

Programme on
Lending Strategies to SMEs

July 10 – 14, 2017

Coordinator
Dr K Ramesha



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

Programme on Lending Strategies to SMEs

The small and medium enterprises' (SME) sector is being increasingly viewed as one of the engines for sustained economic growth. In so far as credit flow, especially from the banking sector, is concerned, the problems of inadequacy, cost and credit quality continue to bother SMEs. From banks' perspective, this segment is the one which offers huge business potential at a relatively higher margin. For better credit delivery, risk management and recovery, it is imperative that banks and FIs evolve suitable strategies for financing SMEs in tune with the changing market realities.

In view of this perspective, banks must embark upon an appropriate SME 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, managers, particularly those heading MSME branches, need to be trained to enable them to develop branch level strategies in tune with the corporate policy. Against this backdrop as also based on the positive feedback from participants, it is proposed to conduct the captioned programme this year as well.

Objectives

- To deliberate on recent developments in the SME sector with a special thrust on credit-related issues.
- To impart knowledge and skills in financing SMEs.
- To critically evaluate the role and functioning of specialised MSME branches.
- To provide an opportunity to exchange views and experiences.

Content

- Developments in Economic and Banking Environment.
- Policy Framework for SMEs.
- Bank Credit to SMEs – Problems and Prospects.
- Lending Strategies – Risks in SME Lending.
- Loan Appraisal and Risk Rating of SME Proposals.
- Credit Guarantee and Factoring Services.
- NPA Management – Debt Restructuring and Recovery.
- Role of Specialised Branches in SME Finance.

Methodology

Interactive lectures, case studies and group discussions.

Participants

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

Coordinator

Dr K Ramesha

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



Dates

July 10 – 14, 2017

The programme will commence at 9.00 am on July 10 and will conclude by 5.00 pm on July 14, 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.

Nominations and Enquiries

Please address your enquiries and nominations to:

Dr K Ramesha

Programme Coordinator

National Institute of Bank Management

NIBM Post office, Kondhwe Khurd

Pune 411 048, India

Tel : 0091-20-26716000 (EPABX)
26716403 (Direct)

Fax : 0091-20-26834478

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

Web : www.nibmindia.org

Last Date for

Receiving Nominations:

June 30, 2017

Last Date for

Availing Early Bird Incentive of 5%

June 24, 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*

- 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. with Oriental Bank of Commerce : Current A/C 11281131004402
- Bank's Swift Code : ORBCINBBFCP
- Oriental Bank of Commerce A/c No. with Correspondent Bank : 36152559
- 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 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.