

ni-msme - the premier Institute

ni-msme, a pioneering Institute in the field of MSME is playing a major role in providing pro business environment to foster the progress of MSME towards success and prosperity. The raison detre of this Institute is to assist the Government in formulating policies for small enterprises and to help the practising and potential entrepreneurs through a host of services like research, consultancy, information, training, education and extension. The Institute is a training ground for senior technocrats, bureaucrats and bankers who come here to gain expertise and knowledge in order to equip themselves with latest technology and streamline their operations.

Set up in 1960, **ni-msme** has made valuable contributions by creating an impressive record of achievements beyond the Indian shores, enabling other developing countries to get the benefit of the Institute's facilities and expertise. **ni-msme**'s activities are changing from time to time to the needs of industries in the context of globalisation.

Located in a sprawling and enthralling campus amidst a rich natural setting, **ni-msme** is well equipped with both physical and academic infrastructure. In keeping with the changing times and technological changes, the Institute has updated its style of functioning by focusing on the use of IT in every aspect of its activities, but at the same time retaining the wisdom and advantages of deeply ingrained traditional practices.

The Institute churns out information that chisels a successful entrepreneur, who is well versed in the intricacies of business and can participate in business activities intelligently and diligently through its SENDOC.

ni-msme has made many significant contributions towards enterprise promotion both nationally and internationally. Some of the pioneering contributions of **ni-msme** at national level include Preparation of Directories for Small Enterprises of Excellence (1985), Preparation of video films on progress of IID centres (1995), Project Appraisal and Evaluation CAPE (1996), EDP for Rationalised Employees in State and Central PSUs (1998), Trade Related Development Programme for Women (TREAD) (2000), Child Labour Eradication Programme (ILO) (2001), Cluster Development Programmes (2003), Re-Engineering the Activities of DICs (REDIC) (2004), Management Development Programmes for Executive Trainees of NMDC (2005), Executive Development Programmes for the North East (DoNER) (2006), Orientation for MSME Development for IAS personnel (2007), Orientation Programme on Cluster Development for Officials of Central/State Governments, Financial Institutions and Banks (2007), National Workshop on MSME Cluster Development (2008), Capacity Building Programmes for Principals and Faculty Members of ITIs (DGE&T) (2008) and National Conference on Women Entrepreneurship and Innovation (2009) .

NRCD (National Resource Centre for Cluster Development), recently set up, adds a new dimension to the already existing operations of **ni-msme**. The CRR programmes meant to start self-employment ventures have been designed to bring in self-confidence among the rationalised employees. The Institute has contributed several research and consultancy services in MSME area apart from training.

The management of the Institute rests with the Governing Council appointed by the Government of India. The governing body acts through the resident Director General. The present Director is Dr. Sanjeev Chaturvedi.

National Institute for Micro, Small and Medium Enterprises (ni-msme)

(An Organisation of Ministry of MSME, Govt. of India)

(An ISO 9001-2008 Certified Organization)

Yousufguda, Hyderabad - 500 045, India

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One-week programme on

Financing Micro and Small Enterprises

(24th September,2018 -28th September, 2018)



Programme Director

Dr.E.VIJAYA



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RATIONALE

Micro and small enterprises play a vital role in economic development. Therefore, there is a need for provision of timely and adequate financial assistance to them for ensuring their start up, sustenance and growth. Consequent to globalization, financial sector has been suitably integrating into the industrialization process, with periodical review and reforms to cope with economic liberalization having frequent changes in approach, credit policy and operational procedures for sanction/conduct of financing activities of banks and institutions. In this environment, development banking gains much significance and considered as proactive to financing micro, small and medium enterprises, affording identification of enterprises opportunities, promotion of entrepreneurship and ensuring free flow of credit to aspiring entrepreneurs. The objective is to ensure that the fruits of development are percolated down to vast majority of needy entrepreneurs preferably to the poorer sections of the community.

Financing to micro and small enterprises can be in the form of direct and indirect credit besides credit supplementation. Depending on requirements of the project an appropriate strategy will be adopted.

At the micro level, scientific approach of project formulation and appraisal are necessary to assess credit needs of projects due to a shift from security oriented to need based and growth oriented approach on the part of lending agencies. The role of banks or financial institutions shall not be restricted to a lending activity, but also envisages a sympathetic and liberal approach towards the needs and problems of enterprises. Rigorous supervision and follow-up of credit ensures proper end-use of funds, besides timely recovery to maintain the pace of funds flow at the lending institution. Prevention of enterprises becoming sick as well as turnaround strategies assumes further importance in this context, to ensure a healthy economy, in the nation's developing process.

OBJECTIVES

- Understand development banking
- Improve operational skills to assess credit requirements of borrowers, scrutinize and appraise loan proposals
- Develop suitable systems of supervision and follow-up to ensure proper utilization of funds by the borrowers, and prompt recovery.

CONTENT

- Development banking
- Policies
- MUDRA
- Financing Small and Micro Enterprises
- Risk in Financing

- Monitoring and Recovery
- Financial Services
- Sickness and Rehabilitation

METHODOLOGY

The training approaches and tools deployed are basically interactive, which facilitate participatory learning. Renowned subject experts and experienced field level functionaries form the core resource faculty.

FOR WHOM

The programme would be quite useful to bankers, personnel of financial institutions, consultants, etc., concerned with financing of projects, besides personnel of promotional agencies and other organisations dealing with projects.

DURATION AND VENUE

24th – 28th September, 2018 at **ni-msme**, Hyderabad.

FEE

Rs. 13,000/- (Residential) / Rs. 10,000/- (Non-Residential) per week (GST as applicable). The fee covers cost of tuition, reading material, boarding and lodging. It does not cover travel costs of participants. Fee should be paid in advance by way of demand draft drawn in favour of the CAO, **ni-msme**, Yousufguda, Hyderabad – 500 045. Fee once paid shall not be refunded. However, a substitute may be permitted.

ADMINISTRATION

The programme is full time and strictly residential. Normally the session timings are between 09.30 hrs. and 17.00 hrs. with breaks for coffee and lunch. Guest rooms are spacious and adequately furnished with mattresses, bed linen, mosquito nets, etc. Both vegetarian and non-vegetarian food is served in the mess attached to the guest house.

JOINING INSTRUCTIONS

Accepted nominees are requested to reach **ni-msme** a day in advance of the commencement of the programme. During the programme participants are advised to keep themselves free from all official and personal commitments.

Please address your enquiries and nominations, so as to reach before 17th September, 2018 to:

Assistant Registrar

ni-msme

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