



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 04th to 05th September, 2023

Individual candidates may also Participate in the Programme

Last Date to Apply: 02.09.2023



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 backdrop, 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. The MSME credit exposure (FY 23-Q2) of ₹ 22.9 Lakh Cr is made of ₹7.9 Lakh Cr from PSB, ₹ 10.1 Lakh Cr from PVT and ₹3.1 Lakh Cr from NBFCs, remaining fall under Others. The small segment has the highest proportion in the MSME book at ₹ 9.5 Lakh Cr and micro and medium at ₹5.8 Lakh Cr and ₹7.6 Lakh Cr, respectively. Recovery in economic and business activities have led to increased credit demand for commercial lending. Disbursements in FY23-Q2 grew by 24% YoY. Micro, small and medium segments saw a growth of 54%, 23% and 9% in disbursements, respectively. 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.

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. 4,000/- per participant plus GST @18% aggregating to Rs. 4,720/
(Kindly provide your GST Number in the nomination letter to facilitate the raising of Invoice)

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: 2 Days, from 04.09.2023-05.09.2023, from 10.00 AM to 5.30 PM each day. (Non-Residential)

CONTACT DETAILS:

Mr Tusharendra Barpanda Head – PDC-EZ, IIBF, Kolkata Mob. No.9717005551 Email Id. headpdcez@iibf.org.in	Ms Sneha Datta Jr. Executive, PDC-EZ, IIBF Email : je.pdcez3@iibf.org.in Mob. No. 9831637175	Ms. Samriddhi Guha Jr. Executive, PDC-EZ, IIBF Email : je.pdcez2@iibf.org.in Mob. No. 8420475917
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CORRESPONDENCE ADDRESS: Indian Institute of Banking & Finance, PDC-EZ, Avani Heights, 2nd Floor, 59A, Jawaharlal Nehru Road, Near Ravindra Sadan Metro Station, Kolkata – 700020.

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



INDIAN INSTITUTE OF BANKING & FINANCE

Professional Development Centre – Eastern Zone, Kolkata

NOMINATION FORM

Programme Title: MSME Financing

Mode of Programme: Virtual Mode Date: 04-05 September, 2023

LAST DATE TO APPLY: 02nd September, 2023

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. 4,720/-. (In case of TDS deduction, please send us the TDS certificate).

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**

CORRESPONDENCE ADDRESS : Indian Institute of Banking & Finance, PDC-EZ, Avani Heights, 2nd Fl., 59A, Jawaharlal Nehru Road, Nr. Ravindra Sadan Metro Station, Kolkata – 700020

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



INDIAN INSTITUTE OF BANKING & FINANCE

Professional Development Centre – Eastern Zone, Kolkata

NOMINATION FORM FOR SELF-SPONSORED CANDIDATES

LAST DATE TO APPLY: 02nd September, 2023

Programme Title MSME Financing

Mode of Programme: Virtual Mode Date: 04-05 September, 2023

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. 4,720/-. (In case of TDS deduction, please send us the TDS certificate).

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