



# INDIAN INSTITUTE OF BANKING & FINANCE

(ISO 21001:2018 Certified)

Leadership Development Center, Corporate office, Kurla(W), Mumbai

**Three days Training Programme**

**(in Physical Mode)**

**From 18<sup>th</sup> August 2025(Monday) to 20<sup>th</sup> August 2025(Wednesday)**

**on**

## **“RETAIL & MSME LENDING for Branch Heads & Credit Officers”**

**in Commercial Banks, Cooperative Banks, Small Finance Banks,  
Regional Rural Banks & NBFCs.**



**“Individuals can also register for the programme at their own cost”**

**The last date for sending Nomination is 13.8.2025.**

---

*Programme Co-Ordinator: Sri Anand Mohan*

*Faculty, IIBF, Mumbai*

*Mail ID: [fm.trg3@iibf.org.in](mailto:fm.trg3@iibf.org.in)*

---

### **Corporate Office**

**Indian Institute of Banking & Finance,  
Kohinoor City, Commercial II, Tower 1, 3<sup>rd</sup> floor,  
Off LBS Marg, Kiroli Road,  
Kurla (W), Mumbai - 400070.**

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



**Three-day training program (in Physical Mode) from 18.08.2025 ( Monday) to 20.08.2025(Wednesday) in “RETAIL & MSME LENDING for Branch Heads & Credit Officers” of Commercial Banks, Cooperative Banks, Small Finance Banks, Regional Rural Banks & NBFCs.**

---

## **BACKGROUND**

During its 96 years of service, IIBF which is an "Institute of the Bankers, for the Bankers and by the Bankers" 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 training to bankers in select areas. IIBF has world class training facilities at its Leadership Center at Mumbai. It also has four Professional Development Centres (PDCs) at Delhi, Mumbai, Chennai & Kolkata with residential facilities at Delhi to accommodate more than 50 participants at a time.

## **PROGRAMME HIGHLIGHTS**

- Retail & MSME Lending is most important segment of Credit in Bank lending. This training program aims at addressing the knowledge & skill gap in appraisal, assessment, sanction, disbursement & monitoring of Retail & MSME Loans among the Middle & Senior Level of officers in Commercial Banks, Cooperative Banks, Small Finance Banks, Regional Rural Banks & NBFCs.
- The program also aims at upskilling these officers in various methods & tools of new loan origination & due diligence of potential borrowers in Retail & MSME segment.
- Program will impart the necessary guidance in monitoring of such loans to maintain the asset quality in the entire life cycle of the borrowal accounts.

## **TARGET GROUP:**

- Branch Heads in Scale-II to Scale-V or equivalent in Commercial Banks, Private Banks, SFBs, Cooperative Banks & NBFCs
- Officers in Middle & Senior Level in Commercial Banks, Small Finance Banks, Cooperative Banks, Regional Rural Banks & NBFCs.
- Officers working in Credit or likely to be posted in Credit



## TRAINING METHODOLOGY

- Intensive discussion & interaction on each topic as given below with help of case studies & exercises.
- Programme will be conducted in physical mode in the state-of art classroom in our Leadership Development Center in Corporate Office, in Kurla( West), Mumbai.
- The sessions will be handled by experienced faculties and experts.
- After completion of the Training, Post -Training Evaluation will be conducted and Certificate of successful completion of the training program will be issued
- The programme is blended with pre training reading materials & 3 day virtual training.

## CONTENT OVERVIEW

- Appraisal of Retail Loan Applications - Personal & Legal Due Diligence, Credit Scores & Credit Rating, Risks involved in Retail Business & Mitigating Tools, Digitalization of Retail Loans appraisal & sanctions, Credit Appraisal of Small Borrowers who don't have Credit Scores or formal records of Business/Income, Preventive Vigilance to prevent Frauds in Retail Lending - Case Studies.
- Analysis of Financial Statements Such as Balance Sheet/Profit Loss/Operating Statement, Fund/Cash Flow Statement, Ratio Analysis, FOIR, LTV etc & their use in MSME & Retail Lending with exercises
- Home Loans, Vehicle Loans, Educational Loans, Personal Loans, Gold Loan, Loan against Properties & other securities,
- Appraisal of all types of MSME term loans, ascertaining feasibility & viability, ascertaining Borrowers' cash flows, assessing the repayment capacity and fixing the repayment schedule and holiday period, BEP Analysis/Margin of Safety/Sensitivity Analysis, Capital Budgeting- Pay Back Period, Discounted Cash Flow Method, NPV Method, IRR Method, Average & Effective Cost of Capital, Benefit Cost Ratio with exercises
- Practical Case Study Exercise on MSME Term Loan Appraisal
- MSME working capital – Various methods of Assessment of Working Capital limits for a business firm , NFB Limits-LC & BG issuance and precautions & Exercises
- Practical Case Study Exercise on MSME Working Capital
- Various modes for financing MSMEs & Restructuring –TreDs, CGTSME- Credit Guarantee Fund Scheme for Micro & Small Enterprises, CGTMSE Norms/CGSSD- Practical Issues related to Lodgement/Settlement of Claims
- Export Finance - Pre & Post Shipment Credit, Export Credit Insurance, Deemed Export, Diamond Dollar A/c Scheme etc. Case Study
- Credit Monitoring & Follow Up, SMA Classification, Early Warning Signals & Red Flagging of A/Cs, Prevention of Frauds in Retail & MSME, Non Cooperative Borrowers etc



## **DURATION**

3 Days- from 18<sup>th</sup> August 2025( Monday) to 20<sup>th</sup> August 2025( Wednesday). Timings:  
10:00 am to 5:30 pm .

## **FEE**

<b>In case participants want accommodation arranged by IIBF ( on Twin Sharing basis) :</b>	<b>Rs. 24500/- per participant plus GST @ 18% i.e. 28910/- per participant</b>
<b>In case participants not availing accommodation by IIBF :</b>	<b>Rs.10500/- per participant plus GST @ 18% i.e. 12390/- per participant</b>

**Officers in in Commercial Banks, Small Finance Banks, Cooperative Banks, Regional Rural Banks & NBFCs. can self- nominate also.**

**The last date for sending Nomination is 13.8.2025.**

(In case of TDS deduction, please send us TDS certificate). Programme fees may be remitted to the credit of Institute's account with State Bank of India, details of which are 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 : **36919200263 (Savings A/c)**
- ✓ IFSC code : **SBIN0011710**
- ✓ PAN No : **AAATT3309D**
- ✓ GST TIN ID : **27AAATT3309D1ZS for Maharashtra**

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

<b>Mr. Anand Mohan, Faculty Programme Coordinator Mobile: 8334836555 Email: fm.trg3@iibf.org.in</b>	<b>Mr. L.V.R. Prasad, Director (Training), Phone : +91-22-68507004, Mobile : 9650433118 Email: dir.trg@iibf.org.in</b>
---	--





## INDIAN INSTITUTE OF BANKING & FINANCE

(ISO 9001:2015 Certified)

### NOMINATION FORM

**Program Title: "RETAIL & MSME LENDING for Branch Heads & Credit Officers"**

Date: **18.8.2025 to 20.8.2025**

Programme Type: **PHYSICAL MODE**

#### LIST OF PARTICIPANTS NOMINATED:

Sl. No	Name (Mr./Ms./Mrs.)	Designation	Branch/Office	Mobile No.and Land Line No.	E-mail (PERSONAL AND OFFICIAL MAIL ID BOTH)*
1					
2					
3					
4					
5					

**\*LOGIN DETAILS OF THE PROGRAM SHALL BE SHARED ON PERSONAL MAIL ID.**

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

Address: \_\_\_\_\_

\_\_\_\_\_ Pin Code: \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_ E-mail: \_\_\_\_\_

**FEE: As per the brochure (In case of TDS deduction, please send us TDS certificate).**

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

- ✓ Account in the Name of : Indian Institute of Banking & Finance
- ✓ Name of the Bank branch: State Bank of India
- ✓ Account no: 36919200263 (Savings A/c) IFSC code: SBIN0011710
- ✓ (PAN No: AAATT3309D and GST TIN No: 27AAATT3309D1ZS for Maharashtra)
- ✓ Kindly narrate: "Retail & MSME Lending for Branch Heads & Credit Officers" ; "<No.of> participants"

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

Mr. Anand Mohan, Faculty Programme Coordinator Mobile: 8334836555 Email: fm.trg3@iibf.org.in	Mr. L.V.R. Prasad, Director (Training), Phone : +91-22-68507004, Mobile : 9650433118 Email: dir.trg@iibf.org.in
---	---





## INDIAN INSTITUTE OF BANKING & FINANCE

(ISO 9001:2015 Certified)

### NOMINATION FORM for SELF-SPONSORED CANDIDATES

**Program Title: "RETAIL & MSME LENDING for Branch Heads & Credit Officers"**

Date: **18.8.2025 to 20.8.2025**

Programme Type: **PHYSICAL MODE**

Details of nomination:

Sl. No	Name	Designation	Contact No. (Mobile)	E-mail (PERSONAL)	UTR NUMBER
1					

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

Address: \_\_\_\_\_

\_\_\_\_\_ Pin Code: \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_ E-mail: \_\_\_\_\_

**FEE: As per the brochure (In case of TDS deduction, please send us TDS certificate).**

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

- ✓ Account in the Name of : Indian Institute of Banking & Finance
- ✓ Name of the Bank branch: State Bank of India
- ✓ Account no: 36919200263 (Savings A/c) IFSC code: SBIN0011710
- ✓ (PAN No: AAATT3309D and GST TIN No: 27AAATT3309D1ZS for Maharashtra)
- ✓ Kindly narrate: : Retail & MSME Lending for Branch Heads & Credit Officers

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

<b>Mr. Anand Mohan, Faculty</b> <b>Programme Coordinator</b> <b>Mobile: 8334836555</b> <b>Email: fm.trg3@iibf.org.in</b>	<b>Mr. L.V.R. Prasad,</b> <b>Director (Training),</b> <b>Phone : +91-22-68507004,</b> <b>Mobile : 9650433118</b> <b>Email: dir.trg@iibf.org.in</b>
---	--