



INDIAN INSTITUTE OF BANKING & FINANCE

(An ISO 21001:2018 Certified)

TRAINING PROGRAMME

ON

MSME Financing & Restructuring

10.11.2025 to 12.11.2025 (Monday to Wednesday)

(Physical Classroom Sessions)



Venue:

**Indian Institute of Banking & Finance,
Professional Development Centre, South Zone,
94, Jawaharlal Nehru Road
Vadapalani, Chennai - 600 026**

Website: www.iibf.org.in

Individuals can also register for the programme at their own cost

For Details & Nomination, please contact:

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BACKGROUND

During its 97 years of service, IIBF has emerged as a premier institute in the banking industry. Considering the emerging requirements of the bankers in the dynamic environment, IIBF has been offering certification courses and training programmes to the banking professionals.

The training programs are designed in consultation with the industry experts and human resources personnel with an endeavour to address the skill gaps on a continuous basis. The regular offerings in varied areas prepare the banking professionals ahead of the impending change.

IIBF offers virtual training programmes for its Blended Certification courses and many other programmes to facilitate learning across the country.

IIBF also has state-of-the-art training facilities at its Leadership Centre at Mumbai. The four Professional Development Centres (PDCs) at Chennai, Delhi, Kolkata & Mumbai cater to the increasing demand for the focused training programmes.

ABOUT THE PROGRAMME:

Indian MSME sector has evolved as vibrant and dynamic sector of the economy over the decades. MSME sector has been contributing significantly to the development of the socio economic sector of the nation. It fosters entrepreneurship across industries and geographies. There has been a paradigm shift in the importance of MSME sector in the economy of India.

GoI has initiated massive transformation plan and program in this sector. This prompted the Indian Government to announce a slew of measures aimed at shoring up their financial and transactional health viz. Enhancing role of MSMEs in Import Substitution, GDP Accelerator, the Udyam Aadhar Memorandum (UAM) has now been replaced with simplified Udyam Registration, expansion of ECLGS. Even in the -20- trillion INR package declared on 13th May 2020, MSME Sector received the maximum attention.

In essence, MSME is the most happening sector in the economy of the nation. We at IIBF, have been tracking various policy initiatives and other developments in MSME sector of the economy. Against this back drop, Professional Development Centre, Southern Zone, Indian Institute of Banking & Finance, Chennai has designed Open Programme on “MSME Financing & Restructuring” encompassing all the new initiatives, developments including Appraisal and latest RBI guidelines on MSME sector. Recovery in economic and business activities have led to increased credit demand for commercial lending.

With MSME lending moving towards being granular, reacting to an account currently in Days Past Due bucket may be a delayed reaction as there are other indicators which could signal potential default in the near future.

Therefore, EWS becomes an inseparable part of credit risk management plan and allows lenders to take preventative action. MSME sector is likely to continue to play a significant role in the growth of the Indian economy.

In the last ten years, MSME sector has shown impressive growth in terms of parameters like number of units, production, employment, and exports. Given the right set of support systems and enabling framework, this sector can contribute much more, enabling it to actualize its immense potential. Development of a dynamic MSME sector is perceived as a policy priority in both developed and emerging economies. Bankers need to understand these guidelines, developments in true spirit and implement them to accelerate flow of credit to the MSME sector, revival & restructuring of stressed account through resolution plan declared by regulator.

The Non-Performing Assets of Banks have increased over the past couple of years affecting the health of Banking System. Growing level of interest de-recognition and provision in stressed assets is eating away the profits that are earned through banking operations in this highly competitive environment. Even though Banks have taken various measures to maintain the asset quality and to step up cash recovery in NPAs / Written-off accounts, need has been felt to step-up the efforts in this area to improve the overall profitability of Banks.

Further, to counter the NPA growth, Banks are taking all initiatives both Hardcore and Softcore measures to bring down the NPA level. Under this restructuring of MSME a/c's (both Standard & Sub - Standard Assets), Banks are considering the restructuring of accounts by extending the repayment period with additional moratorium period, further exposure based on the technical study report and viability of the project, case by case.

Looking into the challenge of Banks to train more officials in the field of NPA Management and Recovery, the Institute is organising training programmes on Recovery Management regularly in our PDC, South Zone, Chennai. All such programmes have been well received by Banks and are found to be quite useful.

With this objective, Professional Development Centre, South Zone of IIBF has decided to organize a 3-days Training Programme on MSME Financing & Restructuring on **10th, 11th and 12th November'2025** in physical mode at our Institute.

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 themselves as competent Credit officials to handle SME portfolio of the banks.
- ✚ To improve knowledge and skill in handling NPA Recovery Management function at Branches, Stress Asset Management Group Branches, controlling offices and at Corporate Office.
- ✚ To have comprehensive understanding covering the entire gamut of Regulatory Norms and Legal Framework in respect of NPA recovery management
- ✚ To focus more on strategies under softcore and hardcore recovery measures
- ✚ To develop expertise in handling complex cases.
- ✚ To improve overall recovery culture in the Organization

CONTENT OVERVIEW

- ✚ An Overview of MSME Sector- Its contribution in the Economy, Trends and growth potential in MSME sector, Demand-Supply Gap in MSME Credit; Evolution of MSME, New Definition of Micro, Small and Medium Enterprises, present day challenges & way forward, Institutional Frame Work including Eco System.
- ✚ 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

- ✚ Recent Government Initiatives – Atma Nirbhar Bharat Package, Stand Up India, Start Up India, Udyami Mitra, Udyog Registration Certificate(U). Various Govt. Schemes for MSMEs- CGSSD, CGECL, CLCSS, PM SVANidhi, psbloanin59minutes, MUDRA Loans, PMEGP, Bank credit facilitation scheme by NSIC etc. Digital Initiatives-TreDs, GeM, MSME Samadhaan, MSME Sambandh, MSME Sampark
- ✚ New initiative on funding MSME sector – Digital Tools, Innovations & Future of MSME Financing : Fintech partnerships & digital lending platforms, udayam registrations, GST data & credit scoring etc.
- ✚ Relevance of Ratio Analysis with examples- Different ratios- Leverage ratios- Liquidity ratios- Activity ratios- Profitability ratios. Solvency, Liquidity and Profitability- DSCR & Break Even Analysis, Bench Mark Ratios as per the loan policy, Relevance of ratios for a banker- how to improve the Ratios? Influence of Ratios in internal rating and pricing. Limitations of Financial statements.
- ✚ Concept of Working Capital, total/gross working capital, net working capital- Working Capital Cycle- Importance of Liquidity & Turnover Ratios, Various sources of meeting working capital requirements, Methods of Assessment of Working Capital Finance – Turnover Method, Eligible Working Capital Limit (EWCL) and Cash budget Method, Fixing Operative limits through QIS Returns, Peak Level limits for seasonal business, Stock & Book Debt Statements and Calculation of Drawing Power.
- ✚ Project Appraisal - Appraisal of Managerial Aspects, Techno- Economic Appraisal, TEV Study, Assessment of Term Loan - BEP Concept, Sensitivity Analysis, Capital Budgeting, Pay Back period, NPV Method, Discounted Cash Flow Method, IRR Method, Deferred Payment Guarantees(DPGs).
- ✚ IRAC Norms and Impact of Provisioning for NPAs on Profitability of banks
- ✚ Recovery Policy/NPA Management Policy of banks – the guiding factors
- ✚ Recovery through filing suits with DRT/Civil Courts, Recovery through R.C.s filed under Public Money Recovery Acts and Agriculture Recovery Acts of various States, Process involved in Execution of Decree - Discussion on critical issues
- ✚ Recovery through SARFAESI action - Rules and Process Flow - Discussion on Critical Issues

- ✚ Approach towards soft NPAs; Revival through Viability study, Rephasement and Restructuring of viable units, Restructuring/ Rescheduling norms for Agriculture / Allied sector loans affected due to natural calamities
- ✚ Guiding Principles in OTS / Compromise / referring eligible cases to Bank Adalat and Lok Adalat /Negotiated Settlements - Justification for compromise - Valuation of Securities - Upfront Payment - Repayment terms of Compromise Amount - Recovery through Bank Adalat/Lok Adalat.
- ✚ Resolution Strategy : Counselling rehabilitation, restricting collection & recovery in MSME's.

METHODOLOGY	TARGET GROUP	TRAINING PERIOD
<u>Physical Classroom Session</u> Lecture sessions, real case studies, classroom exercise, discussions & sharing of experiences by industry experts/ practicing professionals.	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	10.11.2025 to 12.11.2025 Timings: 09.45 AM to 5.30 PM

FEES

Rs. 10,500/- plus GST @18% aggregating to **Rs.12,390/- per participant**
(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:

- ✓ Name of the Bank branch: State Bank of India, Vidya Vihar(West), Mumbai.
- ✓ Account no: **37067835882** IFSC code: **SBIN0011710**
- ✓ PAN No: AAATT3309D and GSTIN No. 33AAATT3309D2ZY

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

The programme is Non residential. Lunch and snacks will be provided to the participants by the Institute

Participants have to arrange their overnight stay on their own/by their respective Banks.

Venue

**Indian Institute of Banking & Finance,
Professional Development Centre, South Zone,
94, Jawaharlal Nehru Road
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Nomination Form (for Banks/FIs & Other Organisations)

Programme title: MSME Financing & Restructuring

Date: 10th to 12th November 2025 - Monday to Wednesday

Programme Type: Physical Classroom (Non Residential)

Participants Nominated:

Sl. No	Name (Mr./Ms./Mrs.)	Designation	Branch /Office	Mobile No. and Land Line No.	E-mail
1					
2					
3					
4					

Name of the Bank/FI	:
Address	:
GST No	:
PAN No	:
Phone/Mobile Number of Nominating Official :	
E-Mail ID of Nominating Official	:

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Please send your nominations at the earliest to:

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INDIAN INSTITUTE OF BANKING & FINANCE
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Nomination Form (for Self-Sponsored Candidates)

Programme title: MSME Financing & Restructuring

Date: 10th to 12th November 2025 - Monday to Wednesday

Programme Type: Physical Classroom (Non Residential)

Details of the candidate:

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

Fee

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