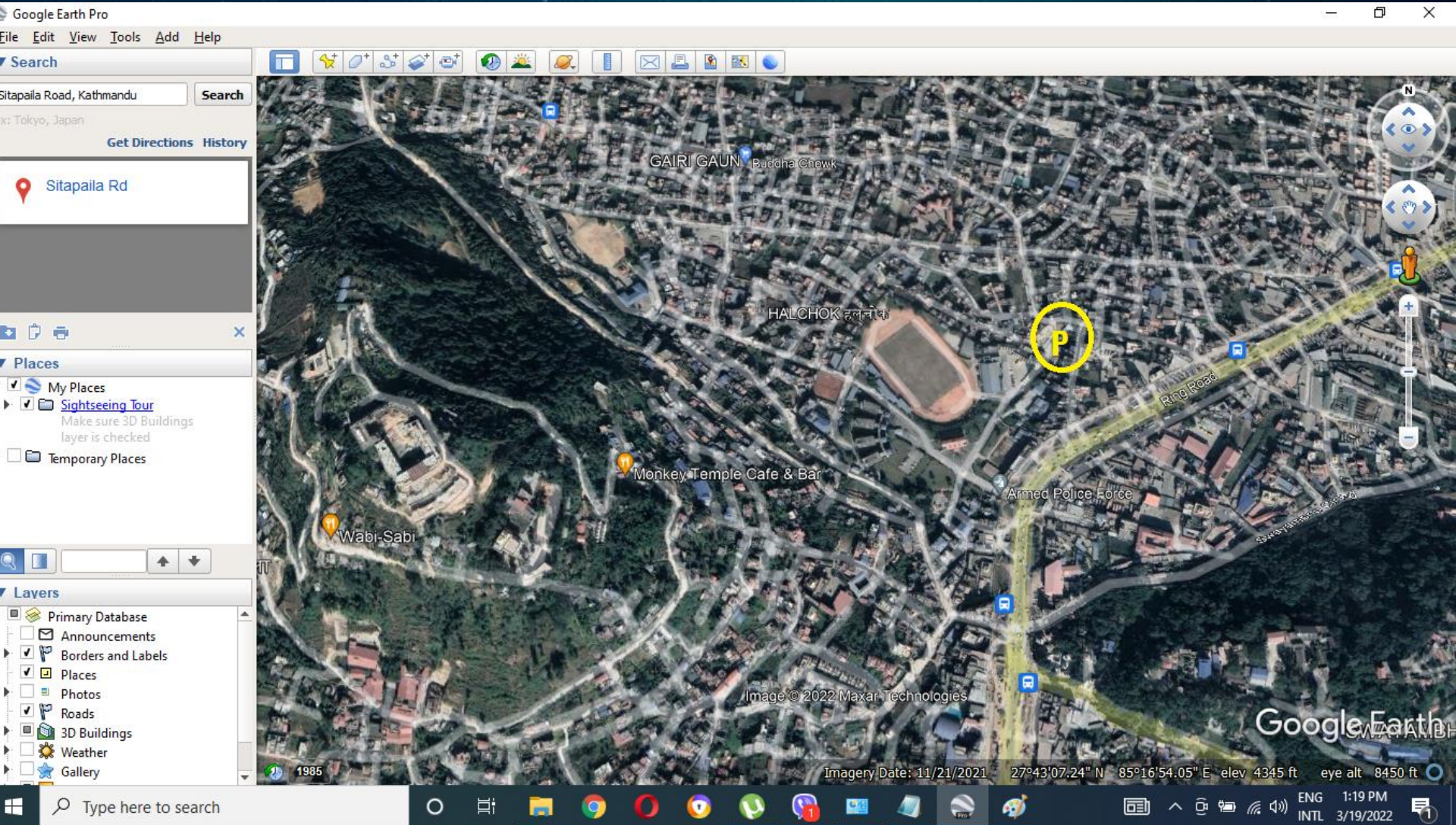
# Sitapaila Area, Kathmandu, Nepal



3/23/2022



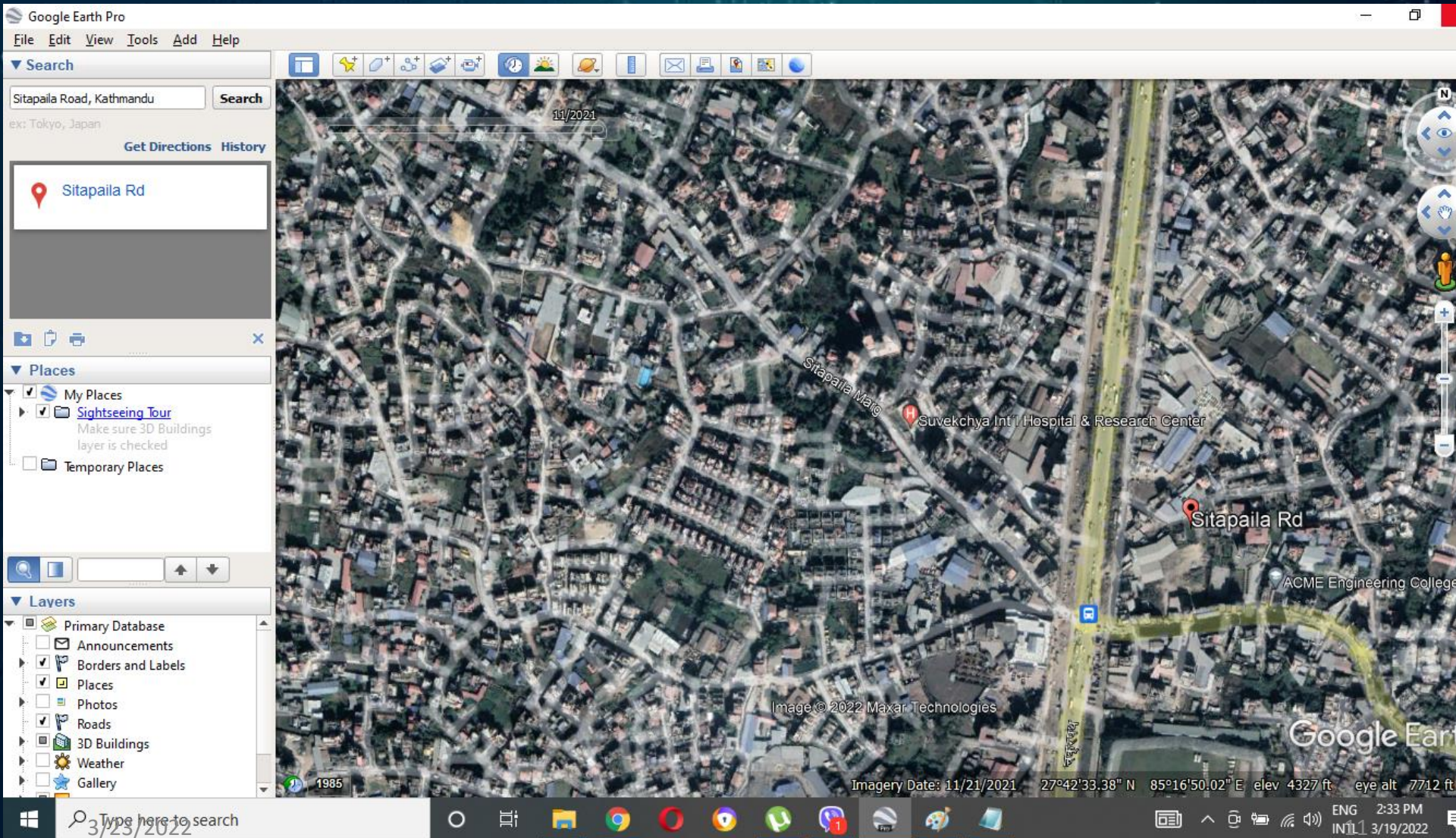
# Halchowk Area, Kathmandu, Nepal



3/23/2022

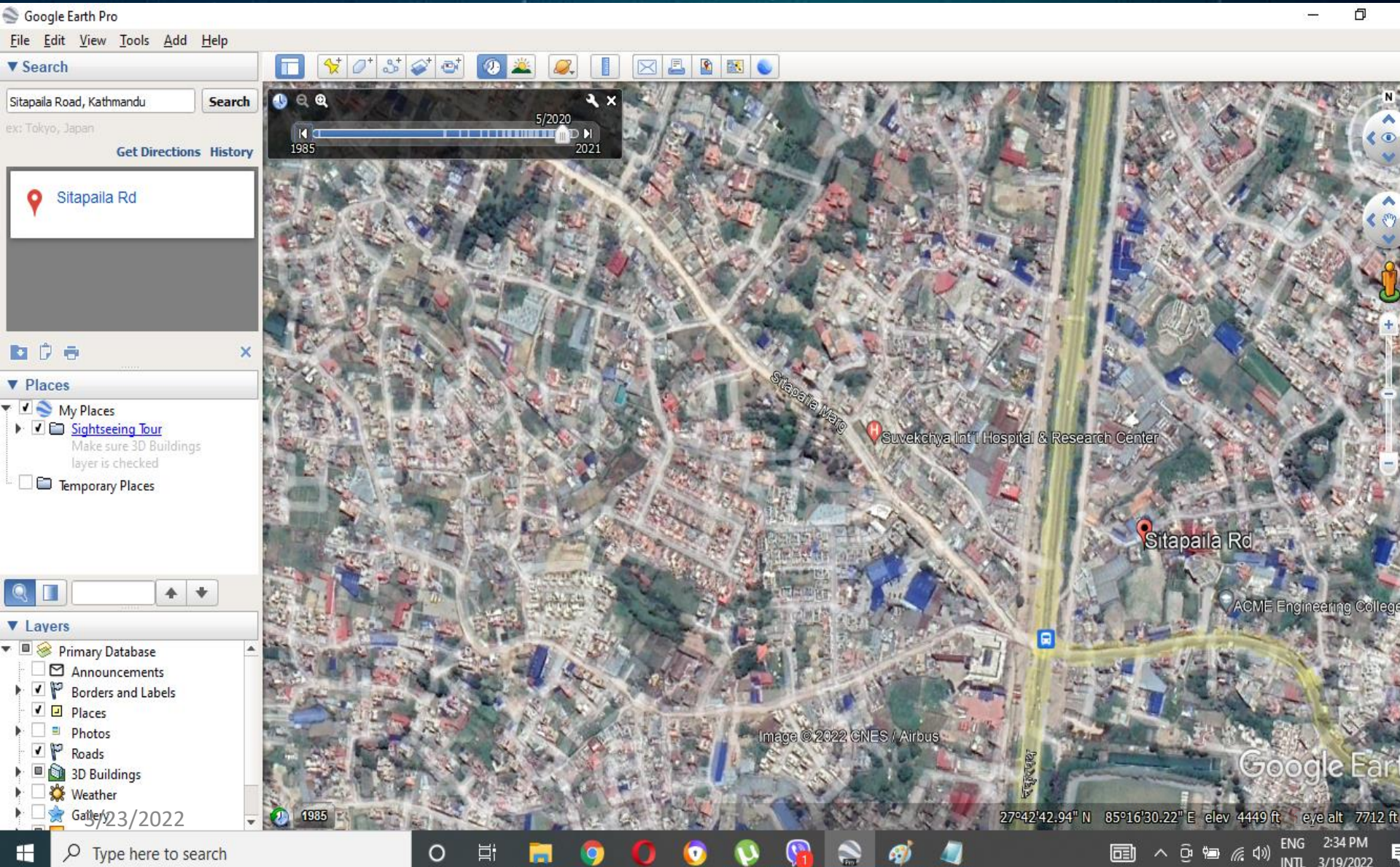


# Sitapaila in 2021



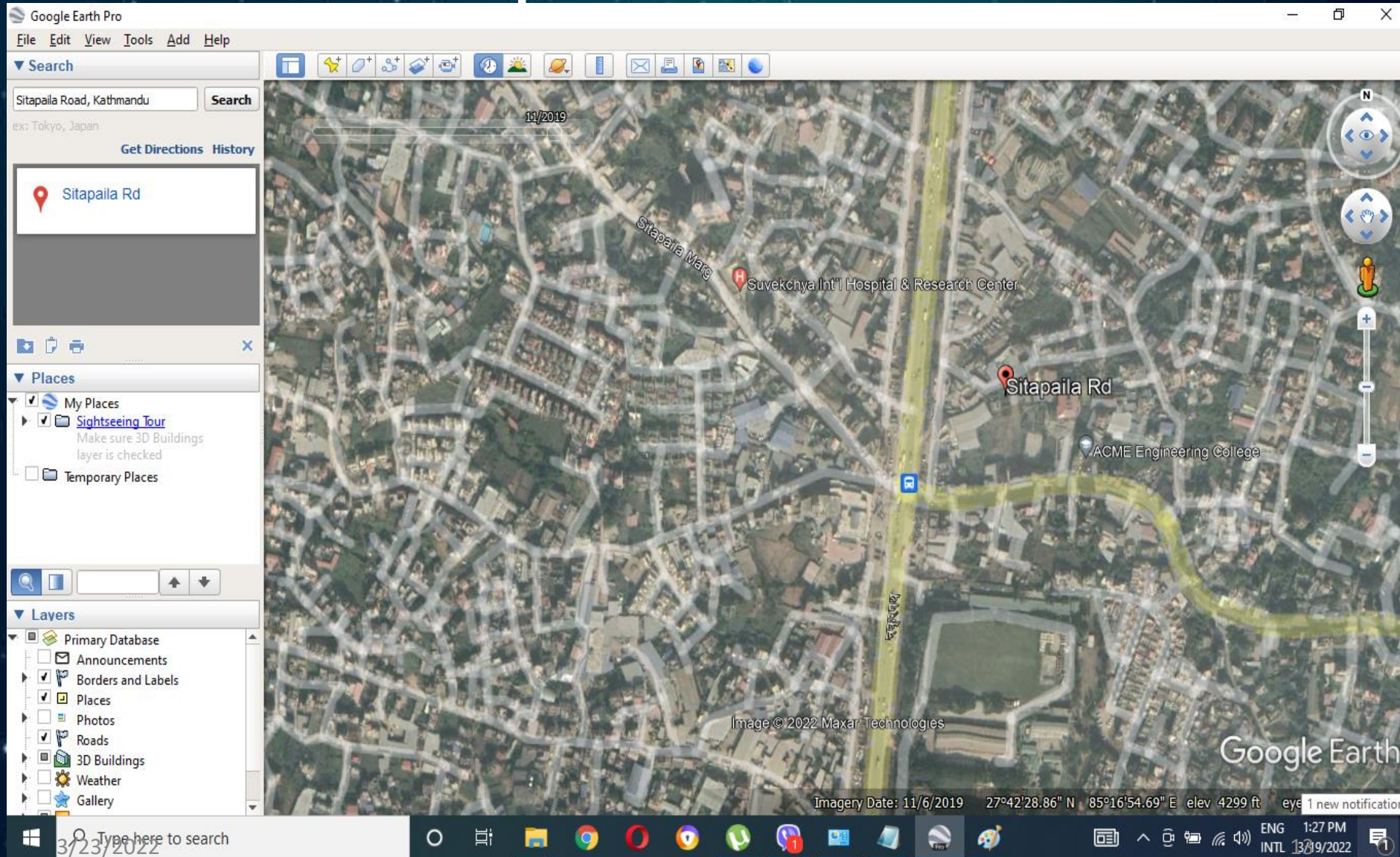


# Sitapaila in 2020



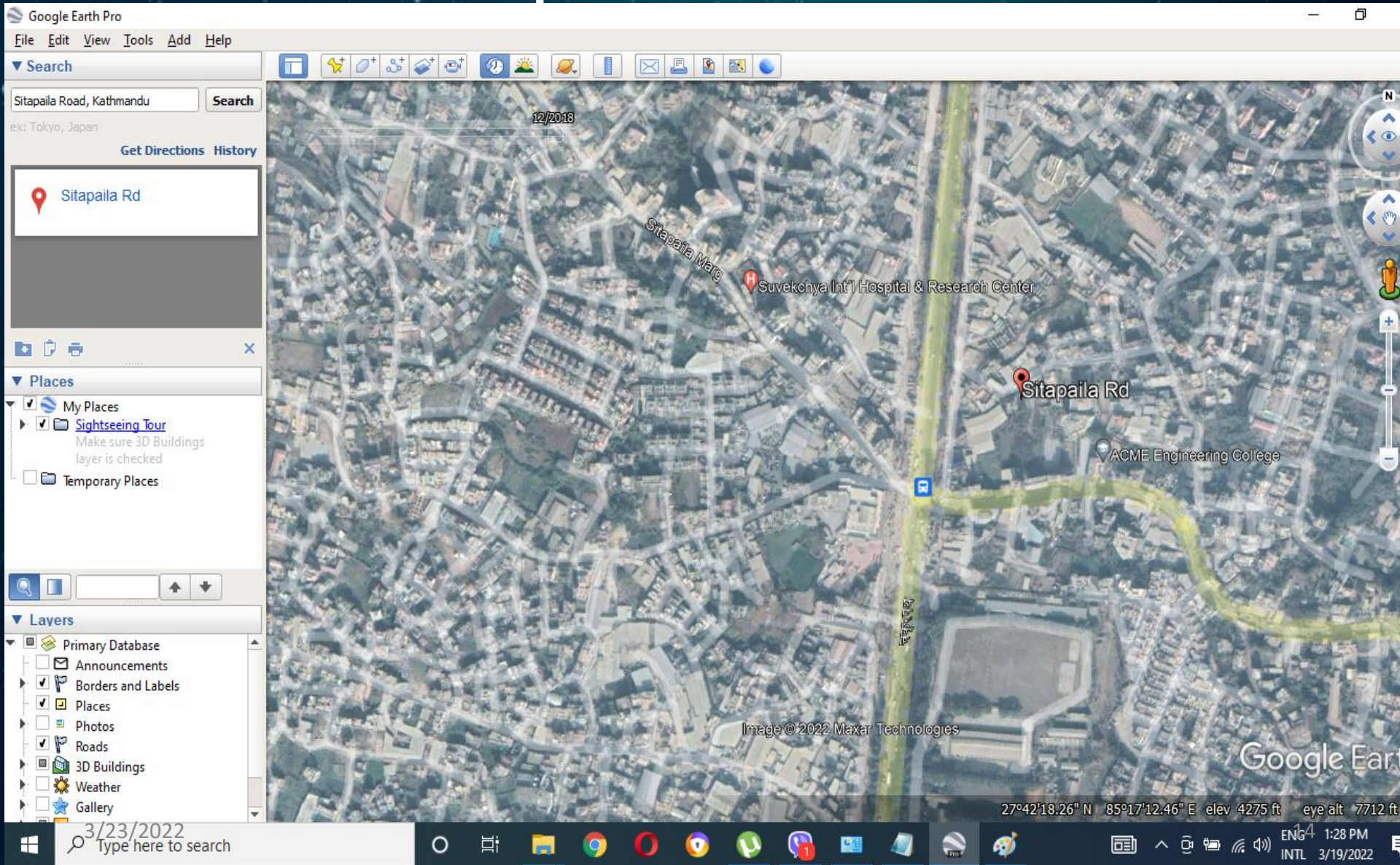


# Sitapaila in 2019



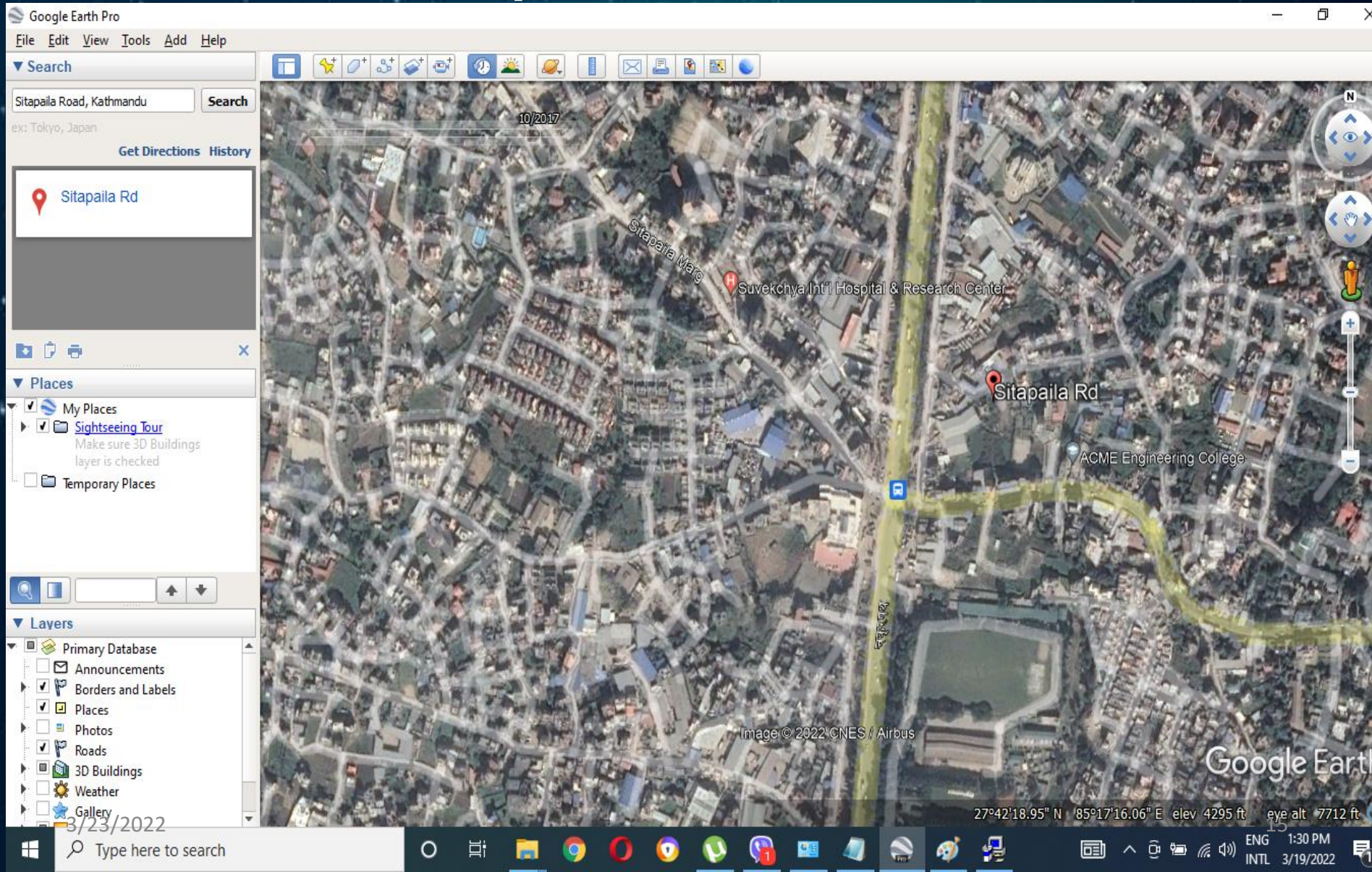


# Sitapaila in 2018



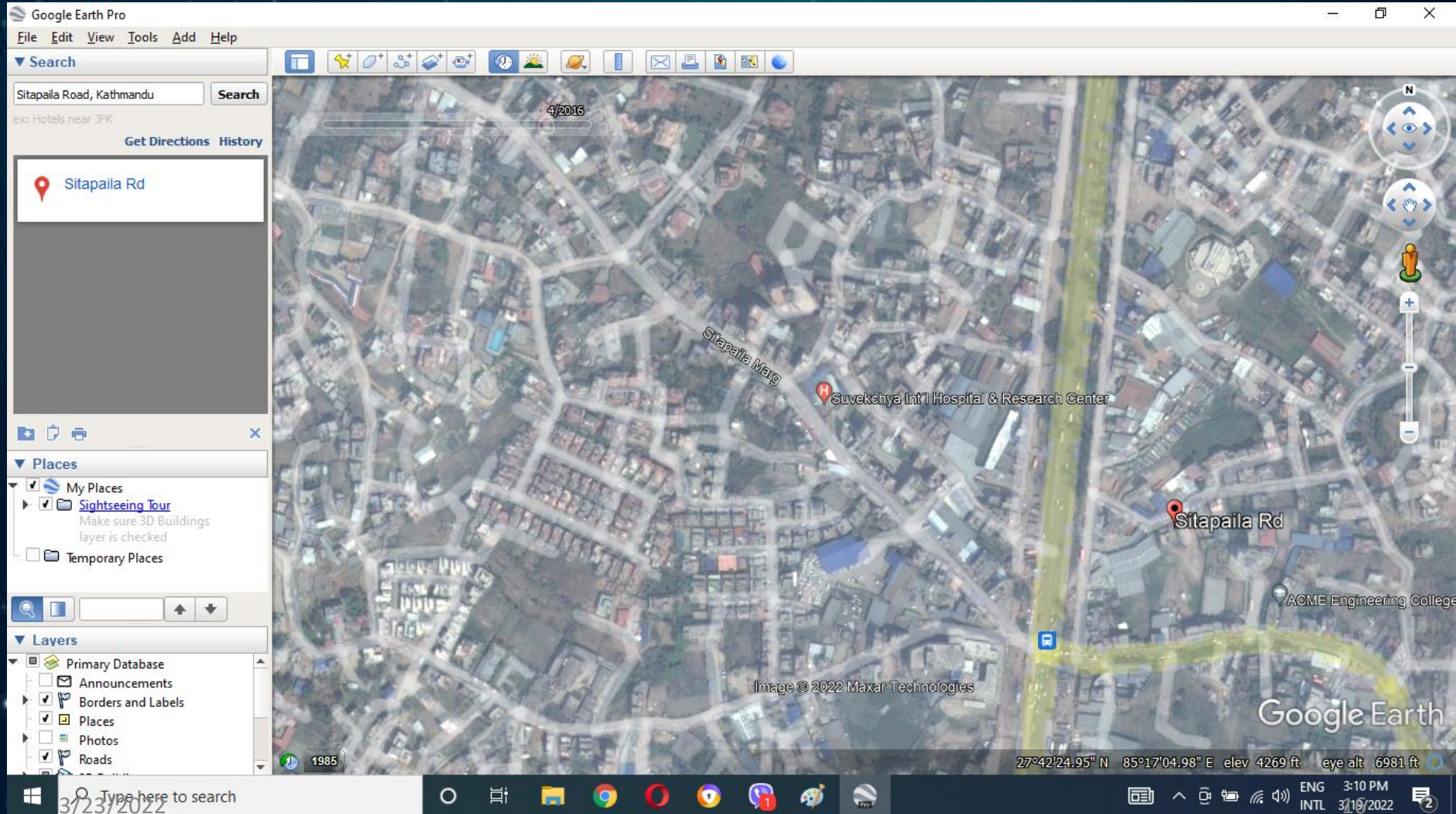


# Sitapaila in 2017



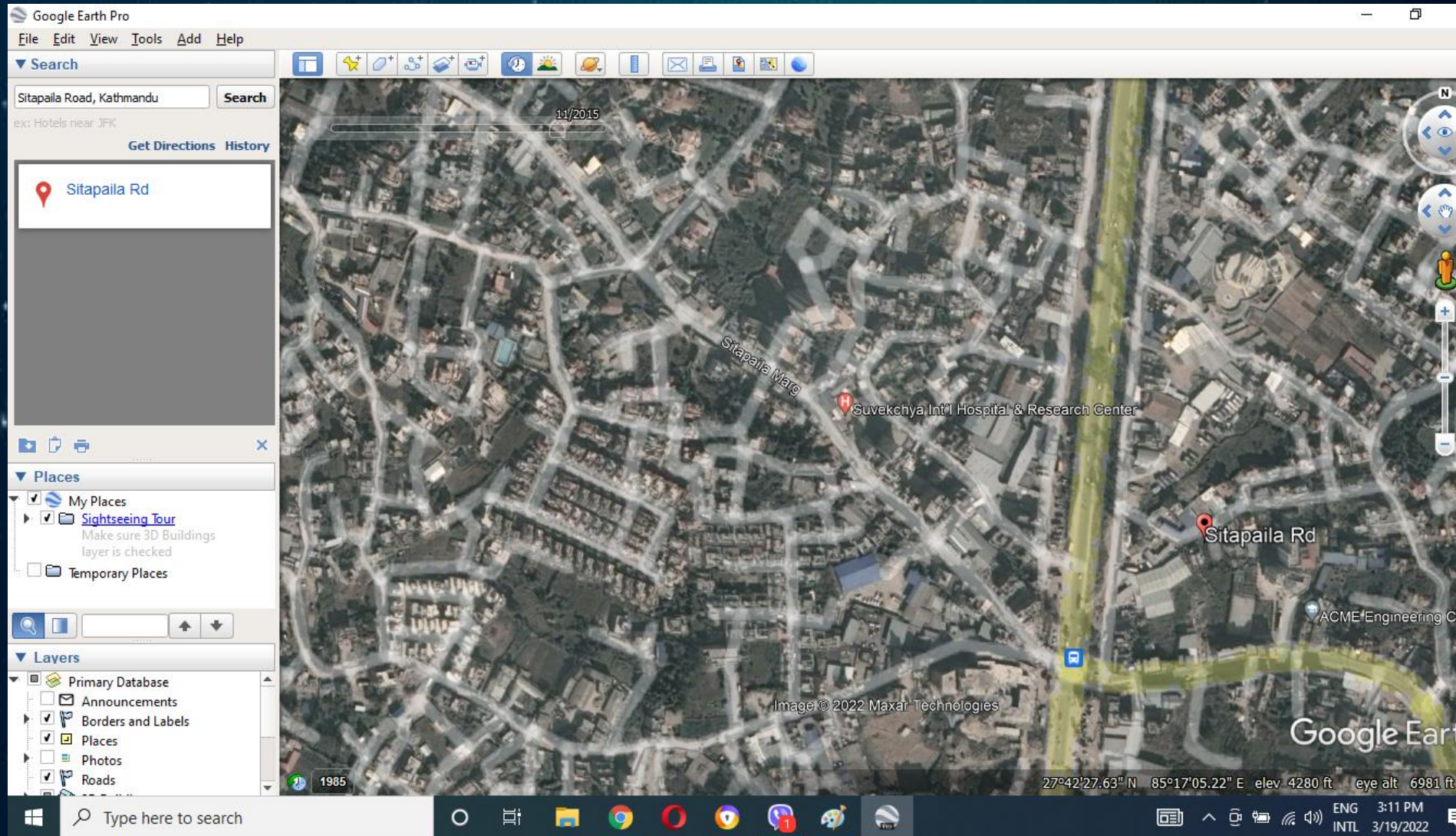


# Sitapaila in 2016





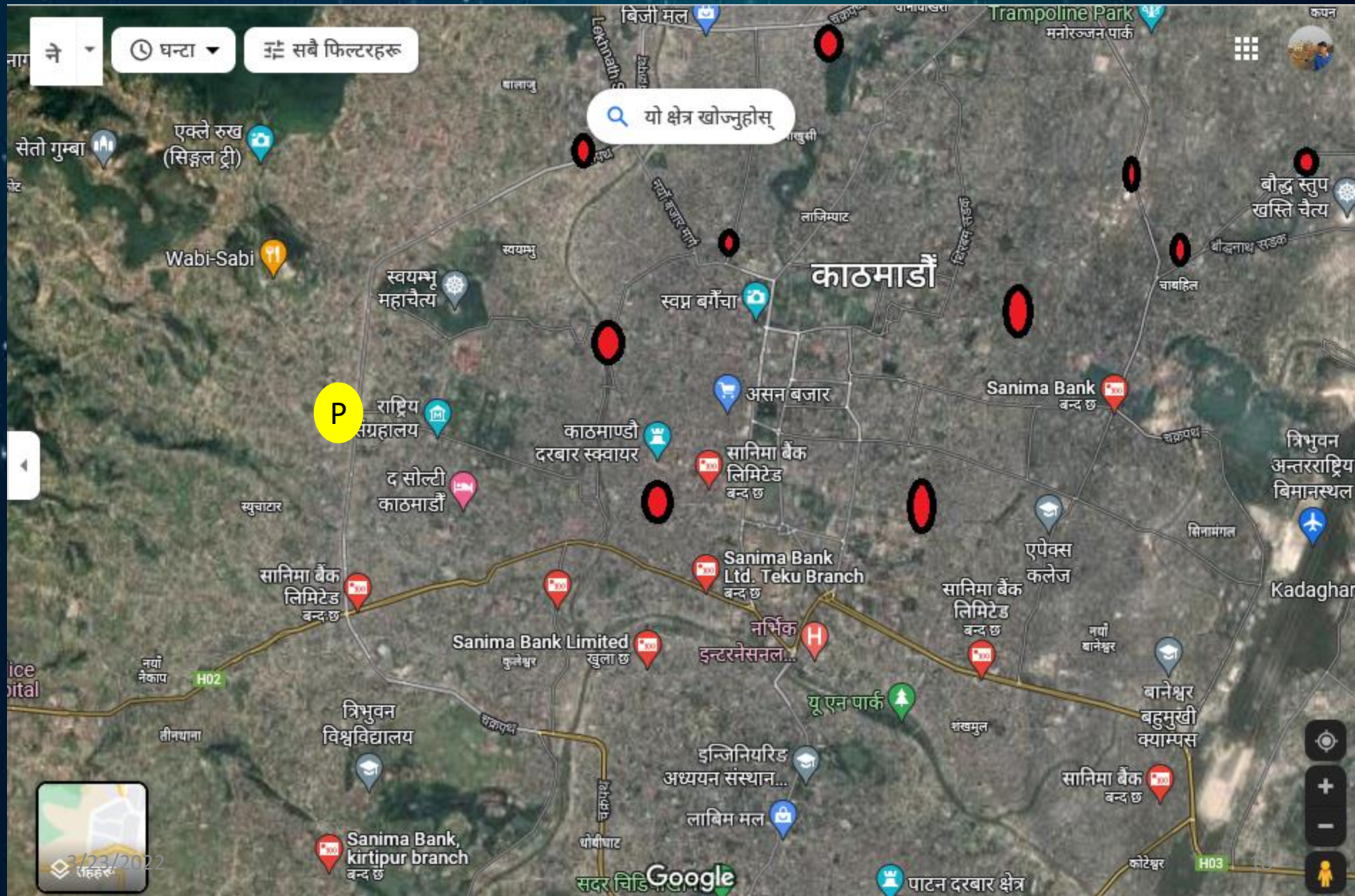
# Sitapaila in 2015



3/23/2022



# Proposed Location for New Branch





# Other use cases

## WHAT WE DO

Apollo bundles everything a farmer needs: financing, farm inputs, advice, insurance, and market access, when possible.

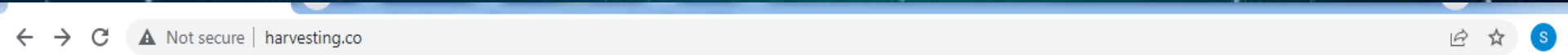


## HOW WE DO IT

Satellite data and machine learning enable better credit decisions, and automated operations keep costs low and processes scalable.



# Other use cases

[Products](#)[Reports](#)[Success Stories](#)[About](#)[Blog](#)[Contact Us](#)

## Farm Land Monitoring

Continuous monitoring of farmlands, capturing changes in vegetation/crop cover and providing an early warning system for repayment risk.

- ✓ Reduce default/delinquency
- ✓ Increase Farmer engagement
- ✓ Increase adoption of financial services
- ✓ Support from financial institution during periods of shock

[Know more](#)



# In Second Phase

- We are working on loan assessment project for Agri loan with Satellite images and Machine learning





# Thank You!