

# Agri Business Risk & Lending Techniques



## Contents

### Agri. Financing Tools & Techniques

- Types of Agri Financing
- Borrower's Selection
- Loan assessment & Appraisal
- Loan Approval & Disbursement.
- Financing types and principles

### Agriculture and Agricultural Financing

Regulatory perspective with complete details of new product schemes.

- SBP refinance Schemes
- Lending products of Commercial/MFBs/Islamic Banks
- Group Discussion on Developing new lending product

### Agri. Loan Marketing & Sales System

- Market Survey & Market Segmentation
- Sales Planning
- Sales Forecasting
- Digital and New IT involvement in the field of Agriculture
- Target Setting Promotion & Advertisement Discussions/presentations

### Agri. Credit & Portfolio Management

- Marketing & sales strategy
- Customer selection and assessing his credit needs
- Profitability and cash flow analysis
- Associated risk evaluation
- Documentation, loan appraisal and credit decisions
- Risk profiling - Customer and business due diligence
- Determining credit worthiness & repayment capacity
- Mapping, gauging and mitigating associated risks
- Structuring & recommending credit.

**Nov 14-16, 2022**  
**9:00 am - 5:00 pm**  
 📍 **Faisalabad**

## Trainers

### **Mr. Muhammad Yahya**

Agri Business Head  
 Bank Alfalah Ltd  
 &

### **Mr. Fiaz Ahmad Malik**

Head Agri Business  
 Bank AL Habib Ltd.

## For Registration

Mr. Mubashar Tayyab  
 mubashar.tayyab@sbp.org.pk  
 Mr. Asad Jan (051-9269850)  
 asad.jan@sbp.org.pk

**Course fee**  
**Rs. 9,000 + tax**

