

# SME CERTIFICATION FOR BRANCH MANAGERS

**DATE:** Friday, August 18, 2017  
**FEE:** PKR 8,500/- per participant  
**VENUE:** Shelton Hotel, Gujranwala  
**TIMINGS:** 9:00 am to 5:00 pm

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

**10%**  
**DISCOUNT**  
on 6+ nominations

**LAST DATE OF REGISTRATION**  
August 16, 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.

# SME CERTIFICATION FOR BRANCH MANAGERS

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 / Prudential Regulations (PRs) for SME Financing
- 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 portfolio 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 businesses, 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.