



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

www.rbi.org.in

CAB. 434 / 09.08.002/ 2018-19

April 15, 2019

Heads of all FIDD ROs

Dear Sir / Madam,

Programme on Financing MSMEs (May 13-17, 2019)

Given the important role that Micro, Small and Medium Enterprises (MSMEs) play in the economies of developing countries, including India, and given the crucial role of finance, particularly, formal finance, in the growth and development of this sector, it is imperative that bankers develop the capacity and the aptitude for lending to this sector. With the aforesaid in view, College of Agricultural Banking (CAB), Reserve Bank of India – Pune, has scheduled the captioned training programme during **May 13-17, 2019 (5 days)**.

2. The **objectives** of the programme include the following:

- To build capacities and aptitude for lending to MSMEs and to create awareness about softer aspects of MSME lending such as entrepreneurial sensitivity, empathy and appropriate communication with entrepreneurs
- To create awareness about recent developments in MSME sector, with special focus on credit related issues, use of technology platforms, credit scoring models, use of big data in analysing credit worthiness of MSMEs, start up financing etc.
- To enhance understanding about the need for proper assessment of credit needs and the framework for revival and rehabilitation of MSME Units
- To create awareness about roles of CERSAI, CGTMSE and NCGTC

3. The **Course Contents** include the following elements:

- Behavioural Perspectives on MSME Financing
- Understanding Entrepreneurial Sensitivity – Effective Communication with MSME Clients
- Financing of Movable Assets and Role of Central Registry of Securitisation Asset Reconstruction and Security Interest of India (CERSAI)
- Use of technology platforms, such as TReDS
- Partnering e-Commerce
- Technology Innovations – Concept and use of Big Data for financing MSMEs by FinTech Companies and P2P Online Lending Platforms

कृषि बैंकिंग महाविद्यालय, विधापीठ मार्ग, पुणे 411016 (महाराष्ट्र) भारत

फोन : (91-020) 25582000 फैक्स : (91-020)25582364/25538959 ई-मेल : principalcab@rbi.org.in

College of Agricultural Banking, University Road, Pune - 411 016, (Maharashtra), INDIA
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हिंदी आसान है, इसका प्रयोग बढ़ाइये

- (vii) Financing Start ups
- (viii) Assessment of credit needs
- (ix) Framework for revival and rehabilitation of MSMEs.

4. The **training methodology** of the programme includes lecture sessions, case studies, and field visit.

5. The **target group** for the programme includes branch managers of specialized MSME branches and other mid-level bank officials involved in MSME lending and RBI Officers.

6. You may **consider nominating one official from your office** for this programme.

7. The official(s) nominated for the Programme may be advised to report to the College in the evening of **May 12, 2019 (Sunday)** *only upon confirmation of the nomination from the College*. Participants may also be advised that it will not be possible for the College to accommodate their spouse/family members accompanying them. Further, they must invariably carry proof of identification with them while reporting to the college. The duly filled in nomination form (format enclosed) may be sent to us by **May 6, 2019**. As the programme is scheduled to commence at **09:15 AM on May 13, 2019 (Monday)**, and conclude by **05:00 PM on May 17, 2019 (Friday)**, the participants may be advised to plan their journey accordingly. We look forward to nomination from your bank.

8. If you have nomination related enquiries, you are requested to contact our Academic Section at 020- 25582361, 25582364. The nominations may be emailed to cabacademic@rbi.org.in

IMPORTANT DATES TO REMEMBER	
Programme Dates	May 13-17, 2019
Nomination to be received by	May 6, 2019
Reporting at CAB	May 12, 2019
Completion of programme	05:00 PM on May 17, 2019

Yours faithfully,



(Mohan Venkateswaran K)
Assistant General Manager /Programme Director

Encl: As above

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