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professional excellence

**INDIAN INSTITUTE OF BANKING & FINANCE**  
**Professional Development Centre – Eastern Zone (PDC-EZ), Kolkata**

**VIRTUAL TRAINING PROGRAMME ON**  
**“MSME FINANCING” from 04<sup>th</sup> - 05<sup>th</sup> April, 2025 (2 days)**

**Last Date to Apply: 31.03.2025**

**MSME**  
MICRO, SMALL & MEDIUM ENTERPRISES  
सूक्ष्म, लघु एवं मध्यम उद्यम



IIBF 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/ counselling and continuing professional development programmes”. Indian Institute of Banking & Finance has been awarded the ISO 21001:2018 Standard. This standard is for Educational Institutes who have achieved the required level of excellence in their academic offerings. IIBF is among the few institutes to have been conferred upon this standard

**For More Detail & Nominations Please Contact:**

<p><b>Mr. Tusharendra Barpanda</b> Zonal Head, PDC-EZ, IIBF Email : <a href="mailto:head-pdcez@iibf.org.in">head-pdcez@iibf.org.in</a></p>	<p><b>Ms. Samridhi Guha</b> Jr. Executive, PDC-EZ, IIBF Email : <a href="mailto:je.pdcez2@iibf.org.in">je.pdcez2@iibf.org.in</a></p>	<p><b>Ms. Sneha Datta</b> Jr. Executive, PDC-EZ, IIBF Email : <a href="mailto:je.pdcez3@iibf.org.in">je.pdcez3@iibf.org.in</a></p>
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**BACKGROUND OF THE PROGRAMME:** The MSME term is initiated and run by the ministry of MSME are bodies that are engaged in the manufacturing, production, processing and preservation of goods and commodities. India has witnessed rapid MSMEs are very essential as they create a lot of job opportunities at a relatively lower capital cost than large industries in India. Additionally, they help to industrialize underdeveloped and rural areas, which ensures a more fair distribution of income and wealth across the country and reduces regional disparities. The MSME sector in India has exhibited a strong performance and has protected the economy from global adversities and

shocks. The sector is complementary to large companies and industries, providing them with necessary parts and components.

## **CONTENT OVERVIEW:**

- ✦ **An Overview of MSME Sector**- Its Contribution to the Economy, Trends and growth potential in MSME sector, Demand- Supply Gap in MSME Credit, Regulatory Framework - Laws and Regulations for MSMEs - MSMED Act 2006, RBI's Regulatory Guide lines, Code of Banks Commitment to Micro and Small Enterprises, Priority Sector Guidelines related to MSMEs.
- ✦ **New Definition** of Micro, Small and Medium Enterprises, present day challenges & way forward.
- ✦ **Institutional Framework** for MSME Enterprises. **Central Government Institutions** - SSI Board, National Institute of Micro, Small & Medium Enterprises (NIMSME), NISIET, NSIC etc. **State Government Institutions** - Directorate of Industries, DICs, SFCs, SIDC/SIIC, SSIDC, MSME Development Institutes etc. **Financial Institutions and Banks** - SIDBI, Commercial Banks, RRBs, SFBs, Co-operative Banks, NBFCs etc.
- ✦ **Recent Government Initiatives** – Atma Nirbhar Bharat Package, Stand up India, Start up India, Udyam Registration replacing Udyog Aadhaar Memorandum (UAM), CGSSD, ECGCL, CLCSS, PM SVANidhi, psb loans in 59 minutes, MSE-CDP
- ✦ **Budget Highlights** for MSMEs.
- ✦ **Digital Initiatives** – TReDS, GeM, MSME Samadhaan, MSME Sambandh, MSME Sampark
- ✦ **Cluster Approach** in MSME – Importance, Cluster Development Strategy, Strengthening of Linkages, Policies & Laws Relating to MSME Clusters, Importance of MSME Clusters in India, Cluster Development in India.
- ✦ **Due Diligence & Scrutiny of MSME Loan Applications** - Pre-Sanction Due diligence of borrowers, guarantor and dealers, KYC-Credit verification, Use of Digital Platforms, Market Sources and Credit Scores for SMEs, CIBIL, other related checks, Credit underwriting through Digital Platforms.
- ✦ **Resolution & Rehabilitation** of Stressed MSMEs & Restructuring of MSME Accounts.
- ✦ **Appraisal and Assessment** of Working Capital including Export Credits / Non Fund Bases facilities / Term Loans etc.
- ✦ **Financing Small Businesses**, Agro Processing Units, Rural Go-downs, Cold Storages etc., Financing Informal Enterprises - Exercises/Case.

**TARGET GROUP FOR THE PROGRAMME:** Officials, executives working in specialized MSME branches, RO, ZO, Circle office, Head Office and Faculties at Learning & Development departments of Banks.

*Open to both Members & Non Members of IIBF*

*Individuals may also register for this programme at their own cost.*

*Banks may send their nominations in bulk*

<p><b><u>Date &amp; Time:</u></b> <b><u>04th - 05th April</u></b> <b><u>(10.00AM to</u></b> <b><u>5.30PM)</u></b></p>	<p><b><u>METHODOLOGY:</u></b></p> <p>Virtual (Online) interactive lectures, Case Studies, presentations and sharing of experiences <b>on ZOOM</b>. Programme can be attended from anywhere by using devices with Internet like PC, Laptop, Tablet or Mobile. Internet connection with good speed is required to stream live Virtual sessions.</p>	<p><b><u>FEE:</u></b></p> <p>Rs. 4000/- per participant plus GST@18% /- aggregating to <b>Rs.4720/-</b>(In case of TDS deduction, please send us TDS certificate)</p>
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**CORRESPONDENCE ADDRESS:** Indian Institute of Banking & Finance, PDC-EZ, Avani Heights, 2<sup>nd</sup> Floor, 59A, Jawaharlal Nehru Road, Near Ravindra Sadan Metro Station, Kolkata – 700020.

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**INDIAN INSTITUTE OF BANKING & FINANCE**  
**Professional Development Centre – Eastern Zone, Kolkata**  
**NOMINATION FORM**

**Programme Title: MSME Financing**

**Mode of Programme: Virtual Mode Date: 04th - 05th April, 2025**

**Details of Nomination (to be filled by the Banks/FIs/Other Organizations):**

Sl. No.	Name of Participant	Designation	Branch/ Office	Contact No.	E-mail Id.
1					
2					
3					
4					
5					

Fees Paid Rs. \_\_\_\_\_ UTR/Transaction No. \_\_\_\_\_ Date of Payment: \_\_\_\_\_  
Name of Sponsoring Bank / FI: \_\_\_\_\_ **GSTN of Bank/FI:** \_\_\_\_\_  
Address of the Bank/FI: \_\_\_\_\_  
Phone/Mob. No. \_\_\_\_\_ E-mail id.: \_\_\_\_\_

**FEE: Rs. 4,000/- per participant plus GST @18% aggregating to Rs. 4720/-. (In case of TDS deduction, please send us the TDS certificate). (Kindly provide your GST Number in the nomination letter to facilitate the raising of Invoice)**

**Programme fees may be remitted to the credit of Institute's Bank Account as below:**

- ✓ **Name of Account Holder:** Indian Institute of Banking & Finance
- ✓ **Name of the Bank Branch:** State Bank of India, Vidya Vihar (West), Mumbai.
- ✓ **Savings Account No.** 37067835940 **IFSC:** SBIN0011710
- ✓ **PAN No.** AAATT3309D; **GST No.** 19AAATT3309D2Z0, **State - West Bengal**

**CONTACT DETAILS:**

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**INDIAN INSTITUTE OF BANKING & FINANCE**  
**Professional Development Centre – Eastern Zone, Kolkata**

**NOMINATION FORM FOR SELF-SPONSORED CANDIDATES**

**Programme Title MSME Financing**

**Mode of Programme: Virtual Mode Date: 04th - 05th April, 2025**

Sl. No	Name (Mr/Mrs/Ms)	Designation	Contact No. (Mobile)	E-mail (PERSONAL)	Address (PERSONAL)	UTR NUMBER
1						

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

Address of Bank/ FI employed with: \_\_\_\_\_

**FEE:** Rs. 4,000/- per participant plus GST @18% aggregating to Rs. 4720/-. *Self-sponsored participants are requested to kindly contact the numbers given below before making the payment*

**Programme fees may be remitted to the credit of Institute's Bank Account as below:**

- ✓ **Name of Account Holder:** Indian Institute of Banking & Finance
- ✓ **Name of the Bank Branch:** State Bank of India, Vidya Vihar (West), Mumbai.
- ✓ **Savings Account No.** 37067835940      **IFSC:** SBIN0011710
- ✓ **PAN No.** AAATT3309D; **GST No.** 19AAATT3309D2ZO, **State** - West Bengal

**CONTACT DETAILS:**

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