# INDIAN INSTITUTE OF BANKING & FINANCE

(ISO 21001:2018 Certified)

## Physical Training Program on

## "MSME "

## September 7$^{th}$ to 8$^{th}$ 2026


**"Individual participant can also register for the programme at their own cost"**

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***Program Co-ordinator:***

***Mr Chetan Masoor- PDC Head -Bengaluru (8800289090)***
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**Indian Institute of Banking & Finance,**
**Professional Development Centre- Bengaluru**

**Website: www.iibf.org.in**

# “MSME”

**BACKGROUND**

During its 98 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 programs 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 Professional Development Centres (PDCs) at Delhi, Chennai, Kolkata Mumbai, Bengaluru, Guwahati and Lucknow cater to the increasing demand for the focused training programmes.

**PURPOSE**

The Banking Industry is undergoing transformation at an unprecedented pace. A future ready bank needs to be financially, operationally, and organisationally resilient.

Organisations must have the capacity and resilience to protect themselves from adverse incidents and shield their balance sheets. To achieve organisational resilience, banks need to continuously evolve by standardising policies, processes, organisational culture and governance. They must also be flexible enough to encourage diverse ideas and innovations within the organisation.

The young banking professionals are getting immense opportunities to exhibit leadership skills at an early stage of their careers. They have to foresee the changes, adapt quickly to the requirements and guide the teams towards organisation goals in a time bound manner.
As management guru Mr. Peter Drucker has mentioned “Leadership must be learned and can be learned”.

The leadership is influencing people by providing purpose, direction, and motivation. And, the most effective means of influencing people is through communication.

## CONTENT OVERVIEW

- An Overview of MSME Sector, New Definition, Institutional Framework
- Recent Government Initiatives, Budget Highlights, Digital Initiatives
- 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.
- Appraisal and Assessment of Working Capital including Export Credits / Non-Fund Bases facilities / Term Loans etc.
- Credit Monitoring Strategies: Post disbursement monitoring, Identification of Special Mention Accounts (SMAs) and their reporting to CRILC, Detecting Early Warning Signals
- Collections & Recovery: Non- Legal & Legal Strategies:
- Resolution & Rehabilitation of Stressed MSMEs & Restructuring of MSME Accounts.
- Financing Small Businesses, Agro Processing Units, Rural Godowns, Cold Storages etc., Financing Informal Enterprises - Exercises/Case.

## METHODOLOGY

Lectures will be done by faculty members of IIBF, and also by Industry specialists. Highly interactive sessions using Presentation Deck, Exercises, Real-life Cases, Role-plays and focussed group discussions and Activities.

## TRAINING LOCATION

Floor-5 , Champak Pragati Towers, Bommanahalli, Bengaluru -560068

Google Map Link - https://share.google/hapi408UU0J6VOtl3

## TARGET GROUP

**Managers/Team leaders in branches, departments of the organization.**

*A Certificate of Participation will be awarded upon successful completion of the Training Program*

**DURATION**

**2 days from - Timings 10:00 a.m. to 5.15 p.m.**

**FEES:**

**Non-Residential Program Fee (Training Fee):**

| Particulars | Amount (₹) |
|---|---|
| Fee per Day | ₹3,500 |
| GST @ 18% per Day | ₹630 |
| Total for 1 Day | ₹4,130 |
| Fee for 2 Days | ₹7000 |
| GST @ 18% | ₹1260 |
| Total Payable (2 Days) | ₹8260 |

**Residential Program Fee (Lodging +Training)**

| Occupancy Type | Rate per Day | Lodging for 3 days (A) | Total Lodging for 3 Days(Inclusive of 18% GST) | Training Fee (2 days) (B) | Training Fee(including GST) | Loding+Training(Total Payable) A+B | Total Payable (inclusive of GST) |
|---|---|---|---|---|---|---|---|
| Single Occupancy | ₹3500 | ₹10,500 | ₹12,390 | ₹7000 | ₹8,260 | ₹17,500 | ₹20,650 |
| Double Occupancy | ₹2500 | ₹7,500 | ₹8,850* | ₹7000 | ₹8,260 | ₹14,500 | ₹17,110 |

***Note: The aforementioned fees are inclusive of lodging and boarding for the full duration of the program.***

*****Fee calculated for 3 days including one day prior to the training.***

- **Early Check-in Charges: In case of early check-in, an additional boarding and lodging charge will be applicable.**
- **Check-in/Check-out Timings: 2 PM Check in and 11AM Check out**

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**NOMINATION FORM FOR ORGANIZATION WHO NOMINATES THE PARTICIPANTS**

**Program title: "MSME"**

**Date: $7^{th}$ -$8^{th}$ September 2026** **Programme Type: Physical 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 | | | | | | |

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: _______________

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