

# Product Development & Program-based Lending

**Nov 21-22, 2022**  
**9:00 am - 5:00 pm**  
**F2F, NIBAF Karachi**

## Objectives

The program is aimed to equip the staff dealing with SME banking with necessary knowledge and skills in the area of product development and program-based lending in order to help them serve the target market effectively

## Trainer



**Mr. Yasir Butt**  
Head Product - BOP

## Who Should Attend

- Product development teams
- Relationship Managers
- Branch managers

**Course Fee (2-day)**  
**Rs. 5,000 + 5% PST/head/Program**

## For Registration

**Mr. Mubashar Tayyab**  
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## Contents

### Module-1

- Introduction to SME Sector and its dynamics: Global and domestic perspective
- Major highlights of SBP Prudential Regulations for SME Finance
- Challenges & Opportunities in SME Financing
- SME Lending Market overview
- SME Market segmentation
- Understanding Potential clients and their financing needs
- Evaluation of SME Customers and structuring loan (PARTS/5Cs)
- Key Considerations in approving SME loans/Credit Lines
- Case study/scenario/exercise

- Bank Business Models
- Program based Lending & Relationship Lending
- Program based lending:
  - ✓ Issues and challenges
  - ✓ The Process (Preliminary Research, Common need and industry risk assessment, market analysis, Processing technology, Financial feasibility, Final design of program, roll-out and Maturity etc)
- Case study/scenario/exercise

### Module-2

- What is Product Development?
  - ✓ Processes of Product Development
  - ✓ Understanding Customer Needs
  - ✓ Idea Generation or Design (R&D, Competitors, Sale people idea)
  - ✓ Product Concept & Development of prototype (Business Analysis)
  - ✓ Manual Writing & Approval Process
  - ✓ Soft Launch; Pre-launch Arrangement; Commercial Launch
  - ✓ Customer Satisfaction Survey & Amendments

- Types of Program products
  - ✓ Generic Product
  - ✓ Industrial Based Specific Product
  - ✓ Hybrid Products
  - ✓ Relationship Product
  - ✓ Case study/scenario/exercise

### Module-3

- Role of Value Chains in Program Lending
- Business Models of Value Chain Financing
  - ✓ Value Chain Financing – Demand Side
  - ✓ Value Chain Financing – Supply Side
- Benefits for SMEs and Bank
- Case study/scenario/exercise