



INDIAN INSTITUTE OF BANKING & FINANCE

(ISO 9001:2015 Certified)

Online Programme on “MSME Lending & Restructuring”

(For Public & Private Sector Banks, RRBs, SFBs, Cooperative Banks)

From 26th to 28th July 2023



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

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**Indian Institute of Banking & Finance, Professional Development
Centre, Northern Zone,
NEW DELHI-110 016**



PROGRAMME on “MSME Lending & Restructuring”

BACKGROUND

During its 95 years of service, IIBF has emerged as a premier institute in the banking industry. Considering the emerging requirements of the bankers in the dynamic environment, IIBF has been offering certification courses and training programmes to the banking professionals.

The training programmes are designed in consultation with the industry experts and human resources personnel with an endeavour to address the skill gaps on a continuous basis. The regular offerings in varied areas prepare the banking professionals ahead of the impending change.

IIBF offers virtual training programmes for its Blended Certification courses and many other programmes to facilitate learning across the country.

IIBF also has state-of-the-art training facilities at its Leadership Centre at Mumbai. The four Professional Development Centres (PDCs) at Delhi, Chennai, Kolkata & Mumbai cater to the increasing demand for the focused training programmes.

PROGRAMME HIGHLIGHT

CREDIT GROWTH AND PERFORMANCE

India is currently one of the fastest growing economies of the world.

The Micro, Small and Medium Enterprises (MSME) sector has emerged as a highly vibrant and dynamic sector of the Indian economy over the last five decades. A revision in MSME criteria of classification was announced under “Aatma Nirbhar Bharat” package on 13th May, 2020. This was done to be realistic with time and to establish an objective system of classification and to provide ease of doing business.

MSME sector is likely to continue to play a significant role in the growth of the Indian economy. In the last ten years, MSME sector has shown impressive growth in terms of parameters like number of units, production, employment, and exports. Given the right set of support systems and enabling framework, this sector can contribute much more, enabling it to actualize its immense potential.

Development of a dynamic MSME sector is perceived as a policy priority in both developed and emerging economies.

The MSME credit exposure (FY 23-Q2) of ₹ 22.9 Lakh Cr is made of ₹7.9 Lakh Cr from PSB, ₹ 10.1 Lakh Cr from PVT and ₹3.1 Lakh Cr from NBFCs, remaining fall under Others. The small segment has the highest proportion in the MSME book at ₹ 9.5 Lakh Cr and micro and medium at ₹5.8 Lakh Cr and ₹7.6 Lakh Cr, respectively.

CREDIT DEMAND & CREDIT SUPPLY

Recovery in economic and business activities have led to increased credit demand for commercial lending. Disbursements in FY23-Q2 grew by 24% YoY. Micro, small and medium segments saw a growth of 54%, 23% and 9% in disbursements, respectively.

EARLY WARNING SIGNALS (EWS)

With MSME lending moving towards being granular, reacting to an account currently in Days Past Due bucket may be a delayed reaction as there are other indicators which could signal potential default in the near future. Therefore, EWS becomes an inseparable part of credit risk management plan and allows lenders to take preventative actions.

PURPOSE & OBJECTIVES

The programme envisages confidence building measures among the participants drawn from various Banks at Middle and Senior Management levels by improving their knowledge and skills in understanding the whole gamut of MSMEs with special emphasis on Credit Appraisal and Restructuring of Stressed A/Cs as per the RBI's latest prescriptions.

The programme takes the participants to a journey from scrutiny of loan application, assessment of business needs, tools available for monitoring. The program also aims to equip participants with the ability to comprehend signals of stress in the assisted accounts and propose rehabilitation for the same.

CONTENT OVERVIEW

- An Overview of MSME Sector & Its Contribution in the Economy.
- Government Initiatives for the growth of MSME Sector.
- Role of SIDBI
- Digital platforms such as TReDS, GeM, MSME Samadhaan/Sambandh/Sampark.
- RBI's Regulatory Guidelines
- Code of Banks Commitment to Micro and Small Enterprises
- Due Diligence & Scrutiny of MSME Loan Applications.
- Analysis of Financial Statements & Assessment of Working Capital for MSMEs
- Project/ Term loan Appraisal, TEV Study, DCF/NPV/IRR Methods - Sensitivity Analysis
- Export Finance - Pre & Post Shipment Credit Facilities, Export Credit Insurance etc.
- Non Fund Based Facilities - Letters of Credit, Bank Guarantees, Co-acceptance of Bills
- Supply Chain Finance in MSME Sector - Dealer Finance, Vendor Finance
- CGTMSE -Objectives, facilities available, Practical issues related to lodgment and settlement of claims
- Credit Monitoring, Identification of Stress in accounts
- Restructuring of MSME advances as per extant guidelines

METHODOLOGY

Virtual (Online) interactive lectures, Case Studies, presentations and sharing of experiences on the Institute's licensed ZOOM Platform.

Live sessions by Faculty shall be conducted and participants can view the sessions from home or office using Laptop/Desktop.

Login details for accessing the sessions shall be shared on registered mail ids of participants 24/48 hours before the programme.

TARGET GROUP

Frontline, Middle & Senior Level officers handling MSME portfolio at Branches, Central Processing Centres, Controlling Offices, Branch Heads, Departmental Heads, and Trainers. Other staffs who are interested in understanding the nitty gritty of MSME Financing can also attend this programme.

DURATION

3 Days - From 26th to 28th July 2023. Timings 10:00 a.m. to 5.30 p.m.

FEES

Rs. 6,000/- (Rs.Six thousand only) per participant plus GST @18% (Rs.1080/-) aggregating to Rs. 7,080/- (In case of TDS deduction, please send us TDS certificate).

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

- ✓ Name of the Account: Indian Institute of Banking and Finance
- ✓ Name of the Bank branch: State Bank of India, Vidya Vihar (West), Mumbai.
- ✓ Savings Account No: 37067835430 IFSC code: SBIN0011710
- ✓ (PAN No: AAATT3309D and GSTIN NO. 07AAATT3309D2ZT)

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

For further details, kindly contact:

Pl Contact: Mr. Aman Dhar, Ms. Anchal Arora Mobile – 7488152733, 011-26532194/91
Email: je.trg3@iibf.org.in



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NOMINATION FORM FOR ORGANIZATION WHO NOMINATES THE PARTICIPANTS

Programme title: Programme on “MSME Lending & Restructuring”

Date: 26th to 28th July 2023

Programme Type: Virtual (Online) mode

Details of nominee(s):

Sl. No	Name	Designation	Branch / Office	Contact No.	E-mail (PERSONAL MAIL ID)*	E-mail (OFFICIAL MAIL ID)*
1						
2						
3						

***LOGIN DETAILS OF THE PROGRAMMES SHALL BE SHARED ON PERSONAL MAIL ID OF NOMINEE.**

Name of Bank/ FI: _____

Address: _____

GST Details of Nominating Bank: _____

UTR Number and date of Fees remitted. _____

Phone of **Nominating** Official: ----- E-Mail of **Nominating** Official: _____

Fees: Rs. 6,000/-per participant plus GST @18% aggregating to Rs.7080/- per participant (Rs Seven Thousands Eighty only) (In case of TDS deduction, please send us TDS certificate).

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Email: je.trg3@iibf.org.in**



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NOMINATION FORM FOR SELF-SPONSORED CANDIDATES

Programme title: Programme on “MSME Lending & Restructuring”

Date: 26th to 28th July 2023

Programme Type: Virtual (Online) mode

Details of nominee(s):

Sl. No	Name	Designation	Place of Posting	Contact No. (Mobile)	E-mail (PERSONAL)	UTR NUMBER and DATE For FEES REMITTED
1						

Name of Bank/ FI employed with:

Address of Bank/FI employed with:

Fees: Rs. 6,000/-per participant plus GST @18% aggregating to Rs.7080/- per participant (Rs Seven Thousands Eighty only) (In case of TDS deduction, please send us TDS certificate).

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