



DATE: 12 JULY, 2023

TIME: 9:30 AM – 1:30 PM

PRUDENTIAL REGULATIONS FOR SME

Training Mode

ONLINE

LAST DATE OF REGISTRATION
10 JULY, 2023

COURSE OVERVIEW

Small & Medium Enterprises (SME) serve as an engine of growth for industrial and economic development of a country by generating employment opportunities & poverty alleviation. SME sector in Pakistan has a large potential which needs to be tapped for an accelerated industrial growth, employment generation, increasing income, improving competitiveness and increasing exports. State Bank of Pakistan (SBP) keeping in view the challenges, opportunities and potential in the SME sector, has provided an enabling regulatory environment for SME financing and has devised prudential regulations for improving SMEs access to finance and aligning it with the market requirements for an even playing field.

LEARNING OUTCOMES

At the end of this program, participants will be able to:

- Understand the dynamics of SME banking and the regulatory framework for SME Financing.
- Enhance understanding about SBP Prudential Regulations for SME Financing.
- Discuss the way forward for promoting SMEs' access to financing

CONTENTS

- Overview of SME Sector- importance and common Characteristics
- Landscape of SME financing in Pakistan
- SME Policy 2021
- Issues & Challenges in SME financing
- Regulatory framework for SME financing
- SBP Revised Prudential Regulations (PRs) for SME sector (Main Session)
 - > PRs – General for both SE & ME R-1 to 9
 - > PRs – Small Enterprise Financing SE- R-1 to R-10
 - > PRs – Medium Enterprise Financing ME-R-1 to R-5
 - > Common issues in non-compliance of rule & Regulations
- Way Forward for promoting SMEs access to finance



TARGET AUDIENCE

- ♦ Officers working in SME departments
- ♦ Branch Managers/Relationship Managers/Operational Managers
- ♦ Officers working in Internal Audit Departments
- ♦ Officers looking after SME portfolio in field and controlling offices

FACILITATOR

MS. FATIMA JAVAID



Ms. Fatima Javaid has been working for State Bank of Pakistan for over 16 years. She has vast experience of working in policy, regulations refinance schemes and promotion and development of SME sector and Islamic Banking. She is currently serving in State Bank of Pakistan as Joint Director-Infrastructure, Housing & SME Finance Department. She is a business graduate and has done MS from Australia. She is also a Certified SME Expert from Frankfurt School of Finance and Management. She is a professional trainer from SBP on SME financing.

CONTACT DETAILS

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