



INDIAN INSTITUTE OF BANK MANAGEMENT

“A Centre of Excellence in the Service of Banks, FIs and their Customers”
(An Institute sponsored by RBI, NABARD and five PSU Banks)



Special Programme on MSME Financing (November 27, 2017 –December 1, 2017)

Programme Director:

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WHY THIS PROGRAMME?

The small and medium enterprises presently constitute a very important segment of the Indian economy. MSME sector has emerged as a dynamic and vibrant sector of the economy. Today, it accounts for nearly 35% of the gross value of output in the manufacturing sector and over 40% of the total exports from the country. In terms of value this sector accounts for about 40% of the value contributed by the manufacturing sector. The Government of India has set a target of Rs. 2,44,000 Crores for Mudra loans under MSME sector and each Bank Branch has been asked to finance at least two projects under Start up India Stand up India programme. This programme has been designed to bridge the knowledge gap and enhance the skill, efficiency and motivation level of bank officials in rising up to the huge expectation of lending to MSME sector and effective monitoring of loans to MSME sector.

WHAT FOR?

- a) To orient Officers to the importance of MSME Sector in Indian economy and the invaluable business opportunity the sector offers to the Bank.
- b) To equip them with necessary knowledge, skills and techniques to exploit the immense opportunity in MSME Sector to maximize the Bank's growth, while simultaneously promoting professional self-growth

PROGRAMME TAKE-AWAYS:

- Concept of MSME & Business Opportunities in MSME Sector
- Importance of MSME sector and Government Directives on Financing of MSMEs.
- Guidelines for financing Trade & Services Sector
- Analysis and interpretation of Financial Statements, Break Even Analysis
- Appraisal and assessment of Term loan requirements with Case Studies
- Assessment of Working Capital with Case Studies
- Govt Sponsored Loans Including Mudra & Stand up India Loans
- Follow-up and Monitoring of Advances
- Loan Documentation
- Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE)
- Risks in SME lending & role of rating agencies (SMERA/CRISIL/ ONICRA)

- NPA management with reference to SME segment
- Some practical case studies of SME financing
- Field Visit

The actual programme content may also be customised to suit participants' profile.

PEDAGOGY:

The training methodology includes a mix of Interactive lecture sessions, discussions, experience sharing, case-exercises and field visit.

FOR WHOM?

Branch Managers / Middle & Junior level officers of Commercial Banks, RRBs and Cooperative Banks (Urban Co-operative Banks, State Co-operative Banks)/ RBI/ NABARD who are working in areas related to MSME lending/inspection of Bank Branches/ day to day operations

WHEN?

The programme will commence at 9:30 a.m. November 27, 2017 (Monday) and will be over by 5:00 p.m. of December 01, 2017 (Friday). *We provide hostel accommodation on a twin sharing basis.*

REGISTRATION:

Participant should be nominated by his/her organization through email: iibm_gmail.com or Fax (+91)-361-2363103, 2363102. **The last date for receiving nomination is November 23, 2017.**

WHERE?

IIBM campus (Near Kendriya Vidyalaya, Khanapara), Jawahar Nagar, Guwahati – 781022. **Those coming by air may avail of pre-paid taxi from Lokapriya Gopinath Bordoloi Airport to IIBM. Those coming by train may avail of autorickshaw/taxi from Paltanbazar-side of Guwahati railway station to IIBM.** For details regarding location of IIBM please visit our website.

Ola and UBER Services are available in Guwahati.

PARTICIPATION FEE:

The all-inclusive fee for the programme is as below:

	Fee	GST @ 18%	Total
Commercial Banks and others	₹17,500/-	₹3,150/-	₹20,650/-
Sponsor Banks of IIBM viz. RBI, NABARD, SBI, United Bank of India, UCO Bank, Central Bank of India, Allahabad Bank, Punjab National Bank & IDBI Bank Ltd	₹16,000/-	₹2,880/-	₹18,880/-
Cooperative Banks & RRBs	₹12,500/-	₹2,250/-	₹14,750/-

Generally payment of participation fees is to be made in advance through National Electronic Fund Transfer (NEFT) on or before the due date for submission of nomination. In exceptional cases a Demand Draft/Pay Order drawn in favour of Indian Institute of Bank Management payable at Guwahati may be forwarded along with hard copy of nominations. It may kindly be ensured that the officers being deputed for training carries details of remittance of programme fees. Details of our Bank Account are as follows:

Beneficiary Name	INDIAN INSTITUTE OF BANK MANAGEMENT
Bank A/c No.	10821418158
A/c Type	S B A/c
MICR Code	781002037
IFS Code	SBIN0010669
Name of the Branch	IIBM Branch
Name of the Bank	STATE BANK OF INDIA

“Payment of fees for all employees of RBI shall be borne by RBI, Guwahati. A copy of nomination letter may be sent to RBI Guwahati for facilitating payment on time.”

b. While remitting programme participation fee kindly advise us the following particulars.

Title of Programme including Commence-ment Date	Name of the Participant/s	Name of Bank/ Organisation	Amt. of Fee	EFT/ NEFT No.	EFT/ NEFT Date
