



# Programme on Marketing Strategies for MSME Business

*October 3 – 7, 2016*

*Coordinators*

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**National Institute of  
Bank Management  
Pune, India**

## Programme on Marketing Strategies for MSME Business

The micro, small and medium enterprises (MSME) sector contributes in a significant way to the growth of Indian economy with a vast network of over 36 million units, creating employment of about 80 million, manufacturing more than 6,000 products, and contributing about 45% of manufacturing output and about 40% of exports directly and indirectly. The MSME sector development strongly supports GDP growth, economic diversification and social stability, apart from boosting entrepreneurship development. MSMEs face typical constraints to growth which includes lack of access to financing. From time to time the Reserve Bank of India (RBI) has reiterated increased emphasis on MSME banking through development of new products, providing specialised advisory, and strengthening the bank-MSME relationship. The RBI has advised banks to fix their own target in order to achieve a minimum 20% of year-on-year growth in credit to micro and small enterprises. The regulator is closely monitoring the achievement of targets by banks on a quarterly basis.

Considering the MSME segment as a strategically important segment, Indian banks have designed new products, revamped processes, and initiated loan processing hubs and specialised MSME branches to efficiently cater to the segment. The marketing strategies acquire a pivotal role in exploiting this opportunity for banks. Right from product design, customer acquisition, customer retention, customer service and promotion, the MSME segment needs a different approach to these strategies given its unique characteristics. Equipping the managers at all levels, and particularly those handling the MSME portfolio, with credit, marketing and relationship management skills in addition to understanding the larger scenario of MSME banking, best practices and customer's needs will be helpful to banks in developing and maintaining the portfolio.

### Inputs

The programme has been designed to provide a holistic view of MSME banking, customer needs and expectations, best practices, and innovative credit mechanisms. Interaction with MSME clients and visit to an MSME unit will help strengthen the understanding between banks and clients. It also provides feedback on betterment of product and service offerings. Experience sharing by bankers having expertise in MSME credit will benefit participants in handling the portfolio and growing the business.

### Target Group

Scale III, IV and V officers in MSME department of the head office and from controlling offices, MSME loan processing centres, specialised MSME branches and branch managers of branches with MSME exposure.

### Objectives

- To understand the emerging scenario in MSME banking.
- To understand expectations and problems of MSME clients.
- To develop strategies for developing MSME business and efficient handling of the MSME portfolio.

### Course Content

- ❑ Emerging opportunities and challenges to MSME banking.
- ❑ Understanding the needs and expectations of MSME clients.
- ❑ MSME clusters.
- ❑ Segmentation strategies for MSMEs.
- ❑ Relationship marketing strategies for MSME business.
- ❑ Customer management and customer care for MSME clients.
- ❑ Financing microenterprises.
- ❑ Innovative methods of financing MSMEs with a focus on service industries.
- ❑ Marketing strategies for business development.
- ❑ Risk management.

### Pedagogy

The programme pedagogy will involve interactive lectures, case analysis, group presentations, panel discussion with a panel consisting of MSME clients, and a visit to an MSME unit.

### Dates

October 3 – 7, 2016

The programme will commence at 9:00 am on Monday, October 3 and will conclude by 5:00 pm on Friday, October 7, 2016.

### Venue

NIBM Campus, Kondhwe Khurd  
Pune, India.

### Accommodation

The programme is fully residential. Participants will be provided well-furnished single room AC accommodation in the Institute's hostel complex on the campus. However, they will not be permitted to bring their family members to stay on the campus. In case any Officer/Executive with physical/medical disability is being nominated, kindly inform us in advance with particulars of disability to facilitate necessary arrangements.

The Institute has facilities for outdoor and indoor games and a large walking/jogging trail for physical fitness besides a yoga centre. Participants are therefore encouraged to bring appropriate clothes/gear.

## Programme Fee (per participant)

US \$ 2000 for foreign participant

(See fee structure on home page of the website for incentive)

	Fee	ST	SBAC	KKC	Fee+ST+ SBAC+KKC	TDS
Mem. Banks	: 35000	4900	175	175	40250	3500
Non-Mem. Banks	: 41000	5740	205	205	47150	4100

The fee includes the cost of tuition, board and lodging facilities, teaching material, etc. (Service Tax (ST) @ 14%, Swachh Bharat Abhiyan Cess (SBAC) @ 0.5%, Krishi Kalyan Cess (KKC) @ 0.5% and TDS @ 10%. Kindly send the TDS Certificate on priority to NIBM).

### Mode of Payment for Indian Participants

- The fee may preferably be transferred by RTGS/NEFT/ECS to our A/c No. 20002400021 with Bank of Maharashtra, NIBM Branch, Pune (IFSC Code MAHB0001124). NIBM PAN No. AAATN0040P and ST No. AAATN0040PST001.
- National Institute of Bank Management  
NIBM Post Office, Kondhwe Khurd, Pune 411 048, INDIA.

### Mode of Payment for Foreign Participants

#### Mode of Remittance: SWIFT\*

1. Name & Address of our Bankers : **Oriental Bank of Commerce  
C-2, Shop No. 4-5, Bramha Estate  
Kondhwe Khurd, Pune 411 048  
Maharashtra, India**
2. Name of the Account : **National Institute of Bank Management**
3. NIBM's Bank Account No. : **Current A/C 11281131004402**  
with Oriental Bank of Commerce
4. Bank's Swift Code : **ORBCINBBFCP**
5. Oriental Bank of Commerce A/c No. : **36152559**  
with Correspondent Bank
6. Preferred currency : **USD**
7. Correspondent Bank : **CITIBANK N.A.**
8. Swift code for Citi Bank : **CITIUS33**

**\* The Foreign Bank Charges/ SWIFT charges/Commission is to be borne by the remitter. The fees mentioned in the invoice/brochure is to be paid to NIBM, net of all bank charges.**

**\*Payments will be accepted only through electronic mode.  
Cheques/DDs/Pay Orders will not be accepted.**

- **For all electronic remittances, kindly send a confirmatory e-mail at: [accounts@nibmindia.org](mailto:accounts@nibmindia.org) giving details of the remitter and participant, name and dates of programme, etc.**

Please see programme fee structure on home page of the website for early bird incentive, incentives for SAARC and other developing countries, mode of remittance, Pune City route map and local conveyance.

**Last Date for  
Receiving Nominations:**  
September 23, 2016

**Last Date for  
Availing Early Bird Incentive:**  
September 17, 2016  
(See fee structure on  
home page of the website)

### Nominations and Enquiries

Please address your enquiries and nominations along with the fees to:

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