

## PROGRAM CONTENTS



### DAY 01:

- SME LENDING—HOW TO MAKE IT VIABLE?
- LENDING TECHNOLOGIES (CASH FLOW, PRODUCT PROGRAMS, FINANCIAL ANALYSIS)
- CASE STUDY

### DAY 02:

- PREVALENT PRODUCT MARKET-WHY SPECIFIC PRODUCTS FOR SMEs?
- HOW TO DO BANKING WITH SMALL ENTERPRISES?
- CASE STUDY



### Objectives:

The program will focus to enhance the knowledge base as well as the technical aspects of the target audience from banks & DFIs. Additionally, the program will also provide a platform for sharing of practical experiences.

### Target Audience:

The training program is meant to augment the knowledge and skill set of the lower-to middle level management involved in financing SMEs.

### Venue:

National Institute of Banking and Finance (NIBAF), Pitras Bukhari Road, Opposite Shifa Hospital, H-8/1, Islamabad.

<http://www.nibaf.gov.pk>

### For Hostel Accommodation:

Email: [facilitation@nibaf.gov.pk](mailto:facilitation@nibaf.gov.pk)

051- 8435571-78 , Ext: 3519

### Dates:

- December 15-16, 2014

### Time:

- 09:00 AM to 5:00 PM (inclusive of Tea & Lunch Breaks)

### Program Fee:

- Rs. 4000 Per Participant.
- Program fee to be submitted in favor of **State Bank of Pakistan** at the address mentioned under inquiries.

## LENDING TECHNIQUES IN SME FINANCE

### SPEAKERS:

1. MR. AHSEN ASHFAQ KHAWAJA, HEAD RETAIL & SME LENDING, HBL.
2. MR. SHOAIB MALICK, UNIT HEAD SME, MEEZAN.
3. IMRAN AHMAD, DIVISIONAL HEAD, SME FINANCE, IH&SME FINANCE DEPARTMENT, SBP.

### Registrations/Nominations:

*Nominations should (only) be sent via email at [smeafd@sbp.org.pk](mailto:smeafd@sbp.org.pk) by December 10, 2014.*

### For Inquiries:

Karim Alam  
Deputy Director  
IH & SME Finance Department  
5th Floor, I.I Chundrigar Road  
Karachi.  
Phone: 021-32455504  
Fax: 021- 99218139  
E-mail: [karim.alam@sbp.org.pk](mailto:karim.alam@sbp.org.pk)