



INDIAN INSTITUTE OF BANKING & FINANCE
Professional Development Centre – Eastern Zone (PDC-EZ), Kolkata

VIRTUAL OPEN TRAINING PROGRAMME ON
“MSME Financing”

22nd – 24th April 2024

Self-Sponsored Candidates are encouraged to apply
Last Date to Apply: 19.04.2024

MSME
MICRO, SMALL & MEDIUM ENTERPRISES
सूक्ष्म, लघु एवं मध्यम उद्यम



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”.

For More Details & Nominations Please Contact:

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Ms. Samriddhi Guha
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Ms. Sneha Datta
Jr. Executive, PDC-EZ, IIBF
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BACKGROUND OF THE PROGRAMME: The Government of India introduced the term Micro, Small and Medium Enterprise (MSME) in agreement with the MSMED (Micro, Small and Medium Enterprises Development) Act, 2006. 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 growth in start-ups. According to the Ministry of Commerce and Industry, the recent start-ups of around 10,000 were approved in 156 days in opposition to the initial 10,000 which got approved in 808 days. Also, the Tier-2 and Tier-3 cities are said to account for 49% of the start-ups. MSMEs created 120 million jobs across all industries in India. Micro and small enterprises play an important role in the economy because of it and 33% account for India's GDP. Medium-sized enterprises only consist of 1% of MSMEs compared to micro firms for about 4.5% and MSMEs for over 90%. 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 more fair 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.

***Against this Backdrop, IIBF has designed a comprehensive
3 Day Virtual Training Programme on MSME Financing***

CONTENT OVERVIEW:

- ✚ **An Overview of MSME Sector**- Its Contribution to the Economy, Trends and growth potential in MSME sector, Demand- Supply Gap in MSME Credit, Regulatory Framework - Laws and Regulations for MSMEs - MSMED Act 2006, RBI's Regulatory Guide lines, Code of Banks Commitment to Micro and Small Enterprises, Priority Sector Guidelines related to MSMEs.
- ✚ **New Definition** of Micro, Small and Medium Enterprises, present day challenges & way forward.
- ✚ **Institutional Framework** for MSME Enterprises.
Central Government Institutions - SSI Board, National Institute of Micro, Small & Medium Enterprises (NIMSME), NISIET, NSIC etc. **State Government Institutions** - Directorate of Industries, DICs, SFCs, SIDC/SIIC, SSIDC, MSME Development Institutes etc. **Financial Institutions and Banks** - SIDBI, Commercial Banks, RRBs, SFBs, Co-operative Banks, NBFCs etc.
- ✚ **Recent Government Initiatives** – Atma Nirbhar Bharat Package, Stand up India, Start up India, Udyam Registration replacing Udyog Aadhaar Memorandum (UAM), CGSSD, ECGCL, CLCSS, PM SVANidhi, pabloansin59minutes, MSE-CDP
- ✚ **Budget Highlights (2024-25)** for MSMEs.

- ✦ **Digital Initiatives** – TReDS, GeM, MSME Samadhaan, MSME Sambandh, MSME Sampark
- ✦ **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.
- ✦ **Resolution & Rehabilitation** of Stressed MSMEs & Restructuring of MSME Accounts.
- ✦ **Appraisal and Assessment** of Working Capital including Export Credits / Non Fund Bases facilities / Term Loans etc.
- ✦ **Financing Small Businesses**, Agro Processing Units, Rural Go-downs, Cold Storages etc., Financing Informal Enterprises - Exercises/Case.

Date & Time:

22nd -24th
April 2024
(10.00AM to
5.30PM)

METHODOLOGY:

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.

FEE:

Rs. 6000/- per participant plus GST@18% /- aggregating to **Rs.7080/-**-(In case of TDS deduction, please send us TDS certificate)

TARGET GROUP FOR THE PROGRAMME: Officials, executives working in specialized MSMEbranches, RO, ZO, Circle office, Head Office and Faculties at Learning &Development departments of Banks.

CONTACT DETAILS:

Mr Tusharendra Barpanda Head – PDC-EZ, IIBF, Kolkata Mob. No.9717005551 Email Id. headpdcez@iibf.org.in	Ms Sneha Datta Jr. Executive, PDC-EZ, IIBF Email : je.pdcez3@iibf.org.in Mob. No. 9831637175	Ms. Samriddhi Guha Jr. Executive, PDC-EZ, IIBF Email : je.pdcez2@iibf.org.in Mob. No. 8420475917
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CORRESPONDENCE ADDRESS: Indian Institute of Banking & Finance, PDC-EZ, Avani Heights, 2nd Floor, 59A, Jawaharlal Nehru Road, Near Ravindra Sadan Metro Station, Kolkata – 700020.

Eminent Faculties from the Industry with expertise and experience in MSMEs will deliver lectures and explain through case studies during the virtual sessions.



INDIAN INSTITUTE OF BANKING & FINANCE
Professional Development Centre – Eastern Zone, Kolkata
NOMINATION FORM

Programme Title: MSME Financing

Mode of Programme: Virtual Mode Date: 22nd -24th, April 2024

LAST DATE TO APPLY: 19th April, 2024

Details of Nomination (to be filled 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. 6,000/- per participant plus GST @18% aggregating to Rs. 7,080/-. (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.** 19AAATT3309D2ZO, **State - West Bengal**

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Professional Development Centre – Eastern Zone, Kolkata

NOMINATION FORM FOR SELF-SPONSORED CANDIDATES

LAST DATE TO APPLY: 19th April, 2024

Programme Title MSME Financing

Mode of Programme: Virtual Mode Date: 22nd - 24th April 2024

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: _____

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