



2-DAY PROGRAM ON  
**MANAGING CREDIT RISK  
AND REMEDIAL MEASURES  
IN AGRI FINANCE**

**May 22-23, 2023**  
**9:30 am-5:30 pm**  
F2F, Peshawar



## CONTENTS

### Module 1

- Legal & Regulatory perspective of SBP
- Status of NPL's in industry
- Definition of Bad Loan
- Early Warning Signals
- Reasons for Higher NPL's
- Problem recognition & evaluation

### Module 2

- Causes of default  
Classification & its effects
- Rescheduling & Restructuring
- Possible Ways Out
- Legal remedies
- The Financial Institutions (Recovery of Finances) Ordinance, 2001

**Rs. 6,000/head/prog + tax**

## Who Should Attend

Agri Department officers having experience of more than 1-year, SAM & Risk Department officers are encouraged to participate

National Institute of Banking & Finance  
State Bank of Pakistan  
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## TRAINER

**Mr. Sarfraz Hussain**  
Head Agriculture Credit Division  
The Bank of Punjab

## Registration

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