



**Live Online Training Programme on
Financing MSME and SME
under Services Sector**

**October 5 – 9, 2021
(Online course duration 20 hours)**

Coordinator
Dr Elizabeth James



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

As India focuses on post-Covid-19 second wave recovery, the revival of MSMEs is clearly understood to be key in wider employment generation and for distribution of the benefits to the economy. The lack of working capital so far has constrained many of the shuttered, marginally functioning, and surviving MSMEs from returning to their full economic potential.

It is very important at this juncture that banks and other lending institutions do not treat MSMEs as one generic pool based on their turnover, which is not appropriate to determine access to working capital. MSMEs under services sector have very different business models which warrants studying their operating cycles and risk profiles. The country's services exports are also expected to grow to 10 per cent in 2021-22 due to healthy growth of sectors such as professional and management consulting, audio visual, freight transport, and telecommunications, according to (SEPC) Services Export Promotion Council.

Against this backdrop, the programme is designed (i) to equip participants with necessary qualitative and quantitative skills to assess the potentialities and the risks involved in lending to services sector and also (ii) to facilitate taking the right credit decision through an objective and comprehensive assessment of credit needs, credit worthiness, economic and financial feasibility of the activities/projects proposed for bank finance.

Programme Content

- An overview of services sector potentialities and recent policy measures/reforms in services sector.**
- Issues and challenges in lending to services sector: specific focus on lending to small businesses, hospitals, educational institutions, hotels, restaurants, contractors and film financing.**
- Credit Appraisal and assessment of Working Capital and term loan requirements under various segments in services sector: Corporates and SME.**
- Infrastructure Finance – various sub sectors under services sector which are now coming under Infrastructure.**
- Industry Analysis.**
- Financial Statements Analysis.**
- Cash flow based lending to services sector.**
- Financing exports and imports in services sector.**
- Non-Fund based lending.**
- Credit and Operations Risk Management**
- Channel Financing**
- Review and monitoring of accounts**

Target Audience

Branch incumbents and other officers involved in credit functionalities in branches and controlling offices from commercial banks, infrastructure finance companies, NBFCs, cooperative institutions and credit rating agencies would find the programme to be highly relevant to their profession.

Faculty

The programme will largely be conducted by NIBM Faculty. In addition, experts from the industry will also be invited as Guest Speakers.

Modalities

This online course will have 20 hours of engagement time spread over a maximum 5 days, which includes several self-paced study and live interactions of participants. The courseware will include the following:

- I. Reading material for self-study, case study or exercise material and online references
- II. Video sessions comprising of:
 - i. Pre-recorded video sessions on several topics.
 - ii. Live video sessions by faculty or guest lecturers, for discussions, clarification of doubt, etc.

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, taking quizzes, etc. The programme window will be open for maximum 5 days including date of commencement.

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 the total number of engagement 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 also apply for the programme in their individual capacity.

Please address your enquiries and nominations to:

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Pune 411 048 (INDIA)

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Website : www.nibmindia.org

Last Date for Receiving Nominations: October 4, 2021

Programme Fee (per participant) for 20 hours programme

US \$ 800 for foreign participant

	Fee	GST	Fee+GST	TDS
Member Banks :	18000	3240	21240	1800
Non-Member Banks :	21000	3780	24780	2100
Individual Nominee :	21000	3780	24780	----

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 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*

1. Name & Address of our Bankers : Punjab National Bank
C-2, Shop No. 4-5, Bramha Estate
Kondhwe Khurd, Pune 411 048
Maharashtra, India
2. Name of the Beneficiary : National Institute of Bank Management
3. NIBM's Bank Account No. with Punjab National Bank : 11281131004402
4. Bank's Swift Code : PUNBINBBDIB
5. Preferred Currency : USD
6. Correspondent Bank of Punjab National Bank : WELLS FARGO BANK NA
7. Punjab National Bank A/c No. with Correspondent Bank : 2000193007918
8. Swift Code with Wells Fargo Bank : PNBpus3nnyC
9. IFSC : PUNB0108810

* 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.**

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