



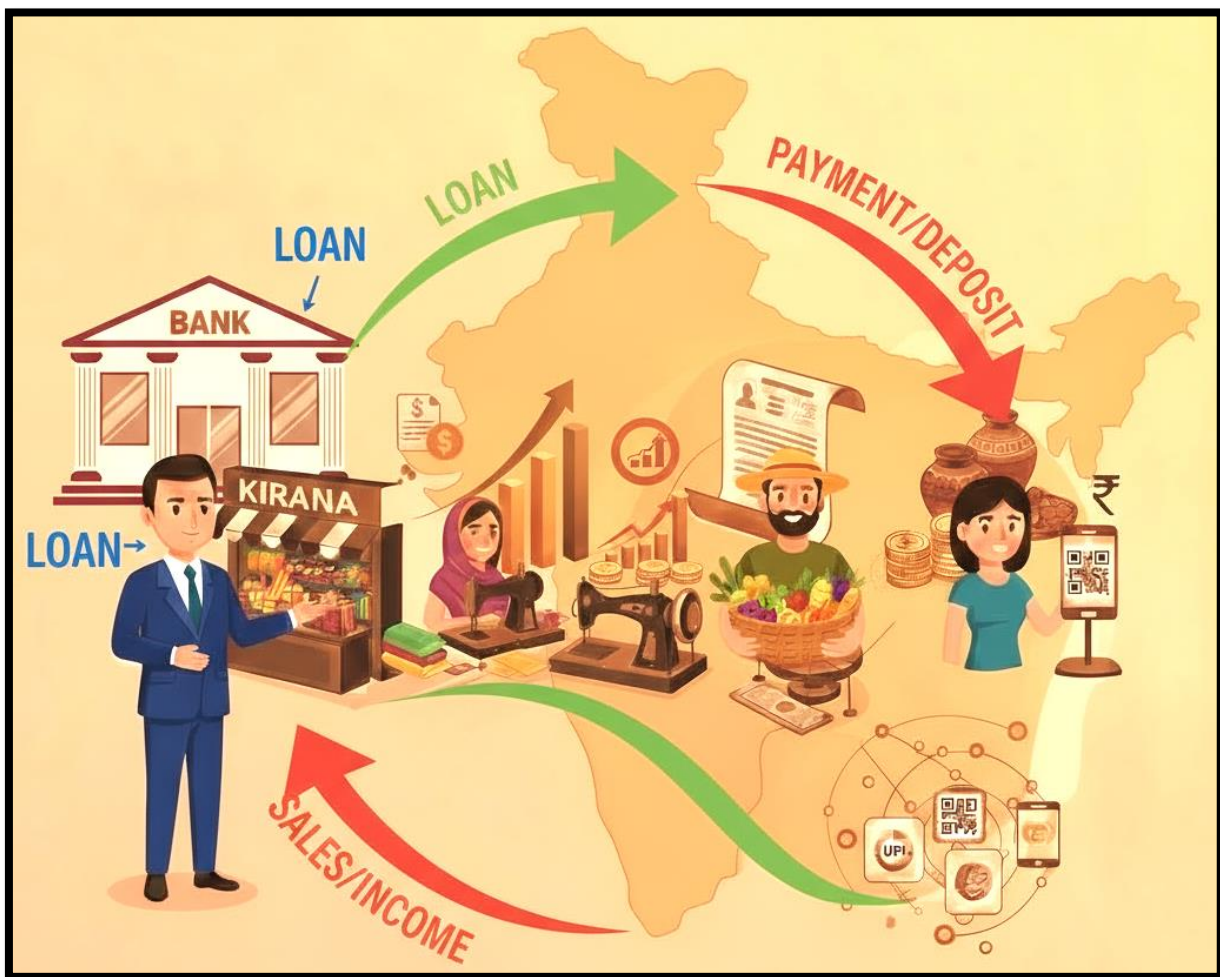
INDIAN INSTITUTE OF BANKING & FINANCE

(An ISO 21001:2018 Certified Institute)

Professional Development Centre – Western Zone

“Virtual Training Program on Lending to Micro & Small Enterprises for Banks, NBFCs & FIs”

from 24th to 25th September 2025



Open to Members & Non-Members

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

Program Co-ordinators: Mr. Shiv Kumar Gupta & Mr. Shijoy Joseph

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Website: www.iibf.org.in

BRIEF BACKGROUND

Established on 30th April 1928 as a company under Section 26 of the Indian Companies Act, 1913, the Indian Institute of Banking & Finance (IIBF), formerly known as the Indian Institute of Bankers (IIB), is a professional body of Banks, Financial Institutions, and their employees in India. IIBF during its 97 years of service been actively involved in examination, training & academics. It has emerged as a premier institute in banking and finance education.

Considering the emerging requirements of finance professionals in the ever-changing dynamic environment, IIBF has been providing quality training. The programs are designed in consultation with 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 finance professionals ahead of the impending change. IIBF has state-of-the-art training facilities at its Leadership Centre 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

Micro and Small Enterprises (MSEs) are the backbone of India's economy, accounting for nearly 99% of all MSMEs. They contribute significantly to GDP, exports, and employment, while also being critical to financial inclusion.

For banks and financial institutions, lending to MSEs presents both opportunities and challenges. While Micro and Small borrowers need easy access to finance, bankers must address concerns like lack of formal documentation, dependence on informal markets, seasonality of business, and repayment discipline.

This programme is designed to equip officers across financial institutions with practical skills, tools, and insights to effectively finance and support Micro & Small borrowers, with a focus on digital lending, government schemes, appraisal, monitoring, and recovery practices.

OBJECTIVES

- To understand the profile and credit needs of Micro & Small Enterprises.
- To provide insights into loan products, Mudra, CGTMSE, and government support schemes.
- To equip lenders with surrogate methods of appraisal for borrowers lacking formal records.
- To develop capacity for risk identification, monitoring, and recovery in MSE accounts.
- To promote responsible, inclusive, and customer-centric lending to the MSE segment.

CONTENT OVERVIEW

Day 1 – Strategic Perspectives on MSE Financing

- **Session 1:** MSME Landscape – Policy initiatives, regulation & institutional role
- **Session 2:** Borrower Segmentation & Sectoral Credit Needs – Micro vs Small, manufacturing, trading & services
- **Session 3:** Loan Products & Schemes – Working capital, term loans, Mudra, PMEGP, Stand-up India, CGTMSE, trade finance
- **Session 4:** Innovative Products & Delivery Models – Digital lending, fintech, supply-chain finance, API-based models

Day 2 – Appraisal, Risk Governance & Recovery

- **Session 5:** Credit Appraisal & Structuring – Cash flow modelling, repayment alignment, collateral vs guarantee-backed lending
- **Session 6:** Risk Management & Monitoring – Portfolio approach, early warning systems, sectoral risk limits
- **Session 7:** Recovery Strategies & Compliance – Restructuring, SARFAESI, IBC, negotiated settlements, RBI guidelines
- **Session 8:** Case Studies, Best Practices & Way Forward – Exporter financing, stressed borrower restructuring, peer-led exercises

METHODOLOGY

- Live virtual interactive sessions on Zoom by senior faculty with expertise in MSME Finance, featuring case studies, presentations, and experience sharing. Participants can join from home or office using any device.
- Login details for accessing the sessions shall be shared on registered mail ids of participants 24 hours before the program.
- 75% attendance is compulsory for issuance of certificate.

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

2 Days - from 24th to 25th September 2025

Timings: 10.00 A.M. to 05.15 P.M. (First day session at 09.45 am)

FEES

₹ 5000/- plus GST @18% (₹ 900/-) aggregating to ₹ 5900/- 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

In case of any queries, kindly contact

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**** Last Date of Registration is 22nd September 2025 ****

To register kindly email, us the following details

Sr. No.	Name (as required on certificate)	Institution Name	Branch/ Office/Department	Designation	Mobile No. (WhatsApp)	E-mail Id
1	Ms.					
2	Mr.					
Add additional rows as required						

Institution Details	
Name of Bank / FI	:
Address (where certificate is to be sent)	:
GST No.	:
PAN No.	:
Details of Nominating Official	
Name	:
Designation	:
Mobile No.	:
E-Mail Id	: