

## Individual Course Details

### SME Financing - Approaches and Strategies (SMEFAS)

A. Name of the Institute	National Institute for Micro, Small and Medium Enterprises ( <b>ni-msme</b> ) (An Organisation of Ministry of MSME, GoI and ISO 9001-2015 Certified)
B. Name/title of the Course	SME Financing - Approaches and Strategies (SMEFAS)
C. Proposed Dates and Duration of the Course in weeks/months	09 May 2022 to 17 June 2022 6 Weeks
D. Eligibility Criteria for Participants 1. Educational Qualification 2. Work Experience 3. Age Limit	I. Graduation with 3 yrs experience Or II. Diploma with 5 yrs experience Or III. Certificate with 7 yrs experience Or Age Group 25-50 Years
E. Target Group	Executives/field officers of financial institutions, banks, government departments engaged in the promotion and development of SMEs.
F. Aims & Objectives of the Course	<b><u>AIM</u></b> Small and Medium Enterprises play a key role in the economic growth of any country. SMEs utilize local resources and therefore need promotion, financing, development, etc., of this segment. Such an effort did encourage SMEs to grow significantly to the extent of self-sufficiency and contribute to exports. This pre-supposes provision of timely and adequate financial assistance to ensure their startup, sustenance and growth.  The financial sector has to be suitably integrated with the process of industrialization by periodically reviewing and bringing in reforms, This enables to cope with changes, credit policy and operational procedures in the sanction/conduct of the financing activities of banks and financial, affording identification of enterprise opportunities, promotion of entrepreneurship and ensuring free flow of credit to aspiring

	<p>entrepreneurs.</p> <p><b><u>OBJECTIVES:</u></b></p> <ol style="list-style-type: none"> <li>1. To formulate methodologies for the vitalization of the financial sector in conformity with development plans.</li> <li>2. To understand the concepts of Development Banking.</li> <li>3. To improve operational skills to assess credit requirements of borrowers, scrutinize and appraise loan proposals, and</li> <li>4. To develop suitable systems of supervision and follow-up to ensure proper utilization of funds by the borrowers and prompt recovery.</li> </ol> <p><b><u>OUTCOMES:</u></b></p> <p>The Participant will be able to understand</p> <ul style="list-style-type: none"> <li>➤ Formulate development banking methodologies</li> <li>➤ Suggest improvements in the financial sector</li> <li>➤ Formulate strategies for marketing financial services</li> <li>➤ Scrutinize loan applications thoroughly and prepare comprehensive appraisal reports</li> <li>➤ Supervision of credits to ensure proper end-use of funds</li> <li>➤ Recovery and prevention of sticky advances</li> <li>➤ Diagnose sick enterprises and formulate viability norms for rejuvenation of such enterprises</li> </ul>
<p>G. Details of Content of the Course</p>	<p><b><u>CONTENTS</u></b></p> <p>Module 1: Introduce to Financial Sector</p> <p>Module 2: Developing Banking</p> <p>Module 3: Schemes of Financing</p> <p>Module 4: Project Formulation and Appraisal</p>

	<p>Module 5: Supervision and Follow-up of Advances</p> <p>Module 6: Sick Enterprises</p> <p>Module 7: In-Plant training and project work</p>
<p>H. Mode of Evaluation of Performance of the ITEC Participant</p>	<p>Periodical evaluation of the participants through assignments, quizzes, pre &amp; post assessment on Likert Scale. Assessment of application of the knowledge through preparation of Project report.</p>