



RISK MANAGEMENT IN SME FINANCING

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FEE:
PKR 10,000
(Plus Tax)



ONLINE TRAINING

COURSE OVERVIEW

The Small Medium Enterprises have played key role in development of economy in Pakistan. Countries like America and India are also concentrating their efforts for development of SME sector. Pakistan is not an exception to this as both the Government of Pakistan and the State Bank are facilitating to give impetus aiming to develop SME sectors in Pakistan.

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. For achieving this purpose, SMEs access to finance from formal sector needs to be enhanced and is fundamental. Cognizant of the situation, SBP has provided an enabling regulatory environment for SME financing by the banks. It is now up to the banks/DFIs to take advantage of supportive regulatory environment through alignment of business/marketing strategy for fulfilling the banking needs of the SME sector.

COURSE CONTENTS

- Overview of SME Sector/Banking – Significance and Common Characteristics
- Issues & Challenges in SME Financing
- Regulatory Framework for SME Financing and Prudential Regulations (PRs) for SME
- Risks involved in SME Financing
- Mitigating Risks in SME Credit
- Analyzing the Cash Flow of SME
- Credit Scoring
- Early Warning Signals
- Handling of Non-Performing Loans

TARGET AUDIENCE

- Professionals associated with Credit and SME Financing.
- Branch Managers
- Operations Managers
- Compliance Professionals
- Risk Management Professionals in SME Sector
- Relationship Managers

FACILITATOR

Mr. Atif Ikram

Mr. Atif Ikram is a seasoned banking professional and SME finance specialist, currently serving as Wing Head, SME, at National Bank of Pakistan. With over 23 years of banking experience across credit, customer relationship management, and conventional and Islamic banking, he brings a wealth of practical knowledge in SME business development, credit structuring, risk management, and portfolio growth.

He has been instrumental in advancing SME financing through strategic planning, credit policy reforms, innovative financing solutions, and initiatives aimed at expanding access to finance for small and medium enterprises. He has also served as a member of SME Committee of Pakistan Banks' Association (PBA), contributing to industry-level deliberations on SME financing. An experienced trainer, he has conducted SME financing training programs and certification courses for Risk Managers and Relationship Managers at Institute of Bankers Pakistan (IBP) and National Institute of Banking and Finance (NIBAF). He holds an MBA in Finance and an MA in Economics.



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