



SME CERTIFICATION

FOR BRANCH MANAGERS

DATE: Tuesday, July 25, 2017
FEE: PKR 8,500/- per participant
VENUE: SBP (BSC), Faisalabad
TIMINGS: 9:00 am to 5:00 pm

5%
DISCOUNT
on 3-5 nominations

10%
DISCOUNT
on 6+ nominations

LAST DATE OF REGISTRATION
July 24, 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.

LEARNING OBJECTIVES

This one-day program will enable the 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 CONTENTS

- Overview of SME Sector and its Contribution to GDP
- Issues and Challenges in SME Financing
- Regulatory Framework / Prudential Regulations (PRs) for SME Financing
- Way Forward to 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?

Relationship Managers handling SME portfolio in banks.

CERTIFICATE

A certificate of qualification will be awarded by IBP to those participants 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.