



INDIAN INSTITUTE OF BANKING & FINANCE

(ISO 21001:2018 Certified)

Four days virtual training programme in (Online Mode)

on

“MSME Finance, Monitoring & Restructuring, Recovery & Lodgment of CGTMSE Claims”

for Middle & Senior level Officers working in MSME and Branch
Heads in Banks/NBFCs/FIs.

From 26th May 2025 to 29th May 2025



“Individuals can also register for the programme at their own cost”

The last date for sending Nomination is 20.5.2025.

Programme Co-Ordinator: Sri Anand Mohan

Faculty, IIBF, Mumbai

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Corporate Office

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

Four-day Virtual training program from 26.5.2025 to 29.5.2025 on “MSME Finance, Monitoring & Restructuring, Recovery & Lodgment of CGTSME Claims” for Middle & Senior level Officers working in MSME and Branch Heads in Banks/NBFCs/FIs.

BACKGROUND

During its 97 years of service, IIBF which is an "Institute of the Bankers, for the Bankers and by the Bankers" 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 been providing training to bankers in select areas. IIBF has world class training facilities at its Leadership Center at Mumbai. It also has four Professional Development Centres (PDCs) at Delhi, Mumbai, Chennai & Kolkata with residential facilities at Delhi to accommodate more than 50 participants at a time.

PROGRAMME HIGHLIGHTS

- This training program aims at addressing the knowledge gap in MSME Financing, appraisal, sanction, disbursement, monitoring, Restructuring, Resolution etc among Middle & Senior Level of officers & Branch Heads in Banks, NBFCs & FIs.
- The program further aims at equipping them with skill, knowledge & conceptual clarity in MSME.

TARGET GROUP:

- Branch Heads in Scale-II to Scale-V or equivalent in Commercial Banks, Private Banks, SFBs, Cooperative Banks, NBFCs & FIs
- Officers in Middle & Senior Level in Commercial Banks, Small Finance Banks, Cooperative Banks, Regional Rural Banks, NBFCs & FIs.
- Officers working in MSME or likely to be posted in MSME

TRAINING METHODOLOGY

- Intensive discussion & interaction on each topic as given below with help of case studies & exercises.
- Programme will be conducted in online mode and can be attended from anywhere by using devices with Internet like PC, Laptop, Tablet or Smart Phones.
- After completion of the Training, Post -Training Evaluation will be conducted and Certificate of successful completion of the training program will be issued
- The programme is blended with pre training reading materials & 4 day virtual Classroom training.

CONTENT OVERVIEW

- An Overview of MSME Sector & Its Contribution in the Economy, MSME classification ,Revised Classification, RBI's Regulatory Guidelines, Digital Initiatives such as TReDS, GeM etc.
- 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,
- Financial Appraisal -Analysis of Financial Statements Such as Balance Sheet/Profit Loss/Operating Statement, Fund/Cash Flow Statement, Auditor's Note, Annual Report of MSME Units- Interpretations .
- CMA Format/Operating Statements & Ratio Analysis Practical Case Study & Exercises on Balance sheet Analysis & Ratio Analysis of a MSME Enterprise
- Various Methods of Working Capital Assessment for MSME Units/Enterprises, Cash Flow Based Lending, Analysis of GST Returns Digital Lending, Non-Fund based facilities for Working Capital, practical Exercises on Working Capital Assessment of a MSME Units
- Various Concepts of MSME Term Loan Appraisal- BEP Analysis/Margin of Safety/Sensitivity Analysis, Capital Budgeting- Pay Back Period, Discounted Cash Flow Method, NPV Method, IRR Method, Average & Effective Cost of Capital, Benefit Cost Ratio, Practical Case Study Exercise on Term Loan Appraisal of a MSME Unit
- Early Detection of Sickness in MSME, & its Rehabilitation, RBI's latest Restructuring Norms/Methods of MSME Restructuring. Practical Cases & Exercises on Restructuring of MSME Advances
- Export Finance-Pre & Post Shipment, Export Credit Insurance, Diamond Dollar Account Scheme
- Credit Monitoring & Follow Up, SMA Classification, Early Warning Signals & Red Flagging of A/Cs, Non Cooperative Borrowers etc
- Recovery Mechanism – both legal as well as non-legal
- Supply Chain Finance in MSME Sector - Dealer Finance, Vendor Finance etc. - Concept, Mechanism and Benefits
- CGTMSE- Credit Guarantee Fund Scheme for Micro & Small Enterprises, CGTMSE Norms/CGSSD- Practical Issues related to Lodgement/ Settlement of Claims
- Group Project Presentation by Participants – MSME Schemes , Case Studies , Role Play and Success Stories

DURATION :

4 Days- from 26th May 2025 to 29th May 2025. Timings: 10:00 am to 5:30 pm.

FEE : Rs.10000/- plus GST i.e.Rs.11800/-

- In case some bank wants to have customised program for 25 or more participants, the structure, mode, location and pricing may be decided separately.
- **Officers in Commercial Banks, Small Finance Banks, Cooperative Banks, Regional Rural Banks & NBFCs. can self-nominate also.**

The last date for sending Nomination is 20.5.2025.

(In case of TDS deduction, please send us TDS certificate). Programme fees may be remitted to the credit of Institute's account with State Bank of India, details of which are given below:

- ✓ Account in the Name of : **Indian Institute of Banking & Finance**
- ✓ Name of the Bank branch: **State Bank of India, Vidya Vihar Branch**
- ✓ Account no : **36919200263 (Savings A/c)**
- ✓ IFSC code : **SBIN0011710**
- ✓ PAN No : **AAATT3309D**
- ✓ GST TIN ID : **27AAATT3309D1ZS for Maharashtra**

For further details and nomination kindly contact:

Mr. Anand Mohan, Faculty Programme Coordinator Mobile: 8334836555 Email: fm.trg3@iibf.org.in	Mr. L.V.R. Prasad, Director (Training), Phone : +91-22-68507004, Mobile : 9650433118 Email: dir.trg@iibf.org.in
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INDIAN INSTITUTE OF BANKING & FINANCE

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NOMINATION FORM

Program Title: MSME Finance, Monitoring & Restructuring, Recovery & Lodgment of CGTSME Claims

(for Middle & Senior level Officers working in MSME and Branch Heads in Banks/NBFCs/Fis)

Date: **26-29 May 2025**

Programme Type: **Online Mode**

LIST OF PARTICIPANTS NOMINATED:

Sl. No	Name (Mr./Ms./Mrs.)	Designation	Branch/Office	Mobile No.and Land Line No.	E-mail (PERSONAL AND OFFICIAL MAIL ID BOTH)*
1					
2					
3					
4					
5					

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

Bank/Organisation: _____

Address: _____

Pin Code: _____

Phone: _____ Fax: _____ E-mail: _____

FEE: As Detailed in the brochure.

Programme fees may be remitted to the credit of Institute's account with State Bank of India, details of which are given below:

- ✓ Account in the Name of : Indian Institute of Banking & Finance
- ✓ Name of the Bank branch: State Bank of India
- ✓ Account no: 36919200263 (Savings A/c) IFSC code: SBIN0011710
- ✓ (PAN No: AAATT3309D and GST TIN No: 27AAATT3309D1ZS for Maharashtra)
- ✓ Kindly narrate: "MSME Finance" ; "<No.of> participants"

For Details & Nominations, please contact:

Mr. Anand Mohan, Faculty Programme Coordinator Mobile: 8334836555 Email: fm.trg3@iibf.org.in	Mr. L.V.R. Prasad, Director (Training), Phone : +91-22-68507004, Mobile : 9650433118 Email: dir.trg@iibf.org.in
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INDIAN INSTITUTE OF BANKING & FINANCE

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NOMINATION FORM for SELF-SPONSORED CANDIDATES

Program Title: MSME Finance, Monitoring & Restructuring, Recovery & Lodgment of CGTSME Claims

(for Middle & Senior level Officers working in MSME and Branch Heads in Banks/NBFCs/Fis)

Date: **26-29 May 2025**

Programme Type: **Online Mode**

Details of nomination:

Sl. No	Name	Designation	Contact No. (Mobile)	E-mail (PERSONAL)	UTR NUMBER
1					

Bank/Organisation: _____

Address: _____

_____ Pin Code: _____

Phone: _____ Fax: _____ E-mail: _____

FEE: As Detailed in the brochure.

Programme fees may be remitted to the credit of Institute's account with State Bank of India, details of which are given below:

- ✓ Account in the Name of : Indian Institute of Banking & Finance
- ✓ Name of the Bank branch: State Bank of India
- ✓ Account no: 36919200263 (Savings A/c) IFSC code: SBIN0011710
- ✓ (PAN No: AAATT3309D and GST TIN No: 27AAATT3309D1ZS for Maharashtra)
- ✓ Kindly narrate: "MSME finance 26-29 May 2025"

For Details & Nominations, please contact:

Mr. Anand Mohan, Faculty Programme Coordinator Mobile: 8334836555 Email: fm.trg3@iibf.org.in	Mr. L.V.R. Prasad, Director (Training), Phone : +91-22-68507004, Mobile : 9650433118 Email: dir.trg@iibf.org.in
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