

# Capacity Building Program for RMs/BMs on SME Banking

**February 16-17, 2023**  
**9:30 am-1:30 pm**



## Objectives

Equipping the Relationship and Branch Managers with necessary knowledge and skills in SME banking in order to help them serve the target market more effectively

## Who Should Attend

- Relationship Managers
- Branch Banking officers particularly working in SME Division
- Branch managers

## Trainer



## Aamish Ahmed

Aamish Ahmed has extensive experience in SME and Commercial banking, he has also been part of various international exchange and learning programs. His area of expertise includes effective sales and business model development. Data analytics, strategy and monitoring, understanding and defining target market, product development and supply chain finance. He has participated in various events talking about his experience with SMEs and how to enhance market penetration and Financial inclusion. He has also been part of the team where first formal Non-Financial Advisory services program was build for SMEs. He has also trained in courses organized by IBP and SBP, which were attended by Middle and Senior Management of different Financial Institutes.

## Contents

### Module-1

- Introduction to SME Sector and its dynamics: Global and domestic perspective
- Definition of Small & Medium Enterprises in SBP Prudential Regulations
- SMEs Performance viz-a-viz Macroeconomic Environment
- Challenges & Opportunities in SME Financing
- SME Market segmentation
- SME Lending Market overview
- Common product offerings by banks/formal sector
- Banks' Marketing function: aligning it to achieve the SME banking targets more effectively
- Case study/scenario/exercise

### Module-2

- Understanding Potential clients and their financing needs
- Evaluation of SME Customers (PARTS/5Cs)
- Key Considerations in approving SME loans/Credit Lines
- Cash flow Analysis
- Program based lending and their role in meeting the borrowers' needs more effectively
- Post disbursement loan management:
- Regular follow up
- Early warning signals
- Effective recovery process
- Banks' role in handholding of their SME clients: provision of Non-Financial Advisory Services
- Case study/scenario/exercise



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

**For Registration**  
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