



INDIAN INSTITUTE OF BANKING & FINANCE

(ISO 21001:2018 Certified)

Online Programme on

"MSME LENDING & RESTRUCTURING"

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

From 18th to 20th Feb 2025

(Tuesday to Thursday)



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

Programme Co-Ordinator: A. K. Mishra

Faculty, IIBF

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**Indian Institute of Banking & Finance,
Kohinoor City, Commercial II, Tower 1, 3rd floor,
Off LBS Marg, Kiroli Road,
Kurla (W), Mumbai – 400070.**

Website: www.iibf.org.in



PROGRAMME on “MSME LENDING & RESTRUCTURING”

BACKGROUND

During its 96 years of service, IIBF 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 the state-of-the-art training facilities at its Leadership Center at Mumbai. It also has 4(Four) Professional Development Centres (PDCs) at Delhi, Chennai, Kolkata & Mumbai with residential facilities at Delhi to accommodate more than 50 participants at a time.

PROGRAM HIGHLIGHT

The Micro, Small and Medium Enterprise (MSME) Sector in India is key driver to the growth of India's economy. Around 64 million MSME Units/Enterprises employing about 162 Million people contribute to about a third (1/3rd) of our Country's GDP, 45% to Country's Manufacturing Output & 42% towards our Country's Exports.

MSME sector's sustained healthy growth is important to achieve India's GDP Growth Targets & also to retain its global position amongst the largest & best three GDP growth nations. The Sector is currently seeing a huge Credit gap with only 18 % of MSME Units in India receiving formal Credit thereby leaving more than 80% of them either under-Financed or Financed through informal Sectors which is too costly for them to get out of Debt burden & contribute towards achieving the ambitious USD 5 Trillion Economy for our Country. Even before the Covid pandemic, the MSME sector had been reeling under acute stress, but the Covid 19 has affected their Cash Flows very badly as there has been zero revenue during the lock down. The Government of India and the RBI have announced several measures to step up bank credit to the ailing sector.

The present program on “**MSME FINANCING & RESTRUCTURING**” has been specially designed considering the banks' needs & its impetus to finance in the area of MSME lending & adopt immediately the RBI's prescribed prudent norms for Revitalising, Rectifying & Restructuring the stressed portfolio under this segment to avoid mass NPA slippages in Post Covid scenario.

PURPOSE

The program 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 based upon Cash Flows rather than Asset Based Lending and Restructuring of Stressed MSME A/Cs as per RBI's latest RRR prescriptions for MSMEs through hands on exercises/case studies. The program takes the participants to a logical journey right from scrutiny of loan application to credit decision making & envisaging a rehabilitation & nurturing programme for existing stressed MSME portfolio. This dynamic programme is unique in its nature, as a pure trainee-oriented program, with more emphasis on interactions, group discussions, sharing of experience and exercises, apart from the usual training methods. During the course of the Program, the participants will be taken through the entire gamut of the SME lending, enabling them, to return to their workplace with added confidence in handling SME credit proposals & save imminent NPA slippages under this segment.

OBJECTIVES

The participants will be able to:

- Broadly improve the knowledge and skill in Cash Flow based SME Credit appraisal & Revitalizing, Rectifying & Restructuring.
- Have comprehensive understanding about the entire gamut of SME lending.
- Develop themselves as competent Credit officials to handle SME portfolio of the banks.

CONTENT OVERVIEW

- An Overview of MSME Sector & Its Contribution in the Economy.
- Revised Classification, RBI's Regulatory Guidelines.
- Code of Banks Commitment to Micro and Small Enterprises.
- Recent Government Initiatives for the growth of MSME Sector.
- Digital Initiatives such as TReDS, GeM, MSME Samadhaan/Sambandh/Sampark.
- Due Diligence & Scrutiny of MSME Loan Applications.
- Analysis of Financial Statements & Assessment of Working Capital for MSMEs
- **Cash Flow Best Lending Appraisal Techniques against Asset Based appraisal**
- 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 etc.
- CGTMSE Rules - Practical issues related to lodgment and settlement of claims
- **Covid related Stress and Restructuring of MSME advances as per extant RBI Norms**
- Credit Monitoring & Follow Up, SMA Classification, Early Warning Signals & Red Flagged accounts, Non-Cooperative Borrowers etc.

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 program.

TARGET GROUP

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

DURATION

3 Days - from 18th to 20th February 2025. Timings 9.45 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: 36919200263 IFSC code: SBIN0011710
- ✓ (PAN No: AAATT3309D and GSTIN NO. 27AAATT3309D1ZS)

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

For further details, kindly contact:

Mr. A K Mishra Programme Coordinator & Faculty Mobile: 7428045854 Email: fm.trg2@iibf.org.in	Mr. L.V.R Prasad, Director (Training) Mobile: 9650433118 Email: dir.trg@iibf.org.in
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NOMINATION FORM FOR ORGANIZATION WHO NOMINATES THE PARTICIPANTS

Program title: Program on “**MSME LENDING & RESTRUCTURING**”

Date: From **18th to 20th February 2025 (Tuesday to Thursday)**

Programme Type: Virtual (Online) mode

GST Details of Nominating Bank:

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 PROGRAM 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. 7,080/- per participant (Rs Seven thousand eighty only) (In case of TDS deduction, please send us TDS certificate).

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(Please provide your GSTN in the nomination letter)

For nominations please send mail to:	Mr. A. K. Mishra Programme Co-ordinator Mobile 7428045854, Email id : fm.trg2@iibf.org.in
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NOMINATION FORM FOR SELF-SPONSORED CANDIDATES

Program title: Program on “MSME LENDING & RESTRUCTURING”

Date: From **18th to 20th Feb 2025; (Tuesday to Thursday)**

Programme Type: **Virtual (Online)** mode

Details of nomination:

Sl. No	Name	Designation	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. 7,080/- per participant (Rs. Seven thousand eighty 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:

- ✓ **Beneficiary Name:** Indian Institute of Banking and Finance
- ✓ **Name of the Bank branch:** State Bank of India, Vidya Vihar (West), Mumbai.
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(Please provide your GSTN (if any) in the nomination letter)

For nomination please send mail to:	Mr. A. K. Mishra Programme Co-ordinator Mobile 7428045854, Email id : fm.trg2@iibf.org.in
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