



# INDIAN INSTITUTE OF BANKING & FINANCE

(ISO 21001:2018 Certified)

## Four days virtual training programme in (Online Mode)

on

## “Advanced Program on MSME Finance”

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

From 13<sup>th</sup> July 2026 to 16<sup>th</sup> July 2026



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

**The last date for sending Nomination is 9<sup>th</sup> July 2026.**

---

*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)

# Advanced Program on MSME Finance

**Four-day Virtual training program from 13.7.2026(Monday) to 16.7.2026(Thursday)  
Covering all aspects of MSME Finance, regulations & guidelines, Due Diligence in Loan origination, Appraisal methods, Sanction, Monitoring & Restructuring, Recovery and Lodgment of CGTSME Claims for Middle & Senior level Officers working in MSME, Sales & Marketing Team, Processing Cells and Branch Heads in Banks/NBFCs/FIs.**

---

## **BACKGROUND**

During its 98 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**

- This training program aims at addressing the knowledge gap in MSME Financing, appraisal, sanction, disbursement, monitoring, Restructuring, Resolution 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:**

- Officers working in MSME Finance, MSME Processing Cells, Sales & Marketing for MSME in Middle & Senior Level in Commercial Banks, Small Finance Banks, Cooperative Banks, Regional Rural Banks, NBFCs & FIs.
- Branch Heads in Scale-II to Scale-V or equivalent in Commercial Banks, Small Finance Banks, Cooperative Banks, Regional Rural Banks, NBFCs & FIs

## **TRAINING METHODOLOGY**

- Intensive discussion & interaction on each topic as given below with help of case studies & exercises.
- Programme will be conducted in online mode and can be attended from anywhere by using devices with Internet like PC, Laptop, Tablet or Smart Phones.
- After completion of the Training, Post -Training Evaluation will be conducted and Certificate of successful completion of the training program will be issued.

## **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 Lodgment/ Settlement of Claims

**DURATION :**

**4 Days- from 13.7.2026(Monday) to 16.7.2026(Thursday).**

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

**FEE : Rs.10000/- plus GST i.e.Rs.11800/-**

- **In case some bank wants to have customised program for 25 or more participants, the structure, mode, location and pricing may be decided separately.**
- **Officers in Commercial Banks, Small Finance Banks, Cooperative Banks, Regional Rural Banks, NBFCs & FIs can self-nominate also.**

**The last date for sending Nomination is 9<sup>th</sup> July 2026.**

(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 21001:2018 Certified)

### 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: **13-16 July 2026**

Programme Type: **Online 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: Rs.10000/- plus GST i.e.Rs.11800/-**

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" ; "<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 21001:2018 Certified)

### 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: **13-16 July 2026**

Programme Type: **Online 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: Rs.10000/- plus GST i.e.Rs.11800/-**

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: "MSME finance 13-16 July 2026"

For Details & Nominations, please contact:

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