



# **Programme on Lending Strategies to SMEs for Branch Managers**

**June 13 – 17, 2016**

***Coordinators***  
**Dr K Ramesha**  
**Prof Rajesh Mahajan**



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

# Programme on Lending Strategies to SMEs for Branch Managers

## Programme Rationale

SME sector is being increasingly viewed as one of the engines for sustained economic growth. In so far as credit flow from the banking sector is concerned, the problems of inadequacy and cost 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.

Given 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 needs 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 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 specialized SME branches.
- To provide an opportunity to exchange views and experiences.

## Participants

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

## Course 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 Specialized Branches in SME Finance

## Methodology

Interactive lectures, case studies and group discussions.

## Coordinators

**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.

**Prof Rajesh Mahajan** is associated 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 and has expertise in the area of risk management.

## Dates

June 13 – 17, 2016

The Programme will commence at 9.00 am on June 13, and will conclude by 5.00 pm on June 17, 2016.

## 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	Fee+ST+SBAC	TDS
Mem. Banks :	35000	4900	175	40075	3500
Non-Mem. Banks :	41000	5740	205	46945	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% and TDS @ 10%. Kindly send the TDS Certificate on priority to NIBM).

**Last Date for  
Receiving Nominations:**  
June 3, 2016

**Last Date for  
Availing Early Bird Incentive:**  
May 28, 2016  
(See fee structure on  
home page of the website)

## Nominations and Enquiries

Please address your enquiries and nominations along with the fees to:

Dr K Ramesha  
Prof Rajesh Mahajan  
Programme Coordinators  
National Institute of Bank Management  
NIBM Post Office, Kondhwe Khurd  
Pune 411 048 INDIA

Tel : 0091-20-26716000(EPABX)  
26716403, 26716390(Direct)

Fax : 0091-20-26834478  
E-mail : ramesha@nibmindia.org  
mahajan@nibmindia.org  
priscilla@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](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.