



**Call for Project Concept Note
For Commercial Banks under Challenge Fund
First date of Publication: 8 April, 2026**



Udaya Project through Challenge Fund (CF) incentivizes commercial banks to create innovative solutions that empower small and medium enterprises (SMEs) by overcoming systemic challenges through digital credit integration and improved market access in the Koshi Province.

Udaya Project invites interested Commercial Banks registered in Nepal to submit Project Concept Paper for co-investment opportunities under the Challenge Fund.

The Project is jointly funded by the Swiss Agency for Development and Cooperation (SDC) and the Government of Koshi Province (GoKP) and operates under a bilateral agreement between the Government of Nepal and the Government of Switzerland. It is designed to accelerate the growth and competitiveness of SMEs in Koshi Province, Nepal. The project is implemented by the Ministry of Economic Affairs and Planning (MoEAP), Koshi Province with technical assistance from DAI Global UK Ltd, and in association with Access Advisory.

Thematic Window: “Access to finance and digital solutions”

Deadline for Submission of PCN: 7 May, 2026

Submission Email Address: udaya_procurement@dai.com

Downloads

For detailed ToR & PCN : <https://udaya.koshi.gov.np/news-and-events/views?id=195>

For any queries: udaya_info@dai.com

The pre-meeting on concept and project details will be held 14 days after publication at the PFU, in the presence of MoEAP, Koshi. Further details will be available on udaya.koshi.gov.np

The Funding Committee may accept or reject any submission at its discretion without providing reasons.

