



Committed to
professional excellence

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

VIRTUAL OPEN TRAINING PROGRAMME ON
“MSME Financing”

From 24th to 26th April, 2023

Individual candidates may also Participate in the Programme

Last Date to Apply: 21.04.2023



During its 94 years of professional service, 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”.

BACK GROUND OF 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 to include Aviation Sector & extension of the scheme till march 23 in last budget... to mention a few. 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, Eastern Zone, Indian Institute of Banking & Finance has designed Open **Programme on “MSME Financing”** encompassing all the new initiatives, developments including Appraisal and latest RBI guidelines on MSME sector.

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.

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.

TRAINING METHODOLOGY: Online Classes delivering the Sessions by Lecture, Case Study Discussions and Sharing of Experiences by Subject Experts / Practicing Professionals.

TRAINING FEES: Rs. 6,000/- per participant plus GST @18% aggregating to Rs. 7,080/-. **(Kindly provide your GST Number in the nomination letter to facilitate the raising of Invoice)**

BRIEF ABOUT THE PROGRAMME: -

The programme will inter alia cover topics as mentioned herein below:

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 - MSME 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, psbloansin59minutes.
- **Budget Highlights (2023-24)** 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.

DURATION: 3 Days, from 24.04.2023-26.04.2023, from 10.00 AM to 5.00 PM each day .

(Non-Residential)

CONTACT DETAILS:

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Eminent Faculties from the Industry with expertise and experience in MSMEs will deliver lectures and explain through case studies during the virtual sessions.