

Capacity Building Program for RMs/BMs on SME Banking

May 15-16, 2023
9:30am-5:30pm



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

Mr. Zeeshan Khalil

F2F, Lahore

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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