

Risk Management and Credit Initiation Techniques in **Microfinance**

Nov 7-8, 2022
9:30 am - 1:30 pm
Online Via Zoom

Contents

Micro-finance Legal Framework

- Overview of Microfinance Sector in local and global perspective
- Prudential Regulations for MFB
- Micro-finance Guidelines and Circular

Types and Definition of Risk & 5 Cs in

Risk Assessment Risk Assessment and Mitigation

- Pre-Approval Process - Credit Underwriting / Initiation
- Post Approval Process - Credit Administration

Credit products, Appraisal Techniques and Documentations

- Loan products
- Credit Appraisal of client – income assessment / cash-flow analysis
- Verification Procedures
 - MF-Specific CIB
 - Importance of rejecting credit cases and their documentation
 - Guarantor's role

Required Documents for Risk Evaluations

- Personal Guarantee
- Income Estimation/assessment
- References & Peer Assessment Remedial Management (Early Warning System)

Case Studies



Trainer

Mr. Tariq Anwar

Course Fee: 6000 Plus Tax



For Registration

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