



# **INDIAN INSTITUTE OF BANKING & FINANCE**

**(ISO 9001:2015 Certified)**

## **PROGRAMME on “LENDING TO MSMEs & RESTRUCTURING OF MSME ADVANCES”**

**From 6<sup>th</sup> to 8<sup>th</sup> January 2021**



**LIVE CLASSROOM SESSIONS**

**“Individual participants can also register for the programme at their own cost”**

---

*Programme Co-Ordinator: A. K. Mishra  
Faculty, IIBF  
Mail ID: [akmishra@iibf.org.in](mailto:akmishra@iibf.org.in)*

---

**Indian Institute of Banking & Finance,  
Kohinoor City, Commercial II, Tower 1, 3<sup>rd</sup> floor,  
Off LBS Marg, Kiroli Road,  
Kurla (W), Mumbai – 400070.  
Website: [www.iibf.org.in](http://www.iibf.org.in)**



## **PROGRAMME on “LENDING TO MSMEs & RESTRUCTURING OF MSME ADVANCES”**

### **BACKGROUND**

During its 93 years of professional service, IIBF which is an Institute of the bankers, for the bankers and by the bankers, has emerged as a premier institute on banking and finance education. It is the largest Institute of its kind in the world and is working with a Mission to “develop professionally qualified & competent bankers and finance professionals primarily through a process of education, training, examination, consultancy/ counseling and continuing professional development (CPD) programs”.

Considering the emerging requirements of the bankers in the ever changing dynamic environment, IIBF conducts training programs in selected and niche areas for the officials of banks and FIs.

### **PROGRAMME HIGHLIGHT**

The Micro, Small and Medium Enterprise (MSME) Sector in India is key driver to the growth of India’s economy. Around 64 Million MSME Units/Enterprises employing about 112 Million people contribute to about a third (1/3<sup>rd</sup>) of our Country’s GDP, 45% to Country’s Manufacturing Output & 40% towards our Country’s Exports.

MSME sector’s sustained healthy growth is important to achieve India’s GDP Growth Targets & also to retain its global position amongst best three GDP growth nations. The Sector is currently seeing a huge Credit gap with only 16 % of MSME Units in India receiving formal Credit thereby leaving more than 80% of them either under-Financed or Financed through informal Sectors which is too costly for them to get out of Debt burden & contribute towards achieving the ambitious USD 5 Trillion Economy for our Country. Even before the Covid pandemic, the MSME sector had been reeling under acute stress but the Covid 19 has affected their Cash Flows very badly as there has been zero revenue during the lock down. The Government of India and the RBI have announced several measures to step up bank credit to the ailing sector.

In view of the continued need to support the viable MSME entities on account of the fallout of Covid19 and in tune with the guidelines on the Resolution Framework for COVID 19 – related Stress announced for other advances, RBI has permitted a one-time restructuring of existing loans to MSMEs classified as 'standard' as on 1<sup>st</sup> March 2020 without a downgrade in the asset classification. The Banking sector needs to understand these guidelines in letter and spirit and implement them to improve the health and quality of their MSME portfolio.

The present program on “LENDING TO MSMEs & RESTRUCTURING OF MSME ADVANCES” has been specially designed considering the banks’ needs & its impetus to finance in the area of MSME lending & adopt immediately the prudent norms for restructuring the stressed portfolio under this segment to avoid mass NPA slippages in Post Covid scenario.

## **PURPOSE**

The program envisages confidence building measures among the participants drawn from various Banks at Middle and Senior Management levels by improving their knowledge and skills in understanding the whole gamut of MSMEs with special emphasis on Credit Appraisal and Restructuring of Stressed A/Cs as per RBI's latest prescriptions for MSMEs through hands on exercises/case studies. The program takes the participants to a logical journey right from scrutiny of loan application to credit decision making & envisaging a rehabilitation & nurturing programme for existing stressed MSME portfolio. This dynamic programme is unique in its nature, as a pure trainee oriented program, with more emphasis on interactions, group discussions, sharing of experience and exercises, apart from the usual training methods. During the course of the Program, the participants will be 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 & save imminent NPA slippages under this segment.

## **OBJECTIVES**

The participants will be able to:

- broadly improve the knowledge and skill in SME Credit appraisal & Restructuring.
- have comprehensive understanding about the entire gamut of SME lending.
- develop as competent Credit officials to handle SME portfolio of the banks.

## **CONTENT OVERVIEW**

- An Overview of MSME Sector & Its Contribution in the Economy.
- Revised Classification, RBI's Regulatory Guide lines.
- Code of Banks Commitment to Micro and Small Enterprises.
- Recent Government Initiatives for the growth of MSME Sector.
- Digital Initiatives such as TReDS, GeM, MSME Samadhaan/Sambandh/Sampark.
- Due Diligence & Scrutiny of MSME Loan Applications.
- Analysis of Financial Statements & Assessment of Working Capital for MSMEs
- Project/ Term loan Appraisal, TEV Study, DCF/NPV/IRR Methods/BEP- Sensitivity Analysis
- Export Finance - Pre & Post Shipment Credit Facilities, Export Credit Insurance etc.
- Non Fund Based Facilities - Letters of Credit, Bank Guarantees, Co-acceptance of Bills
- CGTMSE, CGECL, PM SVA Nidhi, CGSSD, MUDRA
- Restructuring of MSME advances as per latest RBI Norms.
- Credit Monitoring & Follow Up, SMA Classification, Extended Moratorium for Repayment of Installments
- Recovery in NPA A/Cs, Compromises, Lok Adalats, Resolution under IBC Code, Wilful Defaults and Fraud A/Cs

## **METHODOLOGY**

Virtual (Online) interactive lectures, Case Studies, presentations and sharing of experiences on the Institute's licensed ZOOM Platform.

Live sessions by Faculty shall be conducted and participants can view the sessions from home or office using Laptop/Desktop.

Login details for accessing the sessions shall be shared on registered mail ids of participants 24/48 hours before the program.

### **TARGET GROUP**

Frontline, Middle & Senior Level officers handling MSME portfolio at Branches, Central Processing Centres, Controlling Offices, Branch Heads, Departmental Heads, and Trainers. Other staff who are interested in understanding the nitty gritty of MSME Financing can also attend this programme.

### **DURATION**

**3 Days from 6<sup>th</sup> to 8<sup>th</sup> January 2021. Timings 10.00 a.m. to 5.00 p.m.**

### **FEES**

Rs. 6,000/- (Rs. Six thousand only) per participant plus GST @18% (Rs.1080/-) aggregating to Rs. 7,080/- (In case of TDS deduction, please send us TDS certificate).

Programme fees may be remitted to the credit of Institute's account as given below:

- ✓ Name of the Account: Indian Institute of Banking and Finance
- ✓ 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)

**(Kindly provide your GST Number in the nomination letter to facilitate raising of invoice)**

**For further details, kindly contact:**

Mr. A K Mishra Programme Coordinator & Faculty Mobile: 7428045854 Email: akmishra@iibf.org.in	Mr. P N Mehrotra, Director (Training) Mobile: 8291294676 Email: prakashmehrotra@iibf.org.in
--	--



## INDIAN INSTITUTE OF BANKING & FINANCE

(ISO 9001:2015 Certified)

### NOMINATION FORM FOR ORGANIZATION WHO NOMINATES THE PARTICIPANTS

**Program title:** Program on “LENDING TO MSMEs & RESTRUCTURING OF MSME ADVANCES”

**Date:** From **6<sup>th</sup> Jan to 8<sup>th</sup> Jan 2021; (Wednesday to Friday)**

**Programme Type:** Virtual (Online) mode

**GST Details of Nominating Bank:**

**Details of nominee(s):**

Sl. No	Name	Designation	Branch/Office	Contact No.	E-mail (PERSONAL MAIL ID)*	E-mail (OFFICIAL MAIL ID)*
1						
2						
3						

**\*LOGIN DETAILS OF THE PROGRAM SHALL BE SHARED ON PERSONAL MAIL ID OF NOMINEE.**

Name of Bank/ FI: \_\_\_\_\_

Address: \_\_\_\_\_

GST Details of Nominating Bank: \_\_\_\_\_

**UTR Number and date of Fees remitted.** -----

Phone of **Nominating** Official: -----E-Mail of **Nominating** Official: \_\_\_\_\_

**Fees:** Rs. 6,000/- per participant plus GST @18% aggregating to Rs. 7,080/- per participant (Rs Seven thousand eighty only) (In case of TDS deduction, please send us TDS certificate).

Programme fees may be remitted to the credit of Institute's account as given below:

- ✓ **Beneficiary Name:** Indian Institute of Banking and Finance
- ✓ **Name of the Bank branch:** State Bank of India, Vidya Vihar (West), Mumbai.
- ✓ **SB Account No:** 36919200263 IFSC code: SBIN0011710
- ✓ (PAN No: AAATT3309D and GSTIN NO. 27AAATT3309D1ZS)

**(Please provide your GSTN in the nomination letter)**

**For nomination please send mail to:**

Mr. A. K. Mishra  
Programme Co-ordinator  
Mobile 7428045854,  
Email id : [akmishra@iibf.org.in](mailto:akmishra@iibf.org.in)



## INDIAN INSTITUTE OF BANKING & FINANCE

(ISO 9001:2015 Certified)

### NOMINATION FORM FOR SELF-SPONSORED CANDIDATES

**Program title:** Program on “LENDING TO MSMEs & RESTRUCTURING OF MSME ADVANCES”

**Date:** From **6<sup>th</sup> Jan to 8<sup>th</sup> Jan 2021; (Wednesday to Friday)**

Programme Type: **Virtual (Online)** mode

Details of nomination:

Sl. No	Name	Designation	Contact No. (Mobile)	E-mail (PERSONAL)	<b>UTR NUMBER and DATE For FEES REMITTED</b>
1					

Name of Bank/ FI employed with :

\_\_\_\_\_

Address of Bank/FI employed with :

\_\_\_\_\_

\_\_\_\_\_

**Fees:** Rs. 6,000/- per participant plus GST @18% aggregating to Rs. 7,080/- per participant (Rs. Seven thousand eighty only) (In case of TDS deduction, please send us TDS certificate).

Programme fees may be remitted to the credit of Institute's account as given below:

- ✓ **Beneficiary Name:** Indian Institute of Banking and Finance
- ✓ **Name of the Bank branch:** State Bank of India, Vidya Vihar (West), Mumbai.
- ✓ **SB Account No:** 36919200263 IFSC code: SBIN0011710
- ✓ (PAN No: AAATT3309D and GSTIN NO. 27AAATT3309D1ZS)  
**(Please provide your GSTN (if any) in the nomination letter)**

For nomination please send mail to:	Mr. A. K. Mishra Programme Co-ordinator Mobile 7428045854, Email id : <a href="mailto:akmishra@iibf.org.in">akmishra@iibf.org.in</a>
-------------------------------------	---