



INDIAN INSTITUTE OF BANKING & FINANCE

(ISO 21001:2018 Certified)

Four days training programme in (Physical Mode)

“Advanced Program on MSME Finance”

**for Middle & Senior level Officers working in MSME and Branch
Heads in Banks/NBFCs/FIs.**

From 09th February 2026 to 12th February 2026



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

The last date for sending Nomination is 05th Feb.2026.

Programme Co-Ordinator: Sri Anand Mohan

Faculty, IIBF, Mumbai

Mail ID: fm.trg3@iibf.org.in

Venue of the Training Program:

**Leadership Development Center, Corporate Office
Indian Institute of Banking & Finance,
Kohinoor City, Commercial II, Tower 1, 3rd floor,
Off LBS Marg, Kiroli Road,
Kurla (W), Mumbai - 400070.**

Website: www.iibf.org.in

Four-day classroom training program from 09.02.2026 to 12.02.2026 on “Advanced program on MSME Finance” for Middle & Senior level Officers working in MSME and Branch Heads in Banks/NBFCs/FIs.

BACKGROUND

During its 97 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 & Guwahati with residential facilities at Delhi to accommodate more than 50 participants at a time.

PROGRAMME HIGHLIGHTS

- This training program aims at addressing the knowledge gap in MSME Financing, appraisal, sanction, disbursement, monitoring, Restructuring, Resolution, Claim filing in CGTMSE etc among Middle & Senior Level of officers & Branch Heads in Banks, NBFCs & FIs.
- The program further aims at equipping them with skill, knowledge & conceptual clarity in MSME.

TARGET GROUP:

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

TRAINING METHODOLOGY

- Intensive discussion & interaction on each topic as given below with help of case studies & exercises.
- Programme will be conducted in physical mode and will be conducted in our state-of-art classroom in Leadership Development Center in Corporate Office of Indian Institute of Banking & Finance, Kurla(West), Mumbai-400070.
- 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 will provide with pre training reading materials, case studies & 4-day Classroom training.

CONTENT OVERVIEW

- An Overview of MSME Sector & Its Contribution in the Economy, MSME classification ,Revised Classification, RBI's Regulatory Guidelines, Digital Initiatives such as TReDS, GeM etc.
- 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,
- Financial Appraisal -Analysis of Financial Statements Such as Balance Sheet/Profit Loss/Operating Statement, Fund/Cash Flow Statement, Auditor's Note, Annual Report of MSME Units- Interpretations .
- CMA Format/Operating Statements & Ratio Analysis Practical Case Study & Exercises on Balance sheet Analysis & Ratio Analysis of a MSME Enterprise
- Various Methods of Working Capital Assessment for MSME Units/Enterprises, Cash Flow Based Lending, Analysis of GST Returns Digital Lending, Non-Fund based facilities for Working Capital, practical Exercises on Working Capital Assessment of a MSME Units
- Various Concepts of MSME Term Loan Appraisal- 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, Practical Case Study Exercise on Term Loan Appraisal of a MSME Unit
- Early Detection of Sickness in MSME, & its Rehabilitation, RBI's latest Restructuring Norms/Methods of MSME Restructuring. Practical Cases & Exercises on Restructuring of MSME Advances
- Export Finance-Pre & Post Shipment, Export Credit Insurance, Diamond Dollar Account Scheme
- Credit Monitoring & Follow Up, SMA Classification, Early Warning Signals & Red Flagging of A/Cs, Non Cooperative Borrowers etc
- Recovery Mechanism – both legal as well as non-legal
- Supply Chain Finance in MSME Sector - Dealer Finance, Vendor Finance etc. - Concept, Mechanism and Benefits
- CGTMSE- Credit Guarantee Fund Scheme for Micro & Small Enterprises, CGTMSE Norms/CGSSD- Practical Issues related to Lodgement/ Settlement of Claims
- Group Project Presentation by Participants – MSME Schemes , Case Studies , Role Play and Success Stories

DURATION :

4 Days- from 9th February 2026 to 12th February 2026.

Timings: 10:00 am to 5:30 pm.

FEE :

(A)	In case participants not availing accommodation by IIBF :	Rs.14000/- per participant plus GST @ 18% i.e. Rs.16520/- per participant
(B)	In case Banks want accommodation for the nominated participants to be arranged by IIBF (on Twin Sharing basis- Check-in after 2 PM on preceding of commencement of training and Checkout latest by 12 noon next day) :	Rs.31,500/- per participant plus GST @ 18% i.e. Rs.37,170/- per participant

- Banks may allow the nominated participants to arrange Hotel Accommodation & transportation within their entitlement. In that case applicable fee for the 4-day training program will be Fee as per (A) above.
- In case of Single sharing of room by participants, additional Rs.2500/- per day for 5 days are charged by the Hotel.
- Officers in **Commercial Banks, Small Finance Banks, Cooperative Banks, Regional Rural Banks & NBFCs.** can self-nominate also.

(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**

The last date for sending Nomination is 05.02.2026.

For further details and nomination kindly 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



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NOMINATION FORM

Program Title: "Advanced program on MSME Finance"

(for Middle & Senior level Officers working in MSME and Branch Heads in Banks/NBFCs/Fis)

Date: **09-12 Feb.2026**

Programme Type: **Classroom 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					

Bank/Organisation: _____

Address: _____

Pin Code: _____

Phone: _____ Fax: _____ E-mail: _____

FEE: As Detailed in the brochure.

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

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- ✓ 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: "Advanced Program on MSME Finance" ; "<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
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NOMINATION FORM for SELF-SPONSORED CANDIDATES

Program Title: "Advanced program on MSME Finance"

(for Middle & Senior level Officers working in MSME and Branch Heads in Banks/NBFCs/Fis)

Date: **09-12 Feb.2026**

Programme Type: **Classroom 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 Detailed in the brochure.

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: "Advanced Program on MSME finance, 09-12 Feb.2026"

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
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