

The Institute  
of Bankers  
Pakistan



# CAPACITY BUILDING

OF CREDIT OFFICERS IN MICROFINANCE BANKS

DATE: May 24, 2017

FEE: PKR 8,500/- per participant

VENUE: IBP, M.T. Khan Road, Karachi

TIMINGS: 9:00 am to 5:00 pm

**5%**  
DISCOUNT  
on 3-5 nominations

**10%**  
DISCOUNT  
on 6+ nominations

LAST DATE OF REGISTRATION:  
May 22, 2017

Course Facilitator:  
Mr. Mushtaque Ahmed

## COURSE OVERVIEW:

Microfinance has recently emerged as an integral tool for poverty alleviation. Keeping in view the significance of the Microfinance Training, IBP has announced this one-day program with an aim to train the Credit Staff of Microfinance Banks to enable them work in a more systematic and integrated manner. The training will discuss Products and Services offered by Microfinance Banks, Cashflow, Portfolio Quality Management etc.

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## COURSE OBJECTIVES:

The course will enable participants to:

- Explain what credit risk is and its elements.
- Understand the industry dynamics.
- Use techniques to analyze risk.
- Analyze the financial statements.

## COURSE CONTENTS:

- Overview of Common Microfinance (MF) Terminologies
- Importance and explanations of common MF Terminologies
- MFB Products & Services - Introduction & Features
- Liability Products
- Asset Products
- Other Services
- Cash flows
  - > Credit files preparation
  - > Loan Cycle & Site Visit
  - > Financial Statements Analysis
  - > Information gathering for Financial Statements
- Portfolio Quality Management
- Loan Monitoring
- Collection, Recovery & Default Management
- Loan Recovery procedures
- Loan Loss Provisioning
- Advantages of Portfolio Diversification

## WHO SHOULD ATTEND ?

Credit Officers/Managers/Executives of microfinance banks.

## FACILITATOR:

### Mr. Mushtaque Ahmed

Mr. Ahmed has over 14 years of experience in various fields at Khushhali Bank Limited. Currently he is working there as Area Manager. He is responsible for managing a network of 11 branches of Khushhali Bank, extended in different cities of Pakistan. Previously he has worked at different positions, starting from entry level Customer Service Officer, Loan Officer, Credit Specialist, Relationship Manager and Branch Manager. He is an MBA in Finance from Institute of Business Administration (IBA).

## CONTACT DETAILS:

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**NOTE: Payment should be made on or before the course start date in the name of "THE INSTITUTE OF BANKERS PAKISTAN".**

**Please send nominations/requests for participation at least two days before the training date.**