

June 18 – 22, 2018



**Programme on
Lending Strategy for
SMEs**

Coordinator
Dr K Ramesha



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

Programme on Lending Strategy for SMEs

Programme Rationale

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

Methodology

Interactive lectures, case studies and group discussions.

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 MSME branches.
- To provide an opportunity to exchange views and experiences.

Course Content

- ❑ Developments in Economic & Banking Environment
- ❑ Policy Framework for SMEs
- ❑ Bank Credit to SMEs – Problems & Prospects
- ❑ Lending Strategies – Risks in SME Lending
- ❑ Loan Appraisal and Risk Rating of SME Proposals
- ❑ Credit Guarantee & Factoring Services
- ❑ NPA Management – Debt Restructuring and Recovery
- ❑ Role of Specialized Branches in SME Finance

Participants

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

Dates

June 18 – 22, 2018

The Programme will commence at 9.00 am on June 18, and will conclude by 5.00 pm on June 22, 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.

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:

June 8, 2018

Last Date for Availing Early Bird Incentive of 5%:

June 2, 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.