

SME Banking and Financing

Enhancing innovative and dynamic financial architecture to rebalance growth and opportunities to support a sustainable SME development

Grand Millennium Hotel,
Kuala Lumpur, Malaysia

14th & 15th June 2012

"It is not by augmenting the capital of the country, but by rendering a greater part of that capital active and productive than would otherwise be so, that the most judicious operations of banking can increase the industry of the country."

Adam Smith

There has been a focus for implementing a model that creates a competitive market to lend to SME's by increasing innovative financing options that improves SME's access to finance.



Featuring your global keynote presenters:

Sai Athreya Commercial Director
GE Artesia Bank, GE Capital, Netherlands

Sai joined GE in 2006 as Asia SME Leader. He was instrumental in driving SME business transformation in Bank of Ayudhya (GE Capital JV Bank in Thailand) and initiated the process of developing SME capabilities in other Asian markets. Later, he was promoted to Global SME Leader with focus drive growth in SME & Commercial business in GE Capital's Universal Banks in Czech, Hungary, Poland, Thailand and Turkey, Central America. In Jan 2011, Sai was appointed the Commercial Leader responsible for GE Artesia Bank in Netherlands. Prior to GE, Sai has varied experience in Citibank and Standard Chartered Bank (SCB) in Sales, Product Management, and Risk disciplines. He was instrumental in launching many innovative products that fuelled the growth of the SME business in SCB

Hesham Mohamed Hamdy GM, Chief Risk Officer
Arab International Bank, Egypt

Mr Hesham is the Board member in the Egyptian Banks' Credit Bureau
Mr Hesham successfully established the risk management function in Bank of Alexandria and was leading a team of experts in the fields of credit, operational and market risks. This included the Central Bank of Egypt, Citigroup, KPMG Hazem Hassan, Nour & Trowers Law Office and PWC. Mr Hesham also was managing the credit examination in Riyadh Bank as Head of Credit Inspectors undertaking a large number of audit assignments to review the bank's overall lending activities to ensure that they are being conducted in a safe & desirable manner, through reviews and quality assessments of credit facilities at all branches of the bank including international branches

Key benefits of attending the conference:

- **Examining** issues of SME access to financial facilities and transactional financing
- **Recognising** major diversities in product and service offering that is unique to an SME client
- **Reflecting** on emerging strategies in building a customer centric architecture to improve multichannel sales capabilities
- **Building** loyalty – based relationship to maintain profitable and sustainable relationships with SME clients
- **Discovering** ways to mitigate critical risks that hinders the growth of SME businesses
- **Constructing** a credit framework to build economies of scale
- **Facilitating** exchange of good ideas and good practices that has proved its value
- **Providing** relevant technical inputs based on international best practices

Testimonials from past events:

"Refreshing topics and SME related issues did help me to understand SME business better"
Bank Islam Malaysia

"Great opportunity to learn from other country, other experiences from other banks"
Bank International Indonesia

"Bringing together the SME banking practices and experiences in one place from the diverse economy has given the insights and platform to move forward in this sector"
Global Bank Ltd.

Your honourable panel of international presenters:

Nilanjan Ray Senior Vice President & Head - SME, Bullion & Exchange House Segments
Abu Dhabi Commercial Bank, UAE

The Best SME Account* award by Banker Middle East for the Bank's "Business Edge" suite of products offered by the SME Banking Division
The Best Retail Bank in UAE* award for the fourth year in a row by The Asian Banker

Steven Miller Executive Vice President, Head of SME Banking

Alliance Bank Malaysia Berhad

Alliance Bank Malaysia Berhad ("Alliance Bank") was recognised for its "Excellence in SME Banking" by IDC Financial Insights at the seventh annual Financial Insights Innovation Award (FIIA) ceremony held at the Asian Financial Services (AFS) Congress where there were 172 high quality entries received from leading banks across the Asia Pacific region

Aditya Gahlaut Head of Business Banking

HSBC India

Best Foreign Commercial Bank by Finance Asia Awards
Global Finance World's Best Internet Banks Awards 2011
Best Cash Management Bank in Asia Pacific 2011

Jayantha Roy Senior Vice President, Head of SME Banking

DBS Indonesia

Best MNC and Large Corporate Bank in Indonesia 2012 by The Asset
Best Bank by the People's Choice Awards 2012

Sanjay Agrawal Senior President and Business Head – Business Banking

YES BANK Ltd, India

Mr. Agrawal served as Executive Vice President and Country Head of Credit Risk of Business Banking at YES BANK Limited. Prior to joining YES BANK, he was the Head of Risk for SME at Standard Chartered Bank (SCB). There, he was instrumental in setting and scaling up SME business to multi locations and a multi product INR 15000 MM business.

Rohit Garg Head of Small and Micro Businesses

Mashreq Bank, UAE

Best Consumer Internet Bank in Qatar 2009 & 2010
Best Emerging Market Banks Middle East by Global Finance Awards 2010
Best Consumer Internet Bank regionally by Global Finance Awards 2009

Nathapol Sukhum Senior Vice President

Department Head-Medium SME Segment Management

KASIKORNBANK PCL, Thailand

Jamie M. Nasol SVP and Head, Cash Management Services

Banco De Oro, Philippines

Best Private Bank in the Philippines in the recently concluded The Asset Triple A Awards 2011

Satyajeet Roy Director of Commercial Banking for UAE, Bahrain and NPC Countries

Citibank UAE

Best Emerging Market Bank in the World by Global Finance Award
Investment Bank of the Year by Finance Intelligence Asia Award

Pitinapa Rakchaiwan Senior Architect, Customer Experience, Architecture Management, Group Technology and Operations

Standard Chartered Singapore

World's Best Internet Banks by Global Finance Awards
Best Trading Systems Back – Office Award 2011 by the Asian Banker
Financial Inclusion Award and Bank of the Year 2011 by The Bankers

Ms Arlene S. Orenca Head of Projects and Programs

Association of Development Financing Institution in Asia and the Pacific (ADFIAP), Philippines

Mahdi Mohd Arifin Deputy Chief Executive Officer for Coordination and Development
SME Corporation Malaysia

About our business partners

Endorsers



Media Partners



Small Business Banking Network
A CAPITALPLUS EXCHANGE INITIATIVE



Why you cannot miss this event

Small and Medium Enterprises (SMEs) are the backbone for all economies and are a key source of economic growth, dynamism and flexibility in advanced industrial economies as well as for emerging and developing economies. Financing has become necessary for them to help start up and expand their operations and to develop new products. Therefore financing these SMEs are vital. The issue of financing for SMEs is a pressing issue for all nations. It needs to be addressed with joint efforts by governments, financial institutions and enterprises, to enhance innovation in financial systems, products and services, and to improve the sustainable development of SMEs.

Banks and financial institution are focusing on building a business model that focuses on growth and opportunities to develop new income streams through new operational and profitability models. There has been a greater focus for banks to promote a stable, diverse, well-functioning financial system, which is capable of effectively servicing SMEs' needs and working on micro level initiatives that directly, impact SMEs access to credit

This conference focuses on establishing modern techniques to serve SME borrowers by increasing revenue portfolio strategies while mitigating various forms of risks. **Do not miss this opportunities to elevate performance of banks in providing financing to SME's by eliminating financing gaps and issues.**

About the Endorsers

SME Corporation Malaysia was established under the Small and Medium Enterprises Corporation Malaysia Act 1995 [ACT 539] on 2 October 2009. It was formerly known as the Small and Medium Industries Development Corporation (SMIDEC). SME Corp Malaysia assumes the task as the single dedicated agency to formulate overall policies and strategies for SMEs, and to coordinate programmes across all related Ministries and Agencies. SME Corp. Malaysia also focuses as the central point of reference for information and advisory services for all SMEs in Malaysia.

The Association of Credit Management Malaysia (ACMM) was established in November 1983 with the objective of providing a platform for credit professionals to represent themselves as a single entity and to raise the awareness among the senior management of every organisation as to the importance of the credit professional's role in their businesses and the contribution made to their profitability.

About the Media Partner

SME & Entrepreneurship Magazine as the first publication dedicated to Small and Medium Enterprises (SMEs) and Entrepreneurs in Malaysia is the Southeast Asia's best selling business magazine. Every month, over 120,000 business owners and entrepreneurs rely on the SME Magazine to keep them updated and on-the-go in the market. SME Magazine features monthly doses of current news, in-depth analysis, practical and powerful "how-to" articles, insightful interviews and coverage of business owners, and feature articles in simple everyday language. Driven by an excellent pool of correspondents and contributors, SME's high quality articles are diversified, detailed and written in a way that gives out readers a global perspective whilst maintaining unique local insights.

SME Magazine is part of the AIC Group. www.smemagazine.asia

About the Media Partners

The **PRIVATEBANKING.COM** wealth industry directory is the financial-industry's leading online business development and networking platform focused on Wealth Management and Financial Services.

The platform offers effective marketing services and tools designed to achieve high brand recognition, broad visibility and reach to your products and services.

Privatebanking.com's FINANCE LOUNGE business network is a vibrant and fast growing online community designed to help financial markets professionals to build network, increase visibility and identify and stay in touch with relevant industry experts and customers alike.

We invite you to join the FINANCE LOUNGE and gain access to business insights and new connections across the globe: Please register at: <http://www.privatebanking.com/>

Embedded in a younger, hipper format, **Business Today** focuses on how upcoming, Harvard-style generations and savvy Gen-Y professionals, managers and executives are grooving up business with new techniques, new design, new technology, and new ideas. Business Today takes a fresher, smarter outlook – from banking to management, property to airlines, leisure to health and luxury goods – and across all other key business & industry sectors. It covers critical economic, financial and business developments that impact Malaysian and multinational enterprises, and marries it to a lifestyle focus that's second-to-none. Business Today is a monthly English publication in Malaysia.

Small Business Banking Network ("SBBN"), an initiative of CapitalPlus Exchange, is a global network for financial institutions which serve small and growing businesses in emerging economies. SBBN is a membership-based organization committed to supporting banks, microfinance institutions, and non-bank financial companies in achieving their small business banking goals and priorities.

Infobank was founded in January 11, 1979. Established by the Bankers for the progress of banking environment. Owned by a former banker who has the same desire in building a healthy banking industry, firm with high integrity. Managed by professionals with young workers and in supported by a broad network both in banking, insurance and multi finance but also supported by observers and banking analysts.

The business scope of Infobank Magazine:

- Conducting Activities in Print & Electronic Media (Infobank Magazine, Infobanknews.com, Islamic Banking, Insurance Digest)
- Research & Service Delivery Survey (Research Bureau Infobank)
- Serve & Provide communications consulting services and education in banking (Infobank Learning Center)
- Providing Corporate Services Activities (Corporate Infobank Event)
- Serving publishing and printing services and printing needs (InfoBank Communication)

Asian Banking & Finance is the new industry magazine serving Asia's dynamic financial services industry.

Asia is one of the world's most busy and capital hungry markets and Asian Banking & Finance is the new leader in reporting the moves and news at Asia's leading financial institutions.

It offers fresh perspectives and ideas to the executives who run these companies as it guides them through the challenges and complexities of their businesses.

Each issue of Asian Banking & Finance carries a well balanced mix of articles which appeal to the CEO/CIO/CFD/MD of large banking and financial services institutions in Asia with coverage of technology, regulatory, market and insider news. The focus is on the commercial, retail and investment banking as we cover the players and news affecting people working in these companies.

The Emerging Finance is a publication and research house focused on helping industry players in banking and financial services industry in their business. We empower our clients by equipping them with incisive information. We differentiate ourselves from competition on the basis of our deep-rooted connections in the markets and thorough understanding of the region and industry.

Thursday 14th June 2012

0830 Registration and morning coffee

0900 Introduction and welcoming remarks from the Chairperson
Nilanjan Ray Senior Vice President & Head - SME, Bullion & Exchange House Segments
Abu Dhabi Commercial Bank

Relationship building and growth initiatives

0915 Session One – Keynote Presentation

Rebalancing growth towards greater reliance on domestic and regional demand for SME banking and financing: The new economy wave

- Gaining business momentum in clustering small business customers and defining commercial initiatives
- Determining the new strategic direction for an SME proposition
- Shifting the new paradigm of the next level of sales excellence and organic growth plans
- Observing the evolving role and the development of venture capitalist markets
- Fostering policy measures through micro - financing

Sai Athreya Commercial Director
GE Artesia Bank, GE Capital, Netherlands

1015 Session Two – Expert Presentation

Strategically engaging the SME market: SME finance landscape in Malaysia

- Pre-empting and avoiding problems with respects to the financing facilities
- Prioritising open line of communication with customers to ensure accessibility at all times
- Ensuring their business and key people are adequately covered to reduce the lender's risk – up to date insurance coverage
- Providing tips on how to better manage their businesses in a volatile business environment

Mahdi Mohd Arifin Deputy Chief Executive Officer for Coordination and Development
SME Corporation Malaysia

1100 Morning refreshments & networking break

1130 Session Three – Case Study

Helping SMEs expand business opportunities by building business communities and maximising technology to deliver profitability and transformational growth

- Helping financial institutions and entities involved in the financial chain to provide effective and high value-added cash management solutions to the SME segment
- Utilising vast business communities that are accessible via internet to those that have access to settlement, payment via electronic means or via cash management solutions
- Offering a non – financial guide to help SMEs develop their business enjoying cost effective solutions
- Settling faster and having a wider coverage extended to the SME segment to service beyond just financing their operations

Jamie M. Nasol SVP and Head, Cash Management Services
Banco De Oro, Philippines

1215 Session Four – Case Study

Financial Inclusion: The ADFIAP experience

- Dwelling into the constraints and the shortcomings of SME financing
- What is financial inclusion?
- Financial Inclusion in Asia and the Pacific: The Role of ADFIAP and its Member-Development Financing Institutions
- National strategy and regulatory framework: Its importance to financial inclusion
- Infrastructure to enhance financial inclusion
 - The SME Credit Information Bureau
- Registry for movable asset - risk protection for clients and FIs
 - Financial Inclusion and micro-insurance
- Credit Surety Fund - moving forward to a successful Financial Inclusion strategy

Ms Arlene S. Orenca Head of Projects and Programs
Association of Development Financing Institution in Asia and the Pacific (ADFIAP), Philippines

Business Opportunities

A limited amount of sponsorship opportunities are available for this conference. These include, but are not limited to opportunity to present case studies, exhibit, host networking functions, and benefit from the extensive branding and marketing exposure generated throughout the lifecycle of the event.

For further information please contact **Pat Chuenpun** on +603 2723 6600 or email patc@marcusevanskl.com

1300 Networking luncheon

SME portfolio development

1400 Session Five – Case Study

Deriving product and service offerings that is unique to the SME market: Developing a 'go to market' approach for the SME segment

- Assessing the opportunities offered by SME's by providing banking services to the underserved SME market segment
- Analysing the opportunity for portfolio development through various industry sectors by increasing their access to financial services
- Increasing market share in the SME segment to further enhance product offerings and bundled offerings portfolios
- Integrating a plan with other segments within the bank to get new businesses and at the same time, referring business to other segments within the bank to create efficient banking operations

Pitinapa Rakchaiwan Senior Architect, Customer Experience, Architecture Management, Group Technology and Operations
Standard Chartered Singapore

1445 Session Six – Case Study

Building a cost-effective relationship management model for SME Banking

- Capitalising on the role of the relationship managers in maintaining superior service delivery standards
- Exploring relationship processes and bottlenecks to ensure greater interaction between customer and the bank
- Leveraging critical needs and service model of channel relationship managers
- Coordinating people, processes and systems to reach out to broader scale of market
- Use of alternate channels and CRM systems to deliver superior service
- Optimizing cost to serve by using shared service architecture

Nilanjan Ray Senior Vice President & Head - SME, Bullion & Exchange House Segments
Abu Dhabi Commercial Bank

1530 Afternoon refreshments & networking break

1600 Session Seven - Case Study

Using consumer portfolio management techniques to drive "lifecycle" management for SMEs

- Deriving advanced analytics and a robust customer relationship management system to drive sales and retention
- Identifying emerging strategies in customer relations and retention among commercial banks that are growing their SME banking business
- Weighing balance between standardisation and customisation
- Investing on emerging strategies in building a customer-centric business architecture, multichannel sales capabilities and a scalable advisory model

Steven Miller Executive Vice President, Head of SME Banking
Alliance Bank Malaysia Berhad

1645 Session Eight – Case Study

Accelerating new market entry capabilities to generate yield from SME while achieving growth and long term sustainability

- Achieving new ways to attract the higher SME segment
- Creating a new service model and SME customer experience management for sustainable growth
- Innovating and understanding micro SME and to generate more income yield
- Running thorough customer analysis to identify needs and commercial opportunities

Aditya Gahlaut Head of Business Banking
HSBC, India

1730 Closing remarks and end of Day One conference

Who should attend

Senior Vice Presidents, Vice Presidents, Directors, Assistant Directors, General Managers, Senior Managers, Managers, Executives of:

- SME Banking
- Business Banking
- Retail Banking
- Credit Divisions
- Channels
- Product Development
- Sales & Marketing
- Corporate Banking
- Commercial Banking
- Relationship Banking
- Corporate Credit Risk
- Distribution Networks
- Business Development

From the following industries:

- Banks
- SME Banks and Funds
- Securitisation Firms
- Loan Agencies
- Credit Companies
- Investment Banks
- Financial Institutions
- Credit Rating Agencies
- Credit Bureaus
- Government Bodies

Friday 15th June 2012

0830 Registration and morning coffee

0900 Opening & welcoming remarks from the Chairperson

Sai Athreya Commercial Director
GE Artesia Bank, GE Capital, Netherlands

Risk management and capacity building efforts

0915 Session One – Case Study

Mitigating critical risks that hinders the growth businesses – Uncovering the hidden key to SME growth

- Articulating top 5 reasons for closure of an SME
- Accumulating steps to avoid - prior to event
- Approving revival methods
- Fostering what role a bank can play in revival of SME business
- Clarifying what role government and regulators can play in revival of such units

Sanjay Agrawal Senior President and Business Head – Business Banking
YES BANK Ltd, India

1000 Session Two – Keynote Presentation

Establishing risk management function for managing credit risks in an emerging country (Egypt): A case study on Bank of Alexandria

- Establishing risk management function from scratch; obstacles & solutions
- Basel II to Basel III: What are the differences, challenges and impact on banks?
- Credit Bureau: Enhancing predictive capabilities by gathering information on local SME's
- Using portfolio data to customize models for statistical credit scoring

Hesham Mohamed Hamdy GM, Chief Risk Officer
Arab International Bank, Egypt

1045 Morning refreshments and networking break

1115 Session Three – Case Study

Up-scaling your credit analysis methodologies to stimulate SME's to be more bankable

- Reviewing SME credit policies and procedures based on market realities and a bank's strategy and risk appetite
- Identifying weakness and failures of present SME companies
- Determining a suitable credit scoring model customised for the needs of the financial institution
- Tracking individual borrowers performance risk with a credit scored template to fast track loan approvals
- End to end credit framework to build economies of scale in the SME space
- Creating "Sells Process" and support infrastructure to address diversified SME markets

Jayantha Roy Senior Vice President, Head of SME Banking
DBS Indonesia

1200 Session Four – Case Study

Revising risk management policies, processes and architecture to strengthen banks' SME risk dimension: Good creditor management

- Devising a strategy to handle risky SME's
- Mapping risk control and various activities to develop statistical and an expert component of scorecard
- Merging risk management processes and improving efficiencies of the loan process through the development of a risk rating model
- Identifying steps that are key to building an efficient exchange to provide risk capital for SME's

Satyajeet Roy Director of Commercial Banking for UAE, Bahrain and NPC Countries
Citibank UAE

1245 Networking luncheon

1400 Session Five – Case Study

Building a robust SME credit policy that enhances quality of credit: Growth of the SME loan business

- Redesigning country specific diagnostics, strategies and service models
- Developing a supportive legal and regulatory framework
- Designing effective government support mechanisms
- Building consistent and reliable data sources on SME finance

Rohit Garg Head of Small and Micro Businesses
Mashreq Bank

1445 Session Six – Case Study

Profiting from international SME opportunities: The future outlook for SME banking

- Specifying and segmenting SME's with international ambitions and objectives
- Streamlining specific risks arising from international growth strategies
- Profiling winning products and advisory services required to meet needs and to deliver profitability
- Weighing the difference required to meet the needs of international businesses and the needs of a purely domestic SME's
- Developing a global networking platform between banks who operates SME

Nathapol Sukhum Senior Vice President
Department Head-Medium SME Segment Management
KASIKORNBANK PCL, Thailand

1530 Afternoon refreshments & networking break

SME development plan

1600 Session Seven – Brainstorming & Roundtable Discussion

This session allows the audience to interact and to obtain immediate feedback from their direct peers on different key concerns in a roundtable setting. This will be a great opportunity for all vested parties to seek clarification on some of the controversial issues in SME banking and financing today. With a facilitator for each table participants are encouraged to voice their opinions, exchange ideas and appraise the good, the bad and the ugly of SME banking and financing. It is essential that all are prepared to participate in order to ensure discussion flowing and a fruitful session

Roundtable One

Reviewing core product offerings for each sub segment - SME product innovation

This discussion will bring you through key concepts of product innovation including practical details on application to SME customers, particularly real life examples and cases study. This session will be defining long term product strategy and roadmaps based on global trends and customer, competitor and financial analysis and how to supervise the business cases delivered from group countries; prepare business cases for centrally driven initiatives

Sai Athreya Commercial Director
GE Artesia Bank, GE Capital, Netherlands

Roundtable Two

SME project financing and alternative methods of financing

This discussion will address obstacles and hurdles faced when promoting sustainable development of SME through finance schemes through formulation of effective structure, function and roles of project financing and alternative methods of financing.

Sanjay Agrawal Senior President and Business Head – Business Banking
YES BANK Ltd

Roundtable Three

The role of credit bureau in getting the most of SMEs

The close connection of SME owner with personal credit history and SME credit history in the business credit bureau is very high and is an important element for success. This discussion will take you through all relevant information that needs to be addressed with regards to the importance and the relevance of the role of the credit bureau

Hesham Mohamed Hamdy GM, Chief Risk Officer
Arab International Bank, Egypt

Mr Hesham is the Board member in the Egyptian Banks' Credit Bureau

1730 Closing remarks from the Chairperson and end of conference

marcus evans would like to thank everyone who has helped with the research and organisation of this event, particularly the speakers and their staff for their support and commitment.