

# SME CERTIFICATION FOR BRANCH MANAGERS

DATE: May 17, 2017

FEE: PKR 8,500/- per participant

VENUE: Best Western Hotel, Lahore

TIMINGS: 9:00 am to 5:00 pm

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

**10%**  
DISCOUNT  
on 6+ nominations

LAST DATE OF REGISTRATION:  
May 15, 2017

Course Facilitator:  
Mr. Shahid Malik

## COURSE OVERVIEW

Small and Medium Enterprises (SME) serve as engine of growth for industrial and economic development. SME sector in Pakistan has a large potential which needs to be tapped for an accelerated industrial growth, employment generation and increasing exports. For this purpose, SMEs' access to finance from formal sector needs to be enhanced. Cognizant of the situation, State Bank of Pakistan (SBP) has provided an enabling regulatory environment for SME financing. This course will enable the participants to increase their focus on SME financing by aligning their marketing/financing strategy in line with regulatory requirements.

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The Institute  
of Bankers  
Pakistan



## LEARNING OBJECTIVES:

This one-day program will enable participants to understand dynamics of SME banking/ business and the revised regulatory framework for SME Financing. The program will enhance their understanding about SBP's revised PRs for SME Financing, thereby facilitating them in complying with the regulatory requirements and consequently avoiding penalties imposed by SBP. It will facilitate in identifying right customers to promote SME financing.

## COURSE CONTENT:

- Overview of SME Sector and its Contribution to GDP
- Issues and Challenges in SME Financing
- Regulatory Framework for SME financing and Prudential Regulations (PRs) for SMEs
- Way Forward for Promoting SMEs' Access to Finance
- Analyzing the Cash Flows of SMEs
- Credit Scoring
- Identification and Marketing Techniques to Acquire SME Credit Relationship
- Strategies to Promote SME Financing and SME Development

## WHO SHOULD ATTEND ?

Branch Managers handling SME portfolios in banks

## CERTIFICATE:

A certificate of qualification will be awarded by IBP to those who qualify the post assessment test; non-qualifying participants will be awarded with participation certificate only.

## FACILITATOR:

**Mr. Shahid Malik**

Mr. Malik is a financial services and project management expert, with over 20 years of diversified global experience. He holds BE in Mechanical Engineering followed by MBA in International Business Finance and Marketing. He is currently serving as Head Products SME (Retail Lending) at Bank Alfalah Ltd. and maintains the pan country second largest SME portfolio. Hands-on with financial design of banking solutions, he enjoys an edge in introducing program based SME / Retail solutions, Value Chain financing, and Mechanism of collateral free /Cash Flow based lending. He bears expertise in setting up new business specializing in emerging markets and designing financial inclusion solutions.

## 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.**