INDIAN INSTITUE OF BANKING & FINANCE

(An ISO 21001:2018 Certified Institute)

Professional Development Centre – North Zone

"Training Program on MSME Lending & Restructuring For Banks , NBFCs & FIs Officials "

In Virtual Mode

From 07th to 09th October 2026

Open to Members & Non-Members

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

Program Co-Ordinator's: Dr. N K Bhasin, Mr. Sudip Kaviraj

PDC NZ, IIBF

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NEW DELHI-110 016

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BRIEF BACKGROUND

During its 98 years of its existance, Indian Institute of Banking & Finance (IIBF) has emerged as a premier institute in the banking industry. Considering the emerging requirements of the bankers in a dynamic environment, IIBF has been offering certification courses and training programmes to the banking professionals and other individuals.

The training programmes are customized in consultation with the industry experts and Subject Matter Experts with an endeavour to upskill on a continuous basis. The regular offerings in varied areas prepare the banking professionals ahead of the impending change.

IIBF offers, along with other modes, 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. It also has seven Professional Development Centres (PDCs) at Delhi, Chennai, Kolkata, Mumbai, Lucknow, Bangalore & Guwahati with residential facilities at North Zone-PDC Delhi to accommodate approx 45 participants at a time to cater to the increasing demand for focused training programmes.

PURPOSE THE PROGRAMME

Micro, Small and Medium Enterprises (MSMEs) form the backbone of India's economic growth, contributing significantly to employment generation, exports, credit off-take, and industrial output.

With evolving government policies, technological advancements, and dynamic market conditions, it is essential for finance banking professionals to stay updated with the latest developments in MSME ecosystem specially in financing and restructuring domain.

This 3-day training programme is designed to enhance the competency of officers involved in MSME lending, credit appraisal, monitoring, and restructuring. The sessions provide a comprehensive understanding of the MSME ecosystem, Government schemes, revised regulatory guidelines, appraisal tools, credit underwriting techniques, restructuring frameworks, and practical case studies.

The programme will be extremely helpful for participants to effectively finance the MSME sector, strengthen credit delivery, improve assessment quality, and support viable MSME units with informed decision-making.

Through Subject matter expert (SME)-led discussions, hands-on exercises, and real-time case analysis, participants will gain practical insights to handle MSME credit proposals, mitigate risks, and enhance the overall MSME portfolio of their institution.

OBJECTIVES

The programme is designed with the following objectives:

1. To provide a comprehensive understanding of the MSME sector, it's revised classification norms, economic contribution, regulatory framework, and recent Government initiatives.
2. To familiarize participants with key Government schemes.
3. To strengthen skills in pre-sanction due diligence, including KYC, credit
4. verification, digital credit tools, market checks, CIBIL/CMR evaluation, and
5. borrower assessment using digital platforms.
6. To enhance participants' capability in analyzing MSME financial statements, including CMA data, operating statements, ratio analysis, and key financial indicators.
7. To equip bankers with technical skills in term loan appraisal, including TEV study, DCF, NPV, IRR, BEP and sensitivity analysis.
8. To provide hands-on learning through practical exercises and case studies on term loans, working capital assessment, and credit structuring for MSMEs.
9. To enable understanding of CGTMSE, CGSSD, CGECL norms, including practical aspects of claim lodgment, documentation, guarantee management, and settlement procedures.
10. To build competency in MSME restructuring, covering RBI's latest restructuring guidelines, methods, viability parameters, and practical case-based exercises.
11. To develop the ability to monitor MSME accounts effectively, including SMA classification, Early Warning Signals (EWS), Red Flag Indicators, and dealing with non-cooperative borrowers and ultimately resolve stressed accounts
12. To empower participants to improve credit quality, mitigate risk, and support the growth and sustainability of the MSME sector through responsible and informed lending practices

CONTENT OVERVIEW

Day 1 –

MSME Fundamentals & Credit Appraisal Basics • Overview of the MSME sector, revised classification norms, and its contribution to the Indian economy. • RBI regulatory guidelines and new Government initiatives supporting MSMEs. • Key Government schemes • pre-sanction due diligence: KYC, borrower/guarantor verification, digital platforms, market enquiries, credit scores (CIBIL, CMR) and other scrutiny tools. • Use of digital credit underwriting systems and technology-enabled due diligence. • Analysis of financial statements, CMA data preparation, operating statements, ratio analysis and interpretation.

Day 2 –

• Working capital assessment: methods of assessment, projections, cash flow evaluation, and hands-on exercises. • Practical application of working capital analysis using real-time case examples Term Loan Appraisal & Working Capital Assessment • Term loan appraisal techniques: TEV study, DCF, NPV, IRR, BEP and sensitivity analysis. • Practical case studies and exercises on term loan assessment. CGTMSE • CGTMSE, CGSSD, CGECL norms: eligibility, documentation, claim lodgment and settlement procedures.

Day 3 –

Restructuring & Credit Monitoring • RBI's latest guidelines on MSME restructuring, restructuring frameworks, viability assessment, and restructuring methodologies. • Practical case studies and exercises related to restructuring of MSME advances. • Credit monitoring and follow-up: SMA classification, Early Warning Signals (EWS), red flagging of accounts, identification of non-cooperative borrowers, and compliance-related aspects. • . The processes involved to resolve stressed assets.

METHODOLOGY

- Virtual interactive sessions comprising lectures, case studies, presentations, and experience sharing, delivered through the Institute's licensed Zoom and LMS platforms.
- Live sessions by Faculty shall be conducted and participants can participate in the sessions from home or office using Laptop/Desktop.
- Login details for accessing the sessions shall be shared on registered mail ids of participants 12-24 hours before the program..
- PPTs and courseware will be on the LMS platform accessible to the participants.
- Entry/Exit test will be conducted to self-assess the program impact.

A Certificate of Participation will be awarded upon successful completion of the Training Program

TARGET GROUP

• Officers of Commercial Banks, RRBs, Co-operative Banks, SFBs, NBFCs and Financial Institutions. • Branch Heads, Credit Officers, and staff handling retail MSME loans, Mudra loans, and small-ticket financing. • Suitable for operational and mid-level officers involved in frontline MSME lending. (Banks & FIs may send their nominations in bulk.)

DURATION

3 Days - From 07th to 09th October 2026

FEES

Rs. 7,500/- per participant plus GST @18% aggregating to Rs. 8,850/- (Rs. Eight Thousand Eight Hundred Fifty only). (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:

- ✓ Account in the Name of : **Indian Institute of Banking & Finance**
- ✓ Name of the Bank branch : **State Bank of India, Vidya Vihar Branch**
- ✓ Account no : **37067835430 (Savings A/c)**
- ✓ IFSC code : **SBIN0011710**
- ✓ PAN No : **AAATT3309D**
- ✓ GST TIN ID : **07AAATT3309D2ZT**

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

For further details and nomination, kindly contact:

Pl Contact: Ms. Anchal Arora, Mr Aman Dhar, Mobile – 8295127117, 7488152733

Email: se.pdcnz3@iibf.org.in, se.pdcnz4@iibf.org.in

INDIAN INSTITUTE OF BANKING & FINANCE
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Nomination Form – For Individuals

Name of the program	:	**Program on MSME Lending & Restructuring For Banks , NBFCs & FIs Officials**
Dates	:	**07th to 09th October 2026**
Time	:	**10.00 a.m. to 5.00 p.m.**
Program Type	:	**Virtual (Online) mode**

Nominee Details

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

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

Fees - Rs. 7,500/- per participant plus GST @18% aggregating to Rs. 8,850/- (Rs. Eight Thousand Eight Hundred Fifty only). (In case of TDS deduction, please send us TDS certificate).

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In case of any quires, kindly contact -

Ms. Anchal Arora **Senior Executive** **se.pdcnz3@iibf.org.in** **Mob : 8295127117**	**Mr Aman Dhar** **Senior Executive** **se.pdcnz4@iibf.org.in** **Mob : 7488152733**

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Nomination Form – For Banks & FIs

Name of the program	:	**Program on MSME Lending & Restructuring For Banks , NBFCs & FIs Officials**
Dates	:	**07th to 09th October 2026**
Time	:	**10.00 a.m. to 5.00 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	:	

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