

## SME CERTIFICATION FOR CREDIT ADMINISTRATION DEPARTMENT (CAD) MANAGERS

DATE: July 19, 2017

FEE: PKR 8,500/- per participant

VENUE: Hotel Sunfort, Lahore

TIMINGS: 9:00 am to 5:00 pm

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

**10%**  
DISCOUNT  
on 6+ nominations

LAST DATE OF REGISTRATION:  
July 17, 2017

Course Facilitator:  
Mr. Noor ul Azim

### COURSE OVERVIEW

This certification is designed in liaison with banking experts to increase our focus on SMEs. This program will equip the participants with the necessary tools required for mitigating credit risks specifically in context of SMEs. SME's access to finance from formal sector needs to be enhanced in order to make their role productive in economic growth. For this purpose, The State Bank of Pakistan (SBP) has provided an enabling regulatory environment for SME financing. It is now up to the banks/DFIs to take benefit of supportive regulatory framework by re-aligning their strategy for fulfilling the banking needs of SMEs

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The Institute  
of Bankers  
Pakistan



## LEARNING OBJECTIVES

After attending the course, participants will be able to:

- Understand the SME market
- Identify the financing needs of Small and Medium enterprises
- Understand the Prudential Regulations related to SME Financing
- Be aware of documents required for lending loan to SMEs
- Learn some techniques to mitigate credit risks
- Process credit operations smoothly
- Analyze various early warning signals for efficient control
- Determine how to handle problem loans

## COURSE CONTENT

- Overview, Characteristics and Significance of SME Sector
- Requirements of SMEs and Associated Challenges
- Banks' Business Model in Serving SME Customers
- Credit Analysis and its Components
- PRs of SME that support the Credit Administrators in Compliance
- Loan Eligibility and Evaluation Criteria
- Financial Analysis for Lending Decisions
- Role of CAD in boosting SME Financing
- Credit Scoring Tool
- Credit Risk Management Process
- Risk Triggered Reviews and Early Warning Signs to Avoid Bad Debts
- Credit Risk Mitigation and Control
- Handling Problem Loans

## WHO SHOULD ATTEND?

Executives/Managers from Credit Administration Department of 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. Noor ul Azim

RGM Credits at Habib Bank Limited (HBL)

Mr. Noor ul Azim is Associate Cost & Management Accountant since 1987, having more than 38 years of experience with HBL in Credit and Investments in Pakistan and abroad. Presently he is working as Regional General Manager Credits and Member of the Lahore Branch Council of the Institute of Cost & Management Accountants Pakistan (ICMAP). He has conducted many trainings related to Banking and Finance and has trained many professionals.

## 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.**