



INDIAN INSTITUTE OF BANKING & FINANCE

(An ISO 21001:2018 Certified Institute)

Professional Development Centre – Western Zone

“Program on MSME Credit Appraisal & Financing”

In Virtual Mode

From 23rd to 25th September 2024



Open to Members & Non-Members

Individual participants can also register for the programme at their own cost

Program Co-Ordinators : Mr. Shiv Kumar Gupta & Shijoy Joseph
Mail Id: head-pdcwz@iibf.org.in ; je.pdcwz1@iibf.org.in

Address :192, Maker Tower, F Wing, 19th Floor, Cuffe Parade Mumbai - 400005.

Website : www.iibf.org.in

BRIEF BACKGROUND

Established on 30th April 1928, IIBF which is an “Institute of the Bankers, for the Bankers and by the Bankers” has during its 96 years of service been actively involved in examination, training & academics and 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 quality training to bankers in select areas. The training programmes 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 has state-of-the-art training facilities at its Leadership Center at Mumbai and it has four Professional Development Centers (PDCs) at Mumbai, Delhi, Chennai and Kolkata catering to the increasing demand for the focused training programmes.

ABOUT THE PROGRAMME

The Indian MSME sector is a cornerstone of the national economy, contributing approximately 30% of India’s GDP and 45% of exports, making it a critical area of focus for bankers. MSMEs are key drivers of employment and economic diversification, fostering entrepreneurship across sectors. Given the sector's vital role, the Government of India has implemented several measures, such as the simplified Udyam Registration and the expanded Emergency Credit Line Guarantee Scheme (ECLGS), to bolster MSMEs' financial health. These initiatives underscore the importance of MSMEs in economic recovery and highlight the sector’s potential to drive inclusive growth.

For bankers, MSMEs present a significant opportunity and responsibility. As of 2024, the sector’s credit exposure has surged due to increased lending by public sector banks, private banks, and NBFCs. Disbursements have grown by over 20% year-on-year, reflecting rising demand, particularly among micro and small enterprises.

This underscores the need for bankers to deepen their understanding of the sector’s unique dynamics and challenges. Effective credit risk management, including Early Warning Systems (EWS), has become essential to identifying potential defaults early and enabling timely interventions to safeguard asset quality.

Recognizing this, the Indian Institute of Banking & Finance (IIBF) has developed an Open Programme on “MSME Credit Appraisal & Financing” through its Professional Development Centre.

This program equips bankers with the latest policy updates, credit appraisal techniques, and RBI guidelines, empowering them to support MSME growth effectively. By enhancing their skills, bankers can play a pivotal role in accelerating credit flow, facilitating the revival of stressed MSME accounts, and contributing to the sector’s overall resilience and economic impact.

OBJECTIVES

The program aims to equip bankers with essential tools and knowledge to effectively support the MSME sector, fostering growth while managing risks efficiently.

- **Enhance Understanding of MSME Dynamics:** Provides bankers with insights into the evolving MSME landscape, including current policies, government initiatives, and economic impact, enabling informed decision-making and customized financial solutions.
- **Strengthen Credit Appraisal Skills:** Focuses on developing specialized credit appraisal skills, covering financial analysis, risk assessment, and adherence to the latest RBI guidelines, ensuring accurate loan evaluations for MSMEs.
- **Improve Credit Risk Management Techniques:** Trains bankers in advanced credit risk management, including Early Warning Systems (EWS) and proactive measures to identify and mitigate financial stress early.
- **Facilitate MSME Revival and Restructuring:** Offers guidance on the revival and restructuring of stressed MSME accounts, covering regulatory frameworks and resolution plans to support distressed borrowers.
- **Promote Efficient Credit Flow:** Encourages the implementation of streamlined strategies to enhance credit access, minimize bottlenecks, and support the sustainable growth of the MSME sector.

CONTENT OVERVIEW

- **Overview of MSME Sector and Economic Impact:** This module covers the sector's contribution to GDP, recent growth trends, and the demand-supply gap in MSME credit. It highlights regulatory frameworks, including the MSMED Act 2006, RBI guidelines, and priority sector lending norms crucial for bankers.
- **Regulatory and Institutional Framework:** Focuses on laws, regulations, and key institutions supporting MSMEs, such as NIMSME, NSIC, and state bodies, explaining their role in facilitating MSME growth and financial access.
- **Digital and Government Initiatives:** Highlights platforms like TReDS, GeM, and recent initiatives such as Atma Nirbhar Bharat and Udyam Registration, which aim to enhance MSME credit access and ease of doing business.
- **MSME Financing Appraisal and Assessment:** Emphasizes evaluating MSME credit needs, including working capital, export credits, and sector-specific financing like agro-processing.
- **Challenges, Opportunities, and Way Forward:** Discusses new MSME definitions, current challenges, cluster development strategies, and budget highlights, equipping bankers with insights to support the sector's growth effectively.

METHODOLOGY

- Virtual (Online) interactive lectures, Case Studies, presentations and sharing of experiences on ZOOM.
- Live sessions by Faculty shall be conducted and participants can participate in the sessions from home or office using Laptop/Desktop/iPad/Smart Phones.
- Login details for accessing the sessions shall be shared on registered mail ids of participants 24 hours before the program.

TARGET GROUP

Branch Managers/ Officers in the middle management and senior level executives working in the branches and controlling offices of Banks /FIs.

- Open to both Members & Non Members of IIBF
- Individuals may also register for this program at their own cost.
- Banks may send their nominations in bulk.

DURATION

3 Days - From 23rd to 25th September 2024

Timings: 10.00 A.M. to 05.15 P.M. (First day kindly login by 09.45 am)

FEES

₹ 6000/- (Six Thousand only) plus GST @18% aggregating to ₹ 7080/- per participant (In case of TDS deduction, please send us TDS certificate).

Programme fees may be remitted to the credit of Institute's account as given below:

Beneficiary Name : Indian Institute of Banking and Finance

Name of the Bank Branch : State Bank of India, Vidyavihar (West), Mumbai.

SB Account No : 42895503864

IFSC Code : SBIN0011710

PAN No. : AAATT3309D GSTN No. : 27AAATT3309D1ZS

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

In case of any quires, kindly contact

Mr. Shiv Kumar Gupta	Mr. Shijoy Joseph Vadasery
Zonal Head	Junior Executive
head-pdcwz@iibf.org.in	je.pdcwz1@iibf.org.in
Mob : +91 9555233865	Mob : +91 9820127826
Landline : 022 69437301	Landline : 022 69437302

**** Last Date of Registration is 20th September 2024 ****



INDIAN INSTITUTE OF BANKING & FINANCE
(An ISO 21001:2018 Certified Institute)

Nomination Form – For Individuals

Name of the program	: Program for MSME Credit Appraisal & Financing
Dates	: 23 rd Sep 2024 (Mon) to 25 th Sep 2024 (Wed) – 3 Days
Time	: 10.00 a.m. to 5.15 p.m.
Program Type	: Virtual (Online) mode

Nominee Details

Sr. No.	Name	Designation	Mobile No. (WhatsApp)	E-mail	UTR No.
1					

***Login details of the program shall be shared on personal mail id of nominee.**

Fees - ₹ 6000/- (Four Thousand only) plus GST @18% aggregating to ₹ 7080/- per participant (In case of TDS deduction, please send us TDS certificate)

Programme fees may be remitted to the credit of Institute's account as given below:	
Beneficiary Name	: Indian Institute of Banking and Finance
Name of the Bank branch	: State Bank of India, VidyaVihar (West), Mumbai.
SB Account No	: 42895503864
IFSC Code	: SBIN0011710
(PAN No: AAATT3309D and GSTIN NO. 27AAATT3309D1ZS)	

In case of any quires, kindly contact

Mr. Shijoy Joseph Vadasery Junior Executive Professional Development Centre – Western Zone - Mumbai Mobile : +91 9820127826 Email : je.pdcwz1@iibf.org.in	Mr. Shiv Kumar Gupta Zonal Head Professional Development Centre – Western Zone - Mumbai Mobile : +91 9555233865 Email : head-pdcwz@iibf.org.in
--	---



INDIAN INSTITUTE OF BANKING & FINANCE
(An ISO 21001:2018 Certified Institute)

Nomination Form – For Banks & FIs

Name of the program	: Program for MSME Credit Appraisal & Financing
Dates	: 23 rd Sep 2024 (Mon) to 25 th Sep 2024 (Wed) – 3 Days
Time	: 10.00 a.m. to 5.15 p.m.
Program Type	: Virtual (Online) mode

Nominee Details

Sr. No.	Name	Designation	Branch/ Office	Mobile No. (WhatsApp)	E-mail (Personal)	E-mail (Official)
1						
2						

Name of Bank/ FI	:
Address	:
GST Details	:
PAN No.	:
Phone/Mobile of Nominating Official	:
E-Mail of Nominating Official	:

***Login details of the program shall be shared on personal mail id of nominee.**

Fees - ₹ 6000/- (Four Thousand only) plus GST @18% aggregating to ₹ 7080/- per participant (In case of TDS deduction, please send us TDS certificate)

Programme fees may be remitted to the credit of Institute's account as given below:	
Beneficiary Name	: Indian Institute of Banking and Finance
Name of the Bank branch	: State Bank of India, VidyaVihar (West), Mumbai.
SB Account No	: 42895503864
IFSC Code	: SBIN0011710
(PAN No: AAATT3309D and GSTIN NO. 27AAATT3309D1ZS)	

In case of any quires, kindly contact

Mr. Shijoy Joseph Vadasery Junior Executive Professional Development Centre – West Zone - Mumbai Mobile : +91 9820127826 Email : je.pdcwz1@iibf.org.in	Mr. Shiv Kumar Gupta Zonal Head Professional Development Centre – West Zone - Mumbai Mobile : +91 9555233865 Email : head-pdcwz@iibf.org.in
---	--