



National Institute of Bank Management
Pune, India

Financing Micro and Small Enterprises: Opportunities and Challenges

February 13 – 17, 2017

Coordinators
Dr K Ramesha
Dr K Srinivasa Rao



Financing Micro and Small Enterprises: Opportunities and Challenges

The micro and small enterprises' segment is being increasingly viewed as one of the engines for sustained industrial growth. In so far as credit flow, especially from the banking sector, is concerned, the problems of inadequacy and cost continue to bother these small enterprises. From banks' perspective, this segment is the one which offers huge business potential at a relatively higher margin. Apart from enacting the MSMED Act in 2006 to provide a policy framework for the promotion, in recent months the Government of India/RBI have taken several steps to improve the flow of credit, especially to micro and small enterprises. For better credit delivery, risk management and recovery, it is imperative that banks and FIs evolve suitable strategies for financing MSMEs, especially micro enterprises, in tune with the changing market realities.

Given this perspective, banks must embark upon an appropriate MSE lending strategy with due consideration on business segments, risk assessment, credit delivery, loan relationship, monitoring and supervision, debt restructuring and rehabilitation support, and NPA management. At the branch level, the managers, particularly those heading MSME branches, need to be trained to enable them to develop branch level strategies in tune with the corporate policy. Evolving tailor-made products to these credit starved entities will add value to the portfolio. Against this backdrop as also based on the positive feedback from banks and participants, it is proposed to conduct the captioned program this year as well.

Participants

Branch level functionaries including branch managers heading MSME branches. Officers in charge of MSE portfolio from RO/ZO and HO may also participate.

Objectives

- To deliberate on recent developments in the micro and small enterprises' sector with a special thrust on credit-related issues.
- To discuss and re-orient exposure of participants to different methods of financing MSEs.
- To impart skill/knowledge covering the entire credit cycle starting from loan appraisal to recovery.
- To provide an opportunity to exchange views and experiences among participating banks to evolve best practices.

Course Content

- ❑ **Developments in Banking Environment.**
- ❑ **Regulatory and Promotional Policies for Micro and Small Enterprises.**
- ❑ **MUDRA.**
- ❑ **Financing Micro and Small Enterprises WC & TL.**
- ❑ **Risks in Small Enterprise Finance.**
- ❑ **Branch level Strategies for Financing Micro and Small Enterprises.**
- ❑ **Credit Guarantee and Factoring.**
- ❑ **NPA Management Sickness, Rehabilitation and Recovery.**

Coordinators

Dr K Ramesha is Professor with NIBM with interests in economic environment, MSME finance and retail banking and has over 30 years of teaching, training and research experience.

Dr K Srinivasa Rao is Associate Professor with NIBM as an industry expert with rich experience of over three and a half decades in different functional areas in a very large public sector bank with special interests in planning, strategy and retail banking.

Methodology

Interactive lectures, case studies and group discussions.

Dates

February 13 – 17, 2017

The programme will commence at 9.00 am on February 13 and will conclude by 5.00 pm on February 17, 2017.

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).

**Last Date for
Receiving Nominations:**
February 3, 2017

**Last Date for
Availing Early Bird Incentive:**
January 28, 2017
(See fee structure on
home page of the website)

Nominations and Enquiries

Please address your enquiries and nominations:

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Dr K Srinivasa Rao
Programme Coordinators
National Institute of Bank Management
NIBM Post Office, Kondhwe Khurd
Pune 411 048, India.

Tel. : 020-26716000 (EPABX)
26716403, 26716282 (Direct)

Fax : 020-26834478

E-mail : ramesha@nibmindia.org
kembai@nibmindia.org

Website : www.nibmindia.org

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*

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