

INDIAN INSTITUTE OF BANKING & FINANCE

( ISO 9001:2015 Certified )

PROGRAMME on “FINANCING SMEs”

From 5th June to 9th June, 2017

**Venue:**

**Training Hall,**

**Indian Institute of Banking & Finance,**

**Professional Development Centre, South Zone**

**94, Jawaharlal Nehru Road**

**Vadapalani, Chennai – 600026**

**Website:** [**www.iibf.org.in**](http://www.iibf.org.in)

**For Details & Nomination, please contact:**

 **Mr. Mrs. K. Malathy**

**Zonal Head
Indian Institute of Banking & Finance**

**Professional Development Centre, South Zone
94, Jawaharlal Nehru Road
Opp to Hotel Ambica Empire,
Vadapalani, CHENNAI - 600 026
Phone : 044 - 24722990, 24728587**

**Email   :** kmalathy@iibf.org.in



PROGRAMME on “FINANCING SMEs”

BACKGROUND

During its 90 years of service, IIBF 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 started providing training programmes for bankers in selected areas.

The importance of micro-small-medium enterprises in Indian economy can hardly be overemphasized. Empirical studies show that SME sector presents vast funding opportunity for the commercial banks. The scope for the banks to lend is more for smaller SMEs having a turnover of less than Rs.500 lakhs. The present program on **FINANCING SMEs** has been designed considering the banks’ needs in the area of SME lending.

**PURPOSE**

The program envisages confidence building among the participants by improving their appraisal skill and enhancing their knowledge level. The program takes the participants to a logical journey right from scrutiny of loan application to credit decision making. This dynamic programme is unique in its nature, as a trainee oriented program, with more emphasis on interactions, group discussions, interface with successful small/medium sector entrepreneurs, sharing of experience and exercises, apart from the usual training methods. During the course of the Program, the participants are taken through the entire gamut of the SME lending, enabling them, to return to their work place with added confidence in handling SME credit proposals.

###### OBJECTIVES

The participants will be able to:

* To Improve their knowledge and skill in SME credit appraisal.
* To have comprehensive understanding covering the entire gamut of SME lending.
* To develop competent credit officials to handle SME portfolio of the banks.

**CONTENT OVERVIEW**

* Lending guide lines – SME Regulatory Guidelines and Lending Policies
* Market information – Gathering market information, SME Credit rating, External rating agencies, Credit report compilation.
* Management appraisal, Technical appraisal, Financial appraisal
* Financial statement analysis, Ratio analysis, Break even analysis, Funds flow and Cash flow analysis
* Working capital assessment - different methods of assessment
* Assessment of non fund based limits
* Term Loan appraisal and assessment

**METHODOLOGY**

Case Studies, exercises, group discussions, presentations and sharing of experiences.

**TARGET GROUP**

Officers identified for functioning in SME finance.

**DURATION**

5 days from 5th to 9th June, 2017. The programme starts at 9.45am on 5.6.2017

**VENUE**

**Training Hall,**

**Indian Institute of Banking & Finance,**

**Professional Development Centre, South Zone**

**94, Jawaharlal Nehru Road**

**Vadapalani, Chennai – 600026**

**FEE**

Rs.15,000/- per participant plus service tax @15% i.e. Rs.2,250/- aggregating to Rs.17,250/-(In case of TDS deduction, please send us TDS certificate)

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

* Name of the Bank branch: Bank of Baroda, Kurla (West).
* Account no: 19750200000806 IFSC code: BARB0KURLAX(0 is zero)
* **(PAN No: AAATT3309D and Service Tax No. AAATT3309DSD002)**

**The programme is Non residential**

On specific request, the Institute will facilitate stay arrangements, subject to availability, for the participants.

**For further details and nomination kindly contact:**

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| --- | --- |
| Ms. K. MalathyZonal HeadPhone: +91-44-23721429Mobile :+91 9840860745Email: kmalathy@iibf.org.in | Mr.S.Vahitha Assistant Director Phone: +91-44-24728587 Mobile: +91 9444445469 Email: vahitha@iibf.org.in |



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**NOMINATION FORM**

Programme Title: **Financing SMEs**

Date: From 5th to 9th June 2017(5 Days) Programme Type: **Non Residential**

THE PARTICIPANTS NOMINATED:

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

Bank/Organisation: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Address:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Pin Code: \_\_\_\_\_\_\_\_\_\_
Phone: \_\_\_\_\_\_\_\_\_\_\_\_\_\_Fax: \_\_\_\_\_\_\_\_\_\_\_\_\_ E-mail: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Fee:

Rs.15,000/- per participant plus service tax @15% i.e. Rs.2250/- aggregating to Rs.17250/-(In case of TDS deduction, please send us TDS certificate)

Programme fees may be remitted thru NEFT to the credit of Institute’s account with Bank of Baroda, details of which are given below:

* Name of the Bank branch: Bank of Baroda, Kurla (West).
* Account no: 19750200000806 IFSC code: BARB0KURLAX(0 is zero)
* **(PAN No: AAATT3309D and Service Tax No. AAATT3309DSD002)**
* **Kindly narrate: Programme name; date “from …….to”; number of participant**

Please send your nominations at the earliest to:

|  |  |
| --- | --- |
| Ms. K. MalathyZonal HeadPhone: +91-44-23721429Mobile :+91 9840860745Email: kmalathy@iibf.org.in | Mr.S.Vahitha Assistant Director Phone: +91-44-24728587 Mobile: +91 9444445469 Email: vahitha@iibf.org.in |