

Programme on Financing MSMEs

August 28 – September 1, 2017



Coordinators
Dr M Manickaraj
Prof N Ramani



National Institute of Bank Management
Pune, India

Programme on Financing MSMEs

Micro, small, and medium enterprises (MSMEs) are significant not only for a country's economic development but also in terms of employment generation, innovation, entrepreneurship, exports, and overall prosperity and wellbeing. Most MSMEs, however, are deprived of credit from formal lending institutions. As such, a huge MSME credit market remains untapped. Thanks to sustained high growth in the Indian economy over the past few decades and a favourable policy environment, many startups with technology and product innovations and/or with new business models have sprung up. Besides, service sector enterprises are growing fast in number and size. Startups, service enterprises and informal enterprises, in general, do not avail credit from formal credit institutions. These developments have created a huge business opportunity for banks and financial institutions. However, there is a need for using appropriate tools for credit risk analysis, suitable loan products and strategies for tapping the MSME credit market.

Objectives

Equipping the participants with right perspectives about the MSME credit market and relevant tools and strategies for assessing risks and managing the MSME credit portfolio.

Pedagogy

Real-life case studies will be used extensively. In addition, group discussions, exercises, interfaces with entrepreneurs and banking professionals, and industrial visits will be used.

Content

- MSME Credit Markets – Trends and Developments.
- Priority Sector Lending Norms.
- Credit Appraisal of Manufacturing Enterprises.
- Credit Appraisal of Service Enterprises.
- Financing Informal Sector Enterprises.
 - ✧ Appraisal of Informal Sector Enterprises.
 - ✧ Credit Scoring Models.
- Requirements of Emerging and Innovation-Based SMEs.
- Asset Finance.
- Credit Guarantee and Risk Mitigation.
- Cash Flow Statement Analysis for Lending Decisions.
- Strategies and Business Models for MSME Lending.
 - ✧ Cluster Financing.
 - ✧ Channel Financing.
 - ✧ Receivables Financing.
 - ✧ Cash Flow-Based Financing.
 - ✧ Partnering NBFCs and MFIs.
 - ✧ Financing SHGs.
- Interface with Entrepreneurs.
- Visit to SME Units.

Target Group

Executives in SME verticals, branches specialising in SME lending, and SME loan processing centres.

Dates

August 28 – September 1, 2017

The programme will begin at 9.00 am on August 28 and will conclude at 5.00 pm on September 1, 2017.

Venue

NIBM Campus, Kondhwe Khurd, Pune, India.

Hostel 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 the appropriate clothes/gears.

Programme Coordinators

Dr M Manickaraj

Associate Professor (Finance)

Prof N Ramani

Visiting Faculty as an

Industry Expert (Finance)

Nominations and Enquiries

Please address your enquiries and nominations to:

Dr M Manickaraj

Prof N Ramani

Programme Coordinators

National Institute of Bank Management

NIBM Post office, Kondhwe Khurd

Pune 411 048, India

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ramani@nibmindia.org

Web : www.nibmindia.org

Last Date for

Receiving Nominations:

August 18, 2017

Last Date for

Availing Early Bird Incentive of 5%

August 12, 2017

(See Fee Structure on home page of the website)

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	42000	5880	210	210	48300	4200
Non-Mem. Banks	49200	6888	246	246	56580	4920

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. with Oriental Bank of Commerce : **Current A/C 11281131004402**
4. Bank's Swift Code : **ORBCINBBFCP**
5. Oriental Bank of Commerce A/c No. with Correspondent Bank : **36152559**
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 giving details of the remitter and participant, name and dates of workshop, 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.