



INDIAN INSTITUTE OF BANKING & FINANCE

(ISO 9001:2015 Certified)

PROGRAMME on “FINANCING MSMEs”

From

21st to 23rd January 2019 (3 days)



Venue:

Leadership Center,
Indian Institute of Banking & Finance,
Kohinoor City, Commercial II, Tower 1, 3rd floor,
Off LBS Marg, Kiroli Road,
Kurla (W), Mumbai – 400070.
Website: www.iibf.org.in



PROGRAMME on “FINANCING MSMEs”

BACKGROUND

During its 91 years of service, IIBF has emerged as a premier institute in banking and finance education. Considering the emerging requirements of the bankers in the ever changing dynamic environment, IIBF has started providing training programmes for bankers in selected areas. IIBF has world class training facilities at its Leadership center.

The importance of micro-small-medium enterprises in Indian economy can hardly be overemphasized. Empirical studies show that MSME sector presents vast funding opportunity for the commercial banks. Incremental credit to micro and small enterprises (MSEs) has increased five times to Rs 1.23 lakh crore according to Research reports released in the first week of December 2018. The scope for the banks to lend is more for smaller SMEs having a turnover of less than Rs.500 lakhs. The present program on **FINANCING MSMEs** has been designed considering the banks’ needs in the area of MSME lending.

PURPOSE

The program envisages confidence building among the participants by improving their appraisal skill and enhancing their knowledge level. The program takes the participants to a logical journey right from scrutiny of loan application to credit decision making. This dynamic programme is unique in its nature, as a trainee oriented program, with more emphasis on interactions, group discussions, interface with successful small/medium sector entrepreneurs, sharing of experience and exercises, apart from the usual training methods. During the course of the Program, the participants are taken through the entire gamut of the SME lending, enabling them, to return to their work place with added confidence in handling SME credit proposals.

OBJECTIVES

The participants will be able to:

- To Improve the knowledge and skill in SME credit appraisal.
- To have comprehensive understanding covering the entire gamut of SME lending.
- To develop competent credit officials to handle SME portfolio of the banks.

CONTENT OVERVIEW

- Lending guide lines – MSME Regulatory Guidelines and Lending Policies
- Market information – Gathering market information, SME Credit rating, External rating agencies, Credit report compilation.
- Management appraisal and Technical appraisal,
- Financial appraisal - Financial statement analysis, Ratio analysis, Break even analysis, Funds flow and Cash flow analysis
- Working capital assessment for MSME Units - different methods of assessment

- Assessment of non-fund based limits
- Term Loan appraisal and assessment
- CGTMSE, Govt Schemes for MSE
- Trade Receivable Discounting System (TReDS)

METHODOLOGY

Case Studies, exercises, group discussions, presentations and sharing of experiences.

TARGET GROUP

Officers/Managers identified for or functioning in MSME financing and trainers.

DURATION

From 21st Jan to 23rd Jan 2019 (3 Days). The programme starts at 9.30am on 21.1.2019.

VENUE

Leadership Center,
Indian Institute of Banking & Finance,
Kohinoor City, Commercial II, Tower 1, 3rd floor,
Off LBS Marg, Kiroli Road, Kurla (W),
Mumbai – 400070.
(Location sketch is enclosed)

Programme Fee: Rs.10, 000 per participant plus GST @18%, totalling Rs. 11,800. (In case of TDS deduction, please send us TDS certificate). Programme fees may be remitted thru NEFT to the credit of Institute's account as given below:

- ✓ Name of the Bank branch: State Bank of India, Vidya Vihar (West), Mumbai.
- ✓ Savings Account No: 36919200263 IFSC code: SBIN0011710
- ✓ (PAN No: AAATT3309D and GSTIN NO.27AAATT3309D1ZS

(Please provide your GST Number in the nomination letter.)

The programme is Non-residential.

On request, the Institute will facilitate stay arrangements, subject to availability, for the participants.

For further details and nomination kindly contact:

Programme Co-ordinator

Mrs. R.Kanchanamala,
Faculty Member
Phone:022-25047010
+91 70456 60165
Email: kanchanamala@iibf.org.in

Ms. Ravita Wadhwa
Dy. Director
Phone: 022-25047032
+91 9871899953
Email:ravita@iibf.org.in



INDIAN INSTITUTE OF BANKING & FINANCE
(ISO 9001:2008 Certified)
Kohinoor City, Commercial II, Tower 1, 3rd floor,
Off LBS Marg, Kiroli Road,
Kurla (W), Mumbai – 400070.
NOMINATION FORM

Programme Title: **Financing MSMEs**

Date: From 21st to 23rd January, 2019 (3 Days) Programme Type: **Non Residential**

THE PARTICIPANTS NOMINATED:

| Sl. No | Name (Mr./Ms./Mrs.) | Designation | Branch/Office | Mobile No.and Land Line No. | E-mail |
|--------|---------------------|-------------|---------------|-----------------------------|--------|
| 1 | | | | | |
| 2 | | | | | |
| 3 | | | | | |

Bank/Organisation: _____

Address: _____

_____ Pin Code: _____

Phone: _____ Fax: _____ E-mail: _____

Fee: Rs.10, 000 per participant plus GST @18%, totalling Rs. 11,800. (In case of TDS deduction, please send us TDS certificate). Programme fees may be remitted thru NEFT to the credit of Institute's account as given below:

- ✓ Name of the Bank branch: State Bank of India, Vidya Vihar (West), Mumbai.
- ✓ Savings Account No: 36919200263 IFSC code: SBIN0011710
- ✓ (PAN No: AAATT3309D and GSTIN NO.27AAATT3309D1ZS
(Please provide your GST Number in the nomination letter.))

Please send your nominations at the earliest to:

| | |
|---|--|
| Mrs. R.Kanchanamala, Faculty Member Phone: 022-25047010 +91 70456 60165 Email: kanchanamala@iibf.org.in | Ms. Ravita Wadhwa Dy Director Phone:022-25047032 +91 9871899953 Email:ravita@iibf.org.in |
|---|--|