

5 Development Finance Support Services

The development of an Inclusive Financial System in the country is one of the important strategic objectives of State Bank of Pakistan (SBP). The Development Finance Group (DFG) of SBP, has been entrusted with formulation of policy regime with a view to increase the outreach of financial services to borrowers of SMEs, Microfinance, Agriculture and Rural sector by the formal financial sector. The Development Finance Support Department (DFSD) is a mirror image of the DFG in SBP BSC but with the primary responsibilities to create awareness about the policies of SBP designed to ensure increase in financial inclusion. DFSD network, in the form of Development Finance Division (DFD), is present in almost all BSC field offices, enabling DFSD to use presence of SBP-BSC across Pakistan to augment the DFG-SBP capacity and its role for connecting the un-banked/ under-banked areas/ sectors with the country's financial markets.

5.1 Overview

Development of an inclusive financial system in the country that could cater to the financial needs of all sectors of the economy is crucial for economic growth especially for such developing country like Pakistan, which has low educational and financial literacy, poor private credit, lack of awareness about financial services and availability of financial services to the lower income groups and in the rural areas. Keeping in view all these factors Development Finance Group (DFG) was established in State Bank of Pakistan (SBP) and simultaneously Development Finance Support Department (DFSD) and its field units have been set up in 13 offices of SBP Banking Services Corporation (BSC) across the country. The initiative was aimed at creating the necessary institutional capacity to lead and steer the financial sector initiatives for broadening and deepening of the financial system. DFSD, since its establishment, has been very active in providing its supporting role to meet SBP's developmental goals. DFSD's field units provide an interactive forum to meet/interact with the important

Achievements

- Reorganization & Restructuring of DFSD
- Creation of Islamic Finance Focus Group at BSC offices
- Developed Information Management & Dissemination System on AFUs activities
- Initiated Impact Assessment Survey on AFUs' activities
- Prepared a Concept Note for Financial Literacy
- Played key role in ensuring disbursement of Rs. 263.02 billion by banks during FY11 for Agri-sector as against Rs. 248.1 billion during FY10.
- Prepared & Published:
 - Annual Performance Review 2009-10 of BSC.
 - Booklet on BSC's Developmental Projects FY11
 - Monthly Development Finance Newsletter
 - Monthly Commodity Price Analysis
 - Monthly Progress Report on DFSU's Activities
- Arranged 51 DF awareness programs
- 38 training sessions arranged for credit/ lending officers of commercial banks and financial institutions and facilitated more than 1,000 bank officers.
- Arranged four training programs on SME Documentation- SMEDA's Accounting Package, Banks Documentations Procedures & Requirements and Microfinance & Women Development-Cosmetician training for women entrepreneurs' of Lahore, Sukkur and Multan region on July 15-16, 2010, October 12-13, 2010, January 4, 2011 and June 30, 2011.
- Six training sessions including five-day Capacity Building Program on "Primary Data Collection and Research Methodologies" for the officers of AFUs at NIBAF, Islamabad.

stakeholders, which have been very instrumental both in terms of a) disseminating the policies and initiatives of DFG-SBP at grass root level; b) understanding problems in extending financial outreach and getting feedback directly from various stakeholders for onward submission to DFG-SBP for revisiting/ adjusting policies/guidelines; and c) performing the role of strengthening the bond with stakeholders.

5.2 Reorganization of DFSD

Since 2007 DFSD has been playing its parts to achieve SBP's developmental goals and to promote financial inclusion in the country through field offices. During FY11, SBP BSC management reorganized DFSD at HOK and field offices. As a result thereof, mandates of Development Finance Support Units (DFSUs) and Export Refinance Divisions (ERD) at BSC offices have been reviewed in order to create synergies in functions of both areas and utilize the available human resources efficiently. Accordingly, the functions being performed by ERD and DFSUs has been merged with newly created Development Finance Division (DFD) at BSC office level and the DFSU has been renamed as Access to Finance Unit (AFU). Each BSC office has finalized the human & other resources allocations/ adjustments at the DFD in consultation with the Director Personnel Management Department and Head-DFSD successfully & timely. The DFD at BSC offices now supervise the activities of four units viz; a) Access to Finance Unit, b) Refinance Schemes Unit; c) On-site Verification Unit; d) Support Functions. The key responsibilities assigned to these units are summarized in Box 5.1.

Box 5.1: List of Responsibilities Assigned to Development Finance Division (DFD) at Field Offices

a. Access to Finance Unit

- Monitoring and implementation of SBP financing schemes related to agriculture, SME, Islamic Banking and Microfinance sectors.
- Target monitoring of agricultural financing as per plans finalized by Development Finance Group (DFG)-SBP.
- Liaison with stakeholders and coordination with Regional Business Chief/ General Managers of commercial banks regarding Development Finance related matters.
- Capacity building of Bank employees and awareness programs for bankers and public regarding Development Finance related matters.
- Conducting research activities and carrying out sectoral assessment studies.

b. Refinance Schemes Unit

- Operations of conventional EFS and IERS (Part-I & II), LTF-EOP and LTFF, refinance scheme for modernization of SMEs, scheme for financing power plants using renewable energy and financing Scheme for construction of storage facility of agri-produce.
- Implementation of Agri-loans refinancing & guarantee scheme, refinance scheme for revitalization of small and medium enterprises (SMEs) for war affected areas of Khyber Pakhtunkhwa (KP), Gilgit-Baltistan (GB) and Federally Administered Tribal Areas (FATA).
- Operations of scheme for modernization of cotton ginning factories.
- Implementation of refinance scheme for revival of SMEs, concessional financing & guarantee scheme for canola cultivation and other agricultural activities in flood affected areas.
- Any other scheme as and when circulated by the State Bank and DFSD-HOK.

c. On-site Verification Unit

- On-site verification of Export Finance Schemes (EFS) and Credit Guarantee Scheme (CGS) cases.
- Provide training to Bank employees related to on-site verification of EFS cases.
- On-site verification of reimbursement of T. T. charges on home remittances scheme.

d. Support Functions

- Preparation of business plan of the local office.
- Management of Customer Facilitation Center (Complaints handling).
- Management of IBP local centre functions.
- Any other function assigned by the management from time to time.

5.3 Performance Review

5.3.1 Focus Group Meetings:

The periodic meetings of Focus Groups (FG) on different clusters of development finance at BSC offices provides a platform for dissemination of

SBP and financial sector policies and collection of feedback/ suggestions thereon from the concerned stakeholders. During FY11, in addition to Agriculture, SME and Microfinance focus groups, a new focus group on 'Islamic Banking' has also been constituted at 13 field offices, which have started working to disseminate policies initiatives and guidelines by Islamic Banking Department, SBP. The newly created FG on Islamic Banking has been primarily entrusted with the responsibility for promotion of Islamic banking services across country and to facilitate the Islamic banking institutions to showcase their products so that their stakeholders can avail financing facilities under Shariah compliant modes.

These FG forums were introduced to discuss and evolve local level operational strategies for increasing outreach under these areas. The forums have enabled the business/ farming community, government functionaries and banks to come under one roof to know each other respective position and stance on different issues faced by the relevant sector. The increased interaction between the farming, business community, commercial and specialized banks/ financial institutions (FIs) and government departments has helped the stakeholders from different business segments to get themselves acquaint with the products of banks as also their policies concerning provision of financial services. The FGs regularly meet with the relevant stakeholders at BSC offices on half yearly basis. During FY11 a total of 72 meetings under FGs umbrella (21 on Agri-finance, 17 each on Microfinance & SME-finance, 12 on Islamic Banking, 5 on Joint Session of Agri/ SME/ & Microfinance) were held at BSC offices and number of issues, suggestions, recommendations put forth by the stakeholders in these meeting were referred to DFG-SBP departments for seeking resolution and policy amendments thereof **Table (5.1)**.

During FY11, several activities related to dissemination and implementation of SBP's various policies/initiatives were arranged, the details of which are presented in the following section.

5.3.2 Dissemination, Implementation and Monitoring of SBP's One Window Operation of Agricultural Financing- Pilot Project Phase-III and Indicative Agri; credit disbursement targets for FY11

During FY11, the AFUs at BSC offices have conducted several on-site visits in connection with the One Window Operation for Agriculture Financing under Pilot Project Phase-III in the areas of their jurisdiction in order to monitor the progress of the project. During the visits, the focal points in the vicinity of the allocated districts were visited and the marketing strategy/ publicity campaign of the banks was discussed in detail. The visiting teams also held meetings with the participating banks, focal persons from Revenue Department, Agricultural Department, Agricultural Extension Department, Post Offices and the farmers to seek their cooperation for smooth and successful implementation of the project as well as to get the feedback on the project from the farmers. Besides, review meetings for seeking status of implementation of

Table 5.1: Focus Group Meetings arranged during FY11

Program Description	Total
1 Agri-finance	21
2 Microfinance	17
3 SME Finance	17
4 Islamic Banking	12
5 Joint Session of Focus Group	5
Total	72

Agriculture Credit Pilot Project Phase-III were also arranged after the visits. The aim of these meetings was to discuss strategies for effective implementation of the Pilot Project in all the regions across the country as also to discuss impediments in extending the Agri-credit to the target community. A total of 85 on-site visits/ meetings/ review meetings have been conducted during the year under review.

For adequate availability and access to institutional credit necessary for accelerating the pace of agriculture development and to ensure food security and poverty alleviation in the country, the SBP had set an indicative target of Rs. 270 billion for banks for disbursement of agricultural credit during FY11. In order to review and monitor the progress made by the banks in achieving their respective indicative targets, the AFUs have arranged several meetings with the Regional Head/Agri Heads and other representatives of Commercial Banks dealing in Agri Credit in their respective region. A total of 21 meetings have been held in different part of the country during the period under review. Despite almost stagnant private sector credit, the banks have successfully disbursed Rs. 263.02 billion during FY11, thus achieving 97.4 percent of the indicative targets fixed by SBP at the start of FY11. In absolute terms disbursement during FY11 was higher by Rs. 15 billion or 6.0 percent from last year disbursement of Rs. 248.1 billion.

5.3.3 Launching of Awareness Campaign on SBP's Financing & Guarantee Schemes for Canola Cultivation and Refinancing Scheme for Revival of SMEs & Agricultural Activities in Flood Affected Areas:

During FY11, AFUs arranged several meetings/ awareness programs on SBP's "Financing & Guarantee Schemes for Canola Cultivation" as well as "Refinancing Scheme for Revival of SMEs & Agricultural Activities in Flood Affected Areas" in coordination with the participating commercial/ specialized banks, Pakistan Agriculture and Dairy Farmers Associations, Chamber of Commerce, members of Kissan Board and SME representative organizations from the notified flood-hit districts/ regions across the country. The purpose of these meetings was to create awareness about aforementioned schemes among the farmers, banks and business community for revival of SMEs & Agricultural activities in flood affected areas. A total of 19 meetings/ awareness programs have been arranged across the country. Under this scheme total financing disbursed to Agriculture sector and SMEs remained Rs. 170.8 million and Rs.212.3 million, respectively upto 15th September 2011 since its introduction.

5.3.4 Awareness Programs on Development Finance

Creating awareness about the policy initiatives and approaches of DFG-SBP/ SBP BSC amongst the target groups/stakeholders for increasing the outreach of financial services is one of the key responsibilities of DFSD. During FY11, 51 awareness programs on development finance related subjects/ issues were arranged by the AFUs in different part of the country. All these programs were organized in collaboration with the banks and other stakeholders of the respective regions. Holding of these seminar have been very effective in enhancing awareness about the financial services available for the stakeholders besides being instrumental in bringing the business/ farming community and banks closer to each other for creating synergies in their initiatives for the sector. These programs also enabled AFUs and banks to collect grassroots feedback on financial sector policies and initiatives.

5.3.5 Melas/ Fairs & Exhibitions

The arrangements of Melas, Fairs and Exhibitions on Agri/ SME and Microfinance is an ongoing effort of AFUs. These provide opportunities to the stakeholders of a specific sector or industry, particularly banks and manufacturer of agri inputs and machinery to showcase and demonstrate their policies & procedures, products and services. This also offers an opportunity to all participating institutions to study activities of each other and examine recent trends and opportunities at their respective regions. These live events have proved to be very effective in enhancing the understanding of financial sector's policies & initiatives among the target groups. During FY11, AFUs have arranged 6 Melas/Fairs/Exhibitions viz; SME Finance Expo-2010 and Agri Mela at Sialkot, Agri-Mela and Microfinance Mela at Bahawalpur, Kissan Mela at

Jhang, Agri/ Hari Mela at Sakrand District Shaheed Benazirabad. All these programs have been arranged in collaboration with commercial banks, local chambers, traders and farmer associations of the respective regions. Besides, the AFUs have also participated in 18 other similar events organized by the other stakeholders in different part of the country with a view to disseminate policies/ initiatives of SBP & SBP BSC concerning access to finance (**Box 5.2**).

Box 5.2: Participation in Melas/ Fairs & Exhibitions

1. International Conference & Exhibitions on Islamic Banking & Takaful, Pakistan at Lahore
2. Entrepreneurship Summit at Lahore
3. First National Islamic Microfinance Conference Pakistan-2010 at Lahore
4. International Conference on Idea Exchange at Lahore
5. Road Show under Financial Inclusion Program at Lahore
6. Microfinance Conference 2010 at Islamabad
7. International Conference on Islamic Business and Finance at Islamabad
8. International Conference on Islamic Microfinance at Islamabad
9. Exhibition on Women Business Development at Peshawar
10. International Symposium on Institutional Linkages for Agricultural Development in Pakistan at Peshawar
11. Cultural Food Festival of Sarhad Tourism Corporation at Peshawar
12. Networking Show & Tell Exhibition at Quetta
13. Education Expo at Gujranwala
14. Dates Exhibition at Sukkur
15. Traditional Sukkur Cattle Show at Sukkur
16. Khairpur Festival-2011 of District Government of Khairpur
17. Sibbi Mela at Sibbi
18. Agri Mela at Dhok Gojra Rawalpindi

5.3.6 Seminars and Workshops

The seminars and workshops are another effort to identify significant issues that exist in the regional economies and help in finding solutions thereof. During FY11, the AFUs have arranged 59 Seminars/Workshops on development finance related topics/issues in collaboration with regional offices of Commercial Banks, respective Chambers of Commerce & Industries, Traders and Farmers Associations, SMEDA, NGOs and other key stakeholders. Besides, the AFUs also participated in nine other seminars/workshops arranged by the other stakeholders. The details of seminars/workshops arranged/attended is presented at Annexure 'A' at the end of this chapter.

5.3.7 Research and Publications

After the merger of Strategic Planning Division into DFSD during January, 2009, the responsibility of preparation and publication of Annual Performance Review (APR) of SBP BSC had been assigned to DFSD. Since then the DFSD has been striving hard to accomplish this challenging task efficiently. The APR is an attempt to provide our various stakeholders with the information about all the functions (core & none core) undertaken by the SBP BSC in accordance with its mandate as spelt out in SBP BSC Ordinance, 2002 and works assign to it by SBP. The performance report usually focuses on the achievements/ initiatives taken during the year in its key functional and

operational areas and to strengthen its institutional capacity. By the end FY11, DFSD have prepared and published APRs for the years FY09, FY10 and the year under review.

Besides, the DFSD also prepares monthly reports/briefs including “Monthly Progress Review of DFD Activities”, “Monthly Brief on Commodity Operations” and “Monthly Development Finance Newsletter”. During FY11, DFSD prepared the aforesaid monthly publications and disseminated the same to the DFG-SBP, internal and other respective stakeholders for their information and having their feedback/ guidelines on the issues highlighted therein.

5.3.8 Development of Linkages with Academia, Research Institutes and District/ Local Governments

Development of linkages with stakeholders in the regions assigned to the AFUs is critical for dissemination and implementation of SBP policies. Special emphasis was however given on establishing linkages with educational and research institutions to introduce and orient academia about the emerging development finance market in the country. Toward this end the AFUs and CMs participate in the different events organized by educational institutions in their respective regions and also invited relevant faculty members in their meetings/ programs to enlighten the participants about latest researches in their field of study. Six weeks internship programs arranged by almost all offices of SBP BSC during the year under review were an effort to facilitate the students of local educational institutions and business and economics schools in completing internship as a part of their degree requirements. These interactions give rise to the demand for development finance related courses in the educational institutions and would be instrumental in improving the supply of trained human resources for the growing development finance market in the country. This also help BSC in conducting research studies and surveys for better understanding and exploring the development finance markets and to encourage banks to increase their exposure in financing to the needy sectors of the economy. Moreover the AFUs also coordinate with the local and regional government functionaries particularly district/ provincial agriculture, livestock and revenue departments, regional offices of SMEDA and NGOs etc; through on-site visits and also invite them in their meetings/ programs to share and update the participants about policies/ procedures for the development finance sectors. This interaction between Government departments, commercial banks and the farming & business communities is likely to help in increasing the access to financial services. A total of 37 visits/ meeting (20 visits/ meetings for academia and 17 for other stakeholders) during the year FY11 have been arranged by the AFUs across the country.

5.3.9 Capacity Building Programs

The adequate capacity in the commercial banks/ financial institutions to effectively undertake the assigned functions and better understand the dynamics of financing to the borrowers from different segments of development finance sector determines the velocity of financial inclusion. In order to spur the existing skill sets of employees of banks/ financial institutions the DFSD continued its efforts to provide the opportunities of the training and capacity building of the employees of these institutions during FY11.

Out of 48 training programs, 38 training sessions were arranged for the credit/ lending officers of commercial banks and financial institutions by the AFUs under the guidance

of DFSD in their respective regions. More than 1,000 bank officers have been facilitated from these training programs. There is also a need to create awareness about the requirements of the banks etc; for providing training facilities to the stakeholders. In view of this as also to help the borrowers of these sectors to become bankable, four programs for women entrepreneurs' of Lahore, Sukkur and Multan region were held. Six training sessions for the officers attached with AFUs were also arranged in order to enable them to improve their development finance related skills set (Table 5.2).

Table 5.2 Summary of Capacity Building programs arranged by AFUs during FY11

Programs Description	Total	
	Training Programs	Participants
Employees of Commercial Banks/ Financial Institutions	38	1003
Women Entrepreneur	04	142
Officers attached with Access to Finance Units	06	66
Total	48	1,211

5.4 Developmental Initiatives

5.4.1 Development of Web based Information Dissemination System

Over the period AFUs has undertaken various development finance related initiatives/ activities for increasing the flow of financial services in their respective jurisdiction. These activities are being performed by the AFUs regularly throughout the year and accordingly primary information on these activities are being maintained/ recorded in the form of monthly progress reports, minutes, record notes and survey reports etc, which are being communicated/ disseminated to the concerned stakeholders. Keeping in view the significance of these information/ records, a developmental project, aimed to create an efficient Information Management & Dissemination System, was initiated and completed by the DFSD during FY11. Under this project a standardized structure of information dissemination portal has been developed for all AFUs and placed on the SBP Electronic Notice Board (ENB), where the office-wise information on all AFUs' activities has been made available. This developmental initiative would serve as a step forward in enhancing the scope and efficacy of AFUs' activities further. Apart from these benefits this platform would also provide each AFU an opportunity to virtually come closer to each other and benefit from the experience, information and work of other AFUs. In future, the similar structure of RSU activities will also be established for the same purpose.

5.4.2 Implementation of Business Planning Process

The Business Planning exercise in SBP BSC was started as result of restructuring process initiated in 2007 by its management with the aim to bring corporate culture, improvement in efficiency, raising service delivery standards, change in working environment and streamlining the processes to meet the future challenges. The DFSD took over the task of Business Planning after the merger of Strategic Planning Division during the year 2009. Each year the process is started during the month of May-June by the presentation of each Heads of Departments (HODs) and Chief Managers (CMs) of BSC offices before the Business Planning Review Committee constituted for the purpose. These presentations focus on major achievements made by the departments/ offices during the year, their annual budget and proposed developmental projects for the upcoming year. These sessions were indeed consultative meetings where each and every aspect of BSC functions were discussed. The Business Planning Review Committee headed of Managing Director provides necessary guidance to the HODs/ CMs on their proposed project. On conclusion of these sessions the DFSD prepares minutes of these

meetings besides collating the approved operational and developmental projects and disseminate the same to all concerned. As per past practice, a Booklet on Developmental Projects was also prepared by the department during FY11 which has served as a guide to the HODs/ CMs as well as the Business Plan Coordinators for monitoring the progress and timely execution of their developmental projects.

5.5 Future Outlook

The DFSD has always been proactive and striving to enhance the effectiveness of its AFU's activities from time to time. In this direction, a developmental project titled as "Impact Assessment Survey" has been initiated during FY11 with the objective to develop a monitoring mechanism to check the effectiveness of these activities. Under this project, several questionnaires will be designed in phased manner keeping in view the nature of the event. In the first phase, the DFSD has developed three questionnaires to have post event feedback on event's organization, advertisement, participation, presentation/ coverage, banking relationship, motivation and change in participant's perception from the farming community and banks after attending the event. These questionnaires have been reviewed by Statistics & Data Warehouse Department and Research Department. The feedback/comments received from these departments have been duly incorporated in the final version. This survey will be launched on Pilot basis during FY12. Moreover, going forward, DFSD has also planned to undertake several other developmental projects/ Initiatives, the detail of which is presented in the Box 5.3.

Box 5.3: Future Initiatives

- Development of effective mechanism for monitoring of Agricultural Credit Targets Versus Achievements by the Bank.
- Preparation of Concept Paper on Financing of Program/ events regarding Financial Literacy and Capacity Building organized by DFSD/ AFUs, through the available funds under DFID's Financial Inclusion Programs.
- Preparation of working paper-Identification of operational issues in implementation of SBP Refinancing Schemes for unification of practices across all BSC offices.
- Development of SOPs for On-site Monitoring/ Examination of payment of TT Charges for Foreign Remittances in collaboration with EPD, SBP.
- Development of Management Information System (MIS) on:
 - Globus based system for reporting of Islamic Banking Profit and monitoring thereof.
 - Managing Credit Guarantee Schemes i.e., Credit Guarantee Scheme for Small and Rural Enterprises (CGS) and Microfinance Credit Guarantee Facility (MCGF).
 - Managing Funds Investment under MCGF & CGS.
- Training on Business Planning Process in line with the newly developed Business Plan Manual in coordination of T&DD.
- Professional Development Programs (PDP) on SBP Refinancing Scheme: Two programs for a slot of at-least 20 employees to be arranged one at Karachi and other at NIBAF Islamabad in coordination of T&DD.

Other functions of DFSD i.e. SBP Export Finance Schemes and Credit Guarantee Schemes are presented in Chapter 6 & 7 respectively.

Annexure A: List of Seminars/ Workshops arranged & participated by the AFUs during FY11		
Seminars/ Workshops	Venue	Date
1 Arranged a Seminar on "Policy Adequacy and Awareness on Agricultural Financing".	Ghotvi Hall (Abbasia Campus) Bahawalpur.	March 30, 2011.
2 Participated in the Seminar on "Investment in Punjab Agricultural Business Road Show" organized by Bahawalpur Chamber of Commerce & Industries with the collaboration of Punjab Board of Investment & Trade.	Bahawalpur Chamber of Commerce & Industries.	April 07, 2011
3 Organized a seminar on SME Financing in collaboration of Bahawalpur Bankers Club and National Bank of Pakistan Rahim Yar Khan.	NBP Regional Office Rahim Yar Khan.	June 16, 2011
4 Arranged one day's Seminar on Refinance Scheme for Revitalization of Small and Medium Enterprises in KPK, Gilgit-Baltistan and FATA & Credit Guarantee Scheme for Small and Rural Enterprises in collaboration with SMEDA.	BSC D.I. Khan.	March 31, 2011.
5 Arranged one-day Seminar on "Hygienic Production, Nutrition Value, Packing & Marketing of Sohan Halwa for the Sohan Halwa manufacturer and other stakeholders in collaboration with SMEDA.	Kamran Hotel, D.I. Khan.	April 01, 2011.
6 & 7 Arranged a Microfinance Awareness-raising Seminar' in collaboration with local MFBs & First Women Bank Limited/ MFIs/ NGOs, Technical Education & Vocational Training Authority (TEVTA) and Social Welfare Society (Regd.).	Jinnah Hall, Tehsil Municipal Administration, Tandlianwala, Faisalabad.	July 27, 2010
8 Arranged a "One-day awareness workshop on recently launched SBP refinance schemes" in consultation with the SME Finance Department, SBP.	Satyana Bungalow, Faisalabad. BSC Faisalabad.	August 05, 2010
9 Arranged one-day "Financial Awareness Raising Seminar" for the students/ faculty members of National Textile University (NTU), Faisalabad.	National Textile University, Faisalabad.	January 25, 2011
10 Organized a seminar on "Crop Loan Insurance Scheme" under the auspices of IBP local centre for the capacity building of financial institutions in Agricultural Financing.	BSC Faisalabad.	April 13, 2011.
11 Facilitated and participated in "Policy Adequacy and Awareness Seminar on Agri. Financing" arranged by Agricultural Credit & Microfinance Department, SBP in collaboration with University of Agriculture Faisalabad.	New Senate Hall, University of Agriculture, Faisalabad.	May 16, 2011
12 Arranged a one days' seminar on How to Avoid Discrepancies in Trade Services for commercial bankers in collaboration with The Institute of Bankers Pakistan, Local Centre, Faisalabad.	Royalton Hotel, Faisalabad.	June 23, 2011
13 Arranged an awareness seminar on "Refinance Facility for Modernization of SMEs" with the collaboration of SMEDA and Rice Mills Owners Association Gujrat.	Gujrat.	January 18, 2011
14 Arranged two days workshop on "Lending to Small and Medium Enterprises" with the collaboration of IBP, Lahore.	BSC Gujranwala.	February 22-23, 2011
15 Arranged a Seminar on SBP's Concessional SME Refinancing Schemes in collaboration with Gujrat Chamber of Commerce & Industry.	Gujrat Chamber of Commerce & Industry.	May 04, 2011
16 Facilitated and participated in "Policy Adequacy and Awareness Seminar on Agri. Financing" arranged by Agricultural Credit & Microfinance Department, SBP in collaboration with Sindh Agriculture University Tando Jam.	Sindh Agriculture University Tando Jam.	May 19, 2011
17 Facilitated/ organized workshop on "Refinance & Credit Guarantee Schemes" for flood affected districts/ regions in collaboration with by IH&SMEFD, AC&MFD SBP.	BSC Hyderabad.	June 06, 2011
18 Coordinated with IH&SMEFDSBP for arranging Awareness Workshop of on recently launched Refinance Schemes of SBP.	BSC Lahore	July 29, 2010
19 Arranged a "One-day awareness workshop on recently launched SBP refinance schemes" in consultation with the SME Finance Department, SBP.	BSC Lahore	August 04, 2010
20 Arranged a "One day Seminar on Development Finance-Issues and Challenges" in close coordination with "Lahore College for Women University".	Lahore College for Women University.	October 27, 2010
21 Arranged "One Day Seminar on Development Finance" in coordination with Economics Department, Govt. College University (GCU).	Govt. College University, Lahore.	December 09, 2010
22 Attended and coordinated for the "One day Seminar on "Islamic Housing Finance" arranged by IH&SMEFD SBP	BSC Lahore	December 20, 2010
23 Organized a one day seminar on "Monetary Policy Implementation & Formulation in Pakistan" in collaboration with Economics Department, Government College University (GCU).	Govt. College University, Lahore	January 11, 2011
24 Arranged a "One-day awareness workshop on recently launched	BSC Multan	August 06, 2010

	SBP refinance schemes” in consultation with the IH&SME Finance Department, SBP.		
25	Organized a seminar on “International Trade for Beginners” under the auspices of IBP local centre on February 18, 2011 for the capacity building of financial institutions in International Trade and Foreign exchange.	Multan	February 18, 2011
26	Organized in collaboration with Agricultural Credit & Microfinance Department, SBP Policy Adequacy and Awareness Seminar on Agriculture Finance.	Seminar Hall, College of Agriculture, D.G. Khan.	March 31, 2011.
27	Organized a seminar on “Crop Loan Insurance Scheme” under the auspices of IBP local centre for the capacity building of financial institutions in Agri Financing.	BSC Multan.	March 14, 2011.
28	Arranged a Library Orientation Workshop in collaboration with Library, SBP.	Auditorium, BSC Multan.	March 07, 2011.
29	Organized seminar on "Deposit Mobilization Techniques"	BSC Multan.	April 07, 2011.
30	Organized seminar on "Customer Care".	BSC Multan.	April 14, 2011
31	Organized seminar on "Loan & Charge Documentation".	BSC Multan.	April 21, 2011.
32	Arranged seminar on “Islamic Banking & Finance-Issues, Challenges & Way Forward” in collaboration with Meezan Bank and Institute of Management Sciences, BZU Multan.	Jinnah Auditorium, Bahauddin Zakariya University (BZU), Multan.	May 25, 2011
33	Arranged One-day seminar on Prevention to Bogus Lending under Pass Book.	BSC Multan.	May 30, 2011
34	Arranged Two-day seminar on “Branch Fraud & Risk Management”.	BSC Multan.	May 26-27, 2011
35	Facilitated/ organized workshop on “Refinance & Credit Guarantee Schemes” for flood affected districts/ regions in collaboration with IH&SMEFD, AC&MFD SBP.	BSC Multan.	June 09, 2011
36	Coordinated and organized a seminar on SBP Inspection how to avoid penalties and signature verification for the bankers in respective areas under the auspices of IBP Local Centre, Multan.	BSC Multan.	June 13, 2011
37	Coordinated and organized a seminar on forged signature detection for the bankers in respective areas under the auspices of IBP Local Centre, Multan.	BSC Multan.	June 18, 2011
38	Arranged a one day Seminar on “SME–Risk Assessment & Management”.	BSC Muzaffarabad.	November 26, 2010
39	Organized seminar on “Developing Institutional Linkages for Promoting Development Finance”. Participants from academia (Ph.D Scholars), bankers, traders, farmers, NGOs, Govt. officials and general public attended the seminar.	International Hotel, Rawalakot (AJK).	June 15, 2011
40	Arranged a seminar on Islamic Banking with cooperation of Habib Bank Limited.	BSC Peshawar.	July 16, 2010
41	Arranged a seminar on “Policy Adequacy and Awareness on Agri-financing” in coordination with Agriculture Credit Department, SBP for the students of Agricultural University, Peshawar.	Main Auditorium of KPK Agricultural University, Peshawar.	November 02, 2010
42	Participated in a workshop hosted by Khyber Pakhtunkhwa Chamber of Commerce and Industry (KPCCI) and USAID.	Khyber Pakhtunkhwa Chamber of Commerce and Industry, Peshawar.	December 22, 2010
43	Conducted a half-day Workshop on “Home Remittances Business Role & Responsibilities” in collaboration with Pakistan Remittance Initiative (PRI).	BSC Peshawar.	January 20, 2011
44	Attended inauguration ceremony of WBDC/Seminar on Bacha Khan Khapal Rozgar Scheme organized by SMEDA.	Peshawar.	February 18, 2011
45	Facilitated/ organized workshop on “Refinance & Credit Guarantee Schemes” for flood affected districts/ regions in collaboration with IH&SMEFD, AC&MFD SBP.	BSC Peshawar.	June 11, 2011
46	Attended a seminar/ workshop with the name of “Dialogue for Aligning Courses of Higher Education with the Job Market” arranged by the Rural Development Academy (RDA) in close collaboration with HEC, BUTEMS & Innovative Development organization	Sikandar Jamali Auditorium Civil Secretariat Quetta.	July 27, 2010
47	Arranged a full day Seminar on Islamic Banking & Finance in collaboration with Quetta Bankers Club.	BSC Quetta.	December 14, 2010
48	Attended a One day workshop on “Issues & Challenges of Small Farmers in accessing Agriculture Credit in Pakistan” arranged by Participatory Development Initiatives (PDI).	Serena Hotel, Quetta.	December 23, 2010
49	Arranged a full day Seminar on SME Finance in collaboration with Quetta Bankers Club.	BSC Quetta.	June 14, 2011
50	Organized a seminar on “Islamic Banking & Finance: Issues, Challenges & Way forward”.	Faisal Masjid Campus, International Islamic University, Islamabad.	October 19, 2010

51	Organized a Seminar on “Policy Adequacy and Awareness on Agri-financing” in coordination with Agricultural Credit Department, SBP.	Arid Agriculture University, Rawalpindi.	November 03, 2010
52	Arranged a Seminar on “Overview of SBP BSC: Equal Opportunity Employer” in collaboration with Fatima Jinnah Women University for their students & faculty members.	Fatima Jinnah Women University, Rawalpindi.	November 12, 2010
53	Arranged a Seminar on “Overview of SBP BSC-Equal Opportunity Employer” in collaboration with Arid Agriculture University arranged for the students of University.	Arid Agriculture University, Rawalpindi.	January 24, 2011.
54	Organized a one day seminar on Halal Certification with the collaboration of Halal Research Council.	Rawalpindi.	February 04, 2011.
55	Organized a seminar on State Bank & Banking Sector efforts in Business Expansion.	Mirpur.	March 03, 2011.
56	Organized a seminar in coordination with SMEDA & Haripur Chamber of Commerce & Industry.	Haripur Chamber of Commerce & Industry.	March 22, 2011.
57	Facilitated/ organized workshop on “Refinance & Credit Guarantee Schemes” for flood affected districts/ regions in collaboration with IH&SMEFD, AC&MFD SBP.	BSC Rawalpindi.	June 10, 2011.
58	Participated in post conference training workshop on “Fundamentals of Islamic Microfinance”.	Margalla Hotel Islamabad.	June 14-15, 2011.
59	Arranged an awareness seminar on Islamic Banking on at in collaboration with Al Baraka Islamic Bank.	Sialkot Chamber of Commerce.	July 27, 2010
60	Arranged a “One-day awareness workshop on recently launched SBP refinance schemes” in consultation with the SME Finance Department, SBP.	BSC Sialkot.	August 03, 2010
61	Arranged an interactive seminar on “Promotion of Livestock in Gujranwala Division under the Chairmanship of Commissioner Gujranwala.	Auditorium, office of the Commissioner Gujranwala Division.	October 12, 2010
62	Arranged a Seminar on “Operations of Export Finance Scheme/ Common Irregularities in EE/ EF Statements” for the employees of commercial banks.	BSC Sialkot.	May 30, 2011
63	Arranged a seminar on foreign exchange return and common irregularities therein for the employees of commercial banks in order to mitigate errors in submission of EE/ EF statements by the banks.	BSC Sialkot.	June 28, 2011
64	Participated in 2 nd Dates Exhibition & Seminar-2010 arranged by the District Government Khairpur.	District, Khairpur.	July 28-30, 2010
65	Arranged a “One-day awareness workshop on recently launched SBP refinance schemes” in consultation with the IH&SMEFD SBP	BSC Sukkur.	August 10, 2010
66	Arranged a Seminar on Islamic Banking in collaboration of SMEDA and regional office of Meezan Bank Limited Sukkur.	Traders Association Office, Sukkur.	December 19, 2010
67	Participated in a Seminar on “Export Potential of Pickles” conducted by the Shikarpur Chamber of Commerce & Industry in collaboration with Trade Development Authority of Pakistan, Sukkur region.	Shikarpur.	March 19, 2011.
68	Facilitated/ organized workshop on “Refinance & Credit Guarantee Schemes” for flood affected districts/ regions in collaboration with IH&SMEFD, AC&MFD SBP.	BSC Sukkur.	June 07, 2011