



INDIAN INSTITUTE OF BANKING & FINANCE
(ISO 21001:2018 Certified)
Professional Development Centre – Eastern Zone (PDC-EZ), Kolkata

Virtual Training Programme (2 days)

MSME FINANCING: APPRAISAL, MONITORING & RECOVERY

14th - 15th January 2026



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”. Indian Institute of Banking & Finance has been awarded the ISO 21001:2018 Standard. This standard is for Educational Institutes who have achieved the required level of excellence in their academic offerings. IIBF is among the few institutes to have been conferred upon this standard

FOR NOMINATION, PLEASE CONTACT:

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BACKGROUND OF THE PROGRAMME: The MSME term is initiated and run by the ministry of MSME are bodies that are engaged in the manufacturing, production, processing and preservation of goods and commodities. India has witnessed rapid MSMEs are very essential as they create a lot of job opportunities at a relatively lower capital cost than large industries in India. Additionally, they help to industrialize underdeveloped and rural areas, which ensures a fairer distribution of income and wealth across the country and reduces regional disparities. The MSME sector in India has exhibited a strong performance and has protected the economy from

global adversities and shocks. The sector is complementary to large companies and industries, providing them with necessary parts and components.

CONTENT OVERVIEW

- + **An Overview of MSME Sector, New Definition, Institutional Framework**
- + **Recent Government Initiatives, Budget Highlights, Digital Initiatives**
- + **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.
- + **Appraisal and Assessment** of Working Capital including Export Credits / Non-Fund Bases facilities / Term Loans etc.
- + **Credit Monitoring Strategies:** Post disbursement monitoring, Identification of Special Mention Accounts (SMAs) and their reporting to CRILC, Detecting Early Warning Signals
- + **Collections & Recovery:** Non- Legal & Legal Strategies:
- + **Resolution & Rehabilitation** of Stressed MSMEs & Restructuring of MSME Accounts.
- + **Financing Small Businesses**, Agro Processing Units, Rural Godowns, Cold Storages etc., Financing Informal Enterprises - Exercises/Case.

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

<u>DATE & TIME:</u>	<u>METHODOLOGY:</u>	<u>FEE:</u>
14th - 15th January 2026 (10.00AM to 5.30PM)	Virtual (Online) interactive lectures, Case Studies, presentations and sharing of experiences on ZOOM . Programme can be attended from anywhere by using devices with Internet like PC, Laptop, Tablet or Mobile. Internet connection with good speed is required to stream live Virtual sessions.	Rs.5000/- per participant plus GST@18% aggregating to Rs.5900/- (In case of TDS deduction, please send us TDS certificate)

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



**INDIAN INSTITUTE OF BANKING & FINANCE
PROFESSIONAL DEVELOPMENT CENTRE – EASTERN ZONE,
KOLKATA**

NOMINATION FORM

Programme Title: MSME FINANCING: APPRAISAL, MONITORING & RECOVERY

Mode of Programme: Virtual Mode **Date:** 14th - 15th January 2026

Details of Nomination (to be filled out 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.5000/- per participant plus GST@18% aggregating to Rs.5900/- (In case of TDS deduction, please send us the TDS certificate). (Kindly provide your GST Number in the nomination letter to facilitate the raising of Invoice)

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.** 19AAATT3309D2Z0, **State** - West Bengal

CONTACT DETAILS

Mr Tusharendra Barpanda Head – PDC-EZ, IIBF, Kolkata Mob. No.9717005551 Email : head-pdcez@iibf.org.in	Ms Sneha Datta Jr. Executive, PDC-EZ, IIBF Email : je.pdcez3@iibf.org.in Mob. No. 9903848920	Ms. Samriddhi Guha Jr. Executive, PDC-EZ, IIBF Email :je.pdcez2@iibf.org.in Mob. No. 6290336252
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KOLKATA**

NOMINATION FORM FOR SELF-SPONSORED CANDIDATES

Programme Title MSME FINANCING: APPRAISAL, MONITORING & RECOVERY

Mode of Programme: Virtual Mode **Date:** 14th - 15th January 2026

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.5000/- per participant plus GST@18% aggregating to Rs.5900/- **SELF-SPONSORED PARTICIPANTS ARE REQUESTED TO KINDLY CONTACT THE NUMBERS GIVEN BELOW BEFORE MAKING THE PAYMENT**

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