

# Programme on Financing MSMEs

January 28 – February 1, 2019



*Coordinator*  
**Dr M Manickaraj**



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

# Programme on Financing MSMEs

Micro, Small, and Medium Enterprises (MSMEs) contribute significantly to human wellbeing by contributing to employment generation, inclusive economic development, innovation, entrepreneurship, exports and overall economic development. Thanks to sustained high growth in the Indian economy over the past few decades and 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. Besides, Government of India has implemented various schemes like Make in India, Startup India, Standup India, and Atal Innovation Mission for the promotion and development of MSMEs. As such number of MSMEs in the country has increased substantially. These developments have created a huge business opportunity for banks and financial institutions. However, there is a need for using appropriate credit risk analysis tools, 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 MSME loan portfolio.

## 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
- Financing emerging and innovation based SMEs
- Equipment/Asset finance
- Credit guarantee and risk mitigation
- Cash flow statement analysis for lending decisions
- Strategies and Business Models for MSME Lending
  - Supply Chain Financing
  - Receivables financing
  - Cash flow based financing
  - Partnering NBFCs and MFIs
- Interface with entrepreneurs
- Visit to SME units

## Target Group

**Executives in SME Verticals, heads of branches specializing in SME lending, and heads of SME loan processing centres.**

## Pedagogy

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

## Dates

January 28 – February 1, 2019

The programme will commence on January 28th at 9.00 a.m. and conclude by 5.00 pm on February 01, 2019. Participants are requested to reach NIBM Campus by the evening of January 27, 2019.

## 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 M Manickaraj

Associate Professor (Finance Area)

Associate Dean (Education)

## 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).

### Last Date for

### Receiving Nominations:

January 18, 2019

### Last Date for

### Availing Early Bird Incentive of 5%:

January 12, 2019

(See fee structure on home page of the website)

## Nominations and Enquiries

Please address your enquiries and nominations to:

Dr M Manickaraj

Programme Coordinator

National Institute of Bank Management

NIBM Post Office, Kondhwe Khurd

Pune 411 048, India.

Tel. : 0091-20-26716000 (EPABX)

0091-20-26716357 (Direct)

Fax : 0091-20-26834478

E-mail : manick@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 NIBM 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](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.