

January 27 – 30, 2021

(Online Course Duration 15 hours)

ONLINE TRAINING PROGRAMME ON
FINANCING
MSMEs

**(Focus: Current Developments and
Government Schemes)**

Coordinator

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Pune, India**

Background

Micro, Small and Medium Enterprises (MSMEs) enable nation building in many ways including inclusive development, distribution of wealth, employment generation, poverty alleviation, entrepreneurship development and innovation. However, the current COVID-19 Pandemic has hit the sector very hard and the very existence of large number of MSMEs is under threat. Therefore, Government of India has launched various schemes such as ATMANIRBHAR BHARAT and others for revival of MSMEs. MSME market is huge but very complex. Financing them need different approaches for credit appraisal, specially designed credit products, various business models, and application of technology like analytics. Therefore, banks and financial institutions need to equip their personnel with necessary details about various government schemes and regulations and skills in credit analysis of MSMEs, loan products, and lending strategies for financing MSMEs.

Objectives

Equipping the participants with

- Right perspectives about the MSME credit market particularly during the current Pandemic
- Various government schemes for MSMEs
- Necessary skills and techniques for credit appraisal
- Managing relationship with customers
- Strategies and approaches for scaling up MSME credit

Content

- Introduction to Financing MSMEs
 - Overview of MSME credit markets
 - Priority sector lending norms
- Government schemes for MSMEs
 - Atmanirbhar Bharat
 - Guaranteed Emergency Credit Line (GECL)
 - Subordinated Debt for NPA/Stressed MSMEs
 - PM SVANidhi
 - Credit guarantee schemes
 - PSB Loans in 59 minutes
 - Other schemes
- Financial statement analysis
- Cash flow statement analysis
- Credit appraisal for working capital
- Methods for assessment of working capital
- Products for financing MSMEs
- Credit Appraisal for term loans
- Cash flow based financing
- Financing informal sector enterprises
- Financing emerging MSMEs

Pedagogy

- Live interactive online sessions
- Recorded lectures
- Case studies
- Group discussions

Target Audience

- ❖ Credit officers/Credit analysts
- ❖ Financial analysts
- ❖ Heads of MSME branches
- ❖ Credit risk analysts
- ❖ Relationship managers

Modalities

This online course will have 15 hours of engagement time spread over a maximum 4 days. Participants enrolled to the programme will be provided with login id and password to enter into the learning management platform of the institute. Guidance will be provided for navigating through the various activities in the platform such as accessing courseware, viewing video sessions, participating in live sessions, etc. The programme window will be open for a maximum 4 days including date of commencement.

Executives attending the programme would need internet access on a desktop or laptop preferably with Google Chrome browser and Windows 10 platform to enable access to live and recorded sessions. Participants would also need to have MS-Office on their desktop/laptop for accessing excel and word files.

Completion Certificate

A completion certificate will be given to the participant at the end of the programme. Participant has to remain logged in for at least 15 hours within the duration of the programme for being considered to have completed the same.

Nominations and Enquiries

Nominations are invited from both Institutions and Individuals from India and Abroad. Executives working in Banks/Financial Institution/Consulting Firms/Technology Firms in the Banking and Financial Services domain can apply for the programme in their individual capacity.

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), 26716357 (Direct)

E-mail : manick@nibmindia.org

For further details, visit us at Website: www.nibmindia.org

Last Date for Receiving Nominations: January 25, 2021

Programme Fee (per participant) for 15 hours programme

US \$ 600 for foreign participant

	Fee	GST	Fee+GST	TDS
Member Banks :	13200	2376	15576	1320
Non-Member Banks :	15500	2790	18290	1550
Individual Nominee :	15500	2790	18290	----

The fee includes the cost of tuition, access to reading material and recorded videos, etc. (Central 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*

- 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 programme, etc.**