

Programme on Lending Strategy for Micro & Small Enterprises

July 23 – 27, 2018



Coordinator
Dr K Ramesha



National Institute of Bank Management
Pune, India

Programme on Lending Strategy for Micro & Small Enterprises

Programme Rationale

Micro & Small Enterprises' segment is being increasingly viewed as the engine for sustained economic 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. 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 needs 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 programme this year as well.

Methodology

Interactive lectures, case studies and group discussions.

Objectives

- To deliberate on recent developments in Micro & Small Enterprises sector with a special thrust on credit related issues.
- To discuss and reorient participants to methods of financing MSEs
- To impart skill/knowledge to participants covering the entire credit cycle starting from loan appraisal to recovery
- To provide an opportunity to exchange views and experiences.

Course Content

- Developments in Banking Environment
- Regulatory & promotional policies for Micro & Small Enterprises
- MUDRA
- Financing Micro & Small Enterprises – WC & TL
- Risks in Small Enterprise Finance
- Branch level strategies for financing Micro & Small Enterprises
- Credit Guarantee & Factoring
- NPA Management – Sickness, Rehabilitation and Recovery

Participants

Credit Officers in charge of MSE portfolio and Branch Managers (Scale II & III). Officers from RO/ZO/HO looking after MSMEs portfolio may also participate.

Dates

July 23 – 27, 2018

The Programme will commence at 9.00 am on July 23 and will conclude by 5.00 pm on July 27, 2018.

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 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.

Last Date for Receiving Nominations:

July 13, 2018

Last Date for

Availing Early Bird Incentive of 5%:

July 7, 2018

(See fee structure on home page of the website)

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

Website : www.nibmindia.org

Programme Fee (per participant)

US \$ 2000 for foreign participant

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

	Fee	GST	Fee+GST	TDS
Member Banks :	42000	7560	49560	4200
Non-Member Banks :	49200	8856	58056	4920

The fee includes the cost of tuition, board and lodging facilities, teaching material, etc. (Goods and Services Tax (GST) @ 18% 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 GSTIN No. 27AAATN0040P1ZJ.
- 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 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.