INDIAN INSTITUTE OF BANKING & FINANCE

(ISO 21001:2018 Certified)

PROFESSIONAL DEVELOPMENT CENTRE LUCKNOW
Launches training programme on

"ADVANCE MSME CREDIT MANAGEMENT FOR BANKING PROFESSIONALS"

MODE: PHYSICAL

Dates: 5th to 7th August 2026

"Individual participant can also register for the programme at their own cost and submit details as per Annexure II"

Programme Coordinator: Mr. Abhay Kumar, Mr. Udit Negi
PDC LUCKNOW, IIBF, Mob- 9340666010, 8077847373
Mail IDs: head-pdclko@iibf.org.in, se.pdclko1@iibf.org.in
Website: www.iibf.org.in

Address: 3rd Floor, Bhavya Corporate Tower, Vibhuti Khand, Gomti Nagar Lucknow- 226010

“ADVANCE MSME CREDIT MANAGEMENT FOR BANKING PROFESSIONALS”

BACKGROUND

The Indian Institute of Banking & Finance (IIBF) is a professional body founded in 1928, now in its 97th year of service to the banking fraternity in India, has always strived to pursue its mission of developing professionally competent bankers and financial services professionals. The flagship courses of the Institute, JAIIB and CAIIB and RBI mandated capacity building courses in the specialized domains of Treasury, Credit Management, Risk Management, Foreign Exchange and Accounting & Audit are presently offered to Banking & Finance professionals. Indian Institute of Banking & Finance is an ISO 21001:2018 Certified Institute.

The Institute has also been focusing on developing customised Certifications for banks for upskilling and cross-skilling of Bankers, depending on the knowledge and skill-gap identified in consultation with the bank itself. Also Diploma and Certification courses are offered to upgrade the competencies of the Banking and Finance Professionals in specialized fields like Credit Management, MSME, Compliance, KYC/AML, Digital Banking, Cyber Security, Advance Wealth Management, Risk Management, NPA Management etc.

IIBF also has state-of-the-art training facilities at its Leadership Centre at Mumbai. It also has six Professional Development Centres (PDCs) at Chennai, Delhi, Kolkata, Mumbai, Guwahati & Lucknow conducting training sessions in virtual mode and physical training classes, covering all topics related to banking & Finance.

PURPOSE

Micro, Small and Medium Enterprises (MSMEs) are the backbone of the Indian economy, contributing significantly to GDP, employment generation, exports, and inclusive economic growth. As the demand for institutional credit continues to grow, banks play a crucial role in meeting the financing needs of MSMEs while ensuring prudent credit risk management.

The evolving regulatory landscape, introduction of digital lending technologies, cash flow-based financing, revised RBI guidelines, and government initiatives such as CGTMSE, TReDS, Udyam Registration, and Priority Sector Lending have transformed MSME financing. These developments require banking professionals to possess advanced skills in credit appraisal, risk assessment, monitoring, and portfolio management.

This programme is designed to strengthen the competencies of bankers engaged in MSME lending by providing practical insights into the entire credit lifecycle—from appraisal and sanction to monitoring, restructuring, and recovery. The programme combines regulatory perspectives with industry best practices and case-based learning to enable participants to make informed and sound credit decisions.

IMPORTANCE IN BANKING

MSME lending represents one of the fastest-growing and strategically important business segments for banks. It offers significant opportunities for business expansion, portfolio diversification, and financial inclusion while contributing to national economic development. Effective MSME credit management enables banks to:

- Enhance the quality of credit appraisal and sanction decisions.
- Improve asset quality through robust monitoring and early warning systems.
- Strengthen risk management and reduce the incidence of NPAs.
- Support sustainable growth of MSME customers through appropriate financial solutions.
- Ensure compliance with RBI guidelines, Priority Sector Lending norms, and government-supported credit schemes.
- Build long-term customer relationships while maintaining a healthy and profitable credit portfolio.

Developing expertise in MSME credit management is therefore essential for banking professionals responsible for originating, assessing, monitoring, and managing MSME credit exposures.

OBJECTIVES

The training programme aims at

- Developing understanding of MSME Ecosystem and its significance in the Indian economy.
- Addressing the knowledge gap in MSME financing, appraisal, sanction disbursement, monitoring, restructuring, resolution etc.
- Understand the regulatory framework governing MSME lending, including RBI guidelines, Priority Sector Lending (PSL), and government support schemes.
- Strengthen skills in evaluating MSME borrowers using both financial and non-financial parameters.
- Conduct effective credit appraisal through analysis of financial statements, cash flows, working capital requirements, and project viability.
- Assess industry, business, operational, and management risks associated with MSME borrowers.
- Understand collateral management, security creation, documentation, and legal aspects of MSME financing.
- Implement effective post-disbursement monitoring, portfolio management, and early warning systems.
- Develop strategies for restructuring, recovery, and resolution of stressed MSME accounts.
- Leverage digital tools, alternative data, and technology-driven credit assessment techniques for improved lending decisions.
- Apply practical knowledge through case studies and real-life banking scenarios.

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

- CGTMSE- Credit Guarantee Fund Scheme for Micro & Small Enterprises, CGTMSE Norms/CGSSD- Practical Issues related to Lodgment/ Settlement of Claims

METHODOLOGY
Expert Lectures, Case Studies, Discussions & interactions and sharing of experience by Senior Bankers & Experts.

TARGET GROUP
Officers working in MSME Finance, MSME Processing Cells, Sales & Marketing for MSME in Middle & Senior Level, Managers in Commercial Banks, Small Finance Banks, Cooperative Banks, Regional Rural Banks, NBFCs & FIs. Branch Heads in Scale-II to Scale-V or equivalent.
Executives/Officers working in MSME Department at ZO/RO/Branch/Central Processing Centres.

DURATION
3 Days: 5th to 7th August 2026

Timings: 9:30 AM to 5:30 PM

FEES
Rs. 10,500/- per participant plus GST @ 18% aggregating **to Rs. 12,390/- (Rs. Twelve Thousand Three Hundred Ninety Only)** (In case of TDS deduction, please send us TDS certificate).

Accommodation (if required) will be provided to participants at Rs. 2500/- + GST per person per day on twin sharing basis.

Programme fees may be remitted to the credit of Institute's account as given below:

- **Bank, Branch**: State Bank of India, Vidya Vihar (West), Mumbai
- Account No: 37067835430 IFSC code: SBIN0011710
- (PAN No: AAATT3309D and GST No. 09AAATT3309D1ZQ)

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

Participation Certificate will be provided to all participants upon successful completion of training programme.

ANNEXURE I

INDIAN INSTITUTE OF BANKING & FINANCE

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PROFESSIONAL DEVELOPMENT CENTRE LUCKNOW

NOMINATION FORM FOR ORGANIZATION NOMINATING THE PARTICIPANTS

Programme title: "ADVANCE MSME CREDIT MANAGEMENT FOR BANKING PROFESSIONALS"

Date: 5th to 7th August 2026 **Programme type: Physical Mode**

Details of nominee(s):

Sr.	Name	Designation	Contact Whatsapp	Email

Name of Bank/FI:____

Address:____

GST Details of nominating Bank/FI:____________________________________

Name, Designation of nominating official: __________, ________ Phone No:____________

FEES

Rs. 10,500/- per participant plus GST @ 18% aggregating **to Rs. 12,390/- (Rs. Twelve Thousand Three Hundred Ninety Only)** (In case of TDS deduction, please send us TDS certificate).

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

For nominations/enquiries, please contact: Mr. Abhay Kumar, Mr. Udit Negi, Mobile: 9340666010, 8077847373

Email: head-pdclko@iibf.org.in; se.pdclko1@iibf.org.in

ANNEXURE II

INDIAN INSTITUTE OF BANKING & FINANCE
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NOMINATION FORM FOR SELF SPONSORED CANDIDATES

Programme title: "ADVANCE MSME CREDIT MANAGEMENT FOR BANKING PROFESSIONALS"

Date: 5th to 7th August 2026 **Programme type: Physical Mode**

Details of nomination:

Sr.	Name	Designation	Contact Whatsapp	Email

Name of Bank/FI employed with:____
Address of Bank/FI:____
UTR No. with date of payment:____

FEES
Rs. 10,500/- per participant plus GST @ 18% aggregating **to Rs. 12,390/- (Rs. Twelve Thousand Three Hundred Ninety Only)** (In case of TDS deduction, please send us TDS certificate).

Accommodation (if required) will be provided to participants at Rs. 2500/- + GST per person per day on twin sharing basis.

Programme fees may be remitted to the credit of Institute's account as given below:

- **Bank, Branch**: State Bank of India, Vidya Vihar (West), Mumbai
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