

# Programme on Financing MSMEs

August 8 – 12, 2016



**Coordinators**  
**Dr M Manickaraj**  
**Prof N Ramani**



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



## Programme on Financing MSMEs

**M**icro, small and medium enterprises (MSMEs) are the engines of economic growth, employment generation, exports, entrepreneurship development, and innovation. Developing economies have initiated several policy measures and programmes for promotion and development of MSMEs in order to accelerate economic development. The Government of India, for instance, has initiated various new schemes like Startup India, Standup India and Make in India which augur well for the growth and development of small enterprises. Entrepreneurial ventures with innovative ideas and service enterprises are mushrooming in India and other developing countries. MSMEs thus provide a huge opportunity for banks and financial institutions. However, their characteristics and financial services' needs are significantly different from that of large corporates and demand credit analysis models, loan products and strategies specially designed for financing them.

### Objectives

Equipping the participants with:

- Right perspectives about the MSME credit market
- Relevant tools for assessing risk
- Suitable products and strategies for financing MSMEs.

### Content

- MSME credit markets: Trends and developments
- Understanding the operating cycle of MSMEs
- Credit appraisal of manufacturing enterprises
- Credit appraisal of service enterprises
- Financing informal sector enterprises
  - Appraisal of informal sector enterprises
  - Credit scoring models
- Financing emerging and innovation-based SMEs
- Equipment finance
- Credit monitoring and early warning signs
- Credit guarantee and risk mitigation
- Strategies and business models for MSME lending
  - Cluster financing
  - Channel financing
  - Receivables financing
  - Cash flow-based financing
  - Partnering NBFCs and MFIs
- Interface with entrepreneurs
- Visit to SME units.

### Pedagogy

- Lectures driven by real-life case studies
- Group discussions
- Interaction with senior bank executives and entrepreneurs
- Field visit to MSME units.

### Target Group

Heads of branches specialising in SME lending, heads of SME loan processing centres and executives involved in making credit policy of banks, and non-banking finance companies (NBFCs).

### Dates

August 8 – 12, 2016

The programme will commence at 9:00 am on August 8 and conclude by the evening of August 12, 2016. Participants are expected to reach the NIBM campus positively by the evening of August 7, 2016 and plan for their return journey after 6.00 pm on August 12, 2016.

### 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 along with the fees to:

**Dr M Manickaraj**

**Prof N Ramani**

Programme Coordinators

National Institute of Bank Management

NIBM Post office, Kondhwe Khurd

Pune 411 048, India

Tel : 0091-20-26716000 (EPABX)  
26716357 / 26716392 (Direct)

Fax : 0091-20-26834478

E-mail : manick@nibmindia.org  
ramani@nibmindia.org

Web : www.nibmindia.org

## Last Date for

### Receiving Nominations:

July 29, 2016

## Last Date for

### Availing Early Bird Incentive:

July 23, 2016

*(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	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).

### 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](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.