



The Institute of
Bankers Pakistan



IMFD

IBP MICROFINANCE DIPLOMA

The IBP Microfinance Diploma (IMFD) is a professional qualification which is aimed at empowering the present and aspiring prospective management-level microfinance practitioners with practical knowledge about the microfinance industry and its functions.

The principal objective of this course is to impart knowledge and expertise in the field of microfinance. It enables candidates to understand the microenterprise industry, fundamental concepts, business dynamics, management of risk and monitoring of microfinance processes and performance. The course will also cover the role of regulators and the key variables of microfinance regulation.



SPECIFIC OBJECTIVES

After the successful completion of the Diploma, participants will be able to:

- Have a basic understanding of:
 - The demand and supply and sources of microfinance;
 - Microfinance in Pakistan and other developing countries.
- Comprehend collateral policies and other features of microfinance;
- Analyze the risk management strategies, policies and the decision criteria for microfinance;
- Elucidate the models, process and performance in microenterprise finance;
- Get acquainted with the role of the State Bank of Pakistan and regulations governing microfinance.

IMFD is a self-study program with 2 assessment components which are detailed as under:

1. Research Report

Submission of a written research-based report on a topic of the candidate's selection from the choice of topics provided/ or other relevant topics. Some topics are listed below:

- Strategic marketing plan for microfinance institution or bank in Punjab or Sindh or Northern Areas;
- Credit policy for a microfinance institution;
- Credit policy for a microfinance bank;
- HR Strategy for the staff to incentivize selling microloans;
- Comparison of the microfinance models prevalent in Latin America and Pakistan through SWOT analysis;
- Identify a successful product innovation in microcredit over the last 5 years. Assess the factors contributing to its success and the impact it has on the industry;
- Suggest innovations in the field of screening microcredit customers and its impact on the industry;
- Benefits and impact of eCIB for Microfinance.

The report must be original work of the candidate and should be of minimum 5,000 words and maximum 6,500 words. The report must be submitted on the day of the written assessment in hardcopy.

GUIDELINES ON THE STRUCTURE AND FORMAT OF THE REPORT

The report must consist of the following sections at a minimum (candidates may add more sections as per their requirement):

- Executive Summary;
- Table of Contents;
- Scope of Report;
- Research Methodology;
- Research Findings;
- Recommendations and Conclusion;
- References - Bibliography, Endnotes, Appendices (if any).

PLAGIARISM

IBP takes a strict view on candidates who do not submit original work. The Institute can cancel such candidates' registration to the program and retain the right to report this unethical practice to the candidate's employer and State Bank of Pakistan (SBP).

2. Written Exam

A 3 hour written assessment will be taken based on the syllabus. Details of syllabus and the specific learning outcomes (SLOs) can be found in the program guide available on the website at:

<https://www.ibp.org.pk/diploma-in-microfinance/>

ELIGIBILITY CRITERION

The entry criterion for the IBP Microfinance Diploma is as follows:

- Graduate in any discipline with a minimum 2nd division.

TIME FRAME

Candidates enrolling in the Diploma have a maximum of 18 months (1.5 years) to complete the Diploma. The 1.5 year period commences from the date of examination.

In the instance the examiner finds the report lacking in any manner, the candidate will be contacted electronically to submit a reworked version within 5 working days to be eligible to pass in the same session.

Candidates who do not pass either or none of the two components of assessment in the first session will have the option of 2 retakes.

REGISTRATION PROCESS

1. Download and fill out the IMFD Registration Form from <https://www.ibp.org.pk/diploma-in-microfinance/>
2. All payments shall be made through specific bank, deposit slip available on IBP's website, along with:
 - 3 recent passport size photographs;
 - Attested copy of valid CNIC;
 - Attested copy of educational documents.

FEE STRUCTURE

Registration & Exam fee (<i>First Time</i>)	PKR 12,000/-
Examination fee/Report fee/Both (<i>Retake</i>)	PKR 3,000/-

IBP - An ISO 9001:2015 Certified Company

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