INDIAN INSTITUTE OF BANKING & FINANCE

(ISO 21001:2018 Certified)

PROFESSIONAL DEVELOPMENT CENTRE LUCKNOW

Launches training programme on

"GOVERNMENT CREDIT GUARANTEE SCHEMES TO EMPOWER MSME"

In Virtual Mode

Date: 17th September 2026

Programme Coordinator: Mr. Abhay Kumar, Mr. Udit Negi
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Lucknow- 226010

“GOVERNMENT CREDIT GUARANTEE SCHEMES TO EMPOWER MSME”

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 seven Professional Development Centres (PDCs) at Chennai, Delhi, Kolkata, Mumbai, Guwahati, Lucknow and Bangalore conducting training sessions in virtual mode and physical training classes, covering all topics related to Banking & Finance.

PROGRAMME OVERVIEW AND PURPOSE

Micro, Small and Medium Enterprises (MSMEs) are the driving force behind India's economic growth, contributing significantly to GDP, exports, employment generation, manufacturing, and entrepreneurship. Recognizing their strategic importance, the Government of India has launched numerous initiatives to improve access to finance, encourage innovation, promote formalization, strengthen market linkages, facilitate technology adoption, and support sustainable business growth.

Banks and financial institutions play a pivotal role in translating these policy initiatives into meaningful credit support for MSMEs. A thorough understanding of Government schemes, subsidy programmes, credit guarantee mechanisms, and digital financing platforms enables bankers to extend quality credit while minimizing lending risks.

This programme has been specially designed to provide banking and finance professionals with practical insights into the Government's MSME ecosystem, Credit Guarantee Schemes, and the latest policy initiatives. Participants will gain hands-on knowledge of scheme eligibility, operational guidelines, collateral-free lending, risk mitigation, and best practices in MSME financing, enabling them to support entrepreneurs with confidence while maintaining sound credit discipline.

OBJECTIVES

After completing this programme, participants will be able to understand:

- Strategic importance of MSMEs in India's economic development and eligibility and benefits and operational guidelines of major Government-sponsored schemes- MUDRA, PMEGP, Standup India, Start Up India, Atmanirbhar Bharat Abhiyan, PM Vishwakarma Yojana etc.
- Credit Guarantee mechanisms and collateral-free lending- CGTMSE, NCGTC etc.
- Coverage under ECGC Scheme.
- Procedure for claiming Guarantee Covers
- Promote Financial Inclusion while supporting sustainable growth of MSMEs.

CONTENT OVERVIEW

- MSME Landscape and Policy Framework
- Coverage under Credit Guarantee Scheme i.e. CGSSI, LCG, MDSC, etc.
- Government Schemes for MSME Development
- Credit Guarantee Scheme for Stand Up India (CGSSI)
- Credit Guarantee Scheme for Livestock

- CGTMSE Scheme for MSME
- NCGTC Scheme
- Coverage under ECGC Scheme for Export Finance
- Digital Ecosystem Supporting MSMEs
- Education loan credit guarantee.
- Credit Guarantee Enhancement Schemes for the Scheduled Castes.
- How to use these schemes for enhancing growth & increase profitability for the Bank.

METHODOLOGY
Lecture sessions, real case studies, classroom exercise, discussions & sharing of experiences by industry experts/ practicing professionals.

TARGET GROUP
Branch Managers, Credit Officers, Internal Auditors, Officers working in ZO/RO, Credit Departments.

DURATION
1 Days: 17th September 2026
Timings: 9:30 AM to 5:30 PM

FEES
Rs. 2500/- per participant plus GST @ 18% aggregating to **Rs. 2950/- (Rs. Two Thousand Nine Hundred Fifty Only)** (In case of TDS deduction, please send us TDS certificate).

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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)

For more details Kindly contact Programme Co-ordinators:

1- **Mr. Abhay Kumar: Email ID- head-pdclko@iibf.org.in; Contact No- 9340666010**
2- **Udit Negi: Email ID- se.pdclko1@iibf.org.in, Contact No: 8077847373**

Participants will be provided with a Participation Certificate upon successful completion of the training programme.

ANNEXURE I

INDIAN INSTITUTE OF BANKING & FINANCE

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NOMINATION FORM FOR ORGANIZATION NOMINATING THE PARTICIPANTS

Programme title: "GOVERNMENT CREDIT GUARANTEE SCHEMES TO EMPOWER MSME"

Date: 17th September 2026 **Programme type: Virtual 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: __________, ______Email and Phone__________

FEES

Rs. 2500/- per participant plus GST @ 18% aggregating to **Rs. 2950/- (Rs. Two Thousand Nine Hundred Fifty Only)** (In case of TDS deduction, please send us TDS certificate).

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ANNEXURE II

INDIAN INSTITUTE OF BANKING & FINANCE

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NOMINATION FORM FOR SELF SPONSORED CANDIDATES

Programme title: "GOVERNMENT CREDIT GUARANTEE SCHEMES TO EMPOWER MSME"

Date: 17th September 2026 **Programme type: Virtual 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. 2500/- per participant plus GST @ 18% aggregating to **Rs. 2950/- (Rs. Two Thousand Nine Hundred Fifty Only)** (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:

- **Bank, Branch**: State Bank of India, Vidya Vihar (West), Mumbai
- **Account No**: 37067835430 **IFSC code**: SBIN0011710
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