

# Techniques to Increase Sale in Islamic Agri Portfolio

March 15-16, 2023  
9:00am-5:30pm



## What Will You Learn

### Day-1

- **Definition or Difference in Islamic VS Conventional Agri products**
- **Agri-finance Legal Framework**
  - Prudential Regulations for Agri Finance Banks
  - Islamic Agri-finance Guidelines and Circular
- **Agri. Business Risk & Loan Marketing & Sales System**
  - Market Survey & Market Segmentation
  - Sales Planning
  - Sales Forecasting
  - Target Setting Promotion & Advertisement
- Marketing & sales strategy
- Customer selection and assessing his credit needs
- Profitability and cash flow analysis
- Associated risk evaluation
- Documentation, loan appraisal and credit decisions

### Day-2

- **Islamic Agri Products & Their Features**
- **Ijarah**
- **Musharaka**
- **Murabaha**
- **Salam**
- **Istisna**
- **Risk**
  - Types of Risk
  - Agri Credit Risk
  - Credit Evaluation through 5C's
  - Ecib and customer market repute
  - Cash Flow statement/exercise
- **SBP refinance Schemes.**

**Course Fee**  
**Rs. 6,000 + tax**

### Registration:

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

**F2F, NIBAF Lahore**