

ni-msme - the premier Institute

ni-msme, the pioneer 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 micro, small and medium enterprises and to help the practicing and potential entrepreneurs through a host of services like training, research, consultancy, information, education and extension.

Set up in 1962, 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.

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 core activities are being implemented through Centres like Centre for Industrial Planning and Development (C-IPD), Centre for Policy Research (C-PR), National Resource Centre for Cluster Development (NRCDC), Centre for Promotion of Advanced Management Practices (C-PAMP), Centre for Industrial Credit and Financial Services (C-ICFS), Centre for Logistics and Integrated Materials Systems (C-LAIMS), Centre for Environment Concerns (C-ECO), Intellectual Property Facilitation Centre for MSMEs (IPFC), Centre for Entrepreneurship and Industrial Extension (C-EIE), Centre for Consultancy and Counselling (C-CC), Centre for Communication and Information Technology (C-CIT), Small Enterprises National Documentation Centre (SENDOC) as well as cells like Economic Investigation and Statistical Cell (EISC), ni-msme NGO Network (N-Cube), Women Studies Cell (WSC), Employee Assistance Cell (EAC), Live Projects Cell (LPC), Resource Centre for Traditional Paintings (RCTP), Goods & Services Tax (GST) Cell and Livelihood Business Incubator (LBI)

The Institute stores and supplies information that helps make a successful entrepreneur who is well versed in the intricacies of business and can participate in business activities intelligently and diligently through its Small Enterprises National Documentation Centre (SENDOC) and knowledge portal www.msmeinfo.in. Livelihood Business Incubator (LBI) established in 2016 under the Scheme of ASPIRE of Ministry of MSME, Govt. for creating a favorable ecosystem for entrepreneurial development in the country.

The Institute has trained more than 5,32,000 participants by organising around 15,800 programmes which includes prospective/existing entrepreneurs and officials from various Ministries of Govt. of India and State Governments till March 2019. The Institute is implementing ITEC Scheme of Ministry of External Affairs, Govt. of India since 1967 and trained more than 10,000 International Executives from 142 developing countries till March 2019. The Institute has also undertaken more than 940 research and consultancy projects.

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

For further details, please contact



The Registrar

National Institute for Micro, Small and Medium Enterprises

(An Organisation of the Ministry of MSME, Govt. of India and ISO 9001-2015 Certified)

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One-week programme on

Financing Micro and Small Enterprises

(17th June, 2019 -21st June, 2019)



Programme Director

Dr. E. VIJAYA



National Institute for Micro, Small and Medium Enterprises

(An Organisation of the Ministry of MSME, Govt. of India and ISO 9001-2015 Certified)

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

17th–21st June, 2019 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 Director (Admin & Logistics), **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 11th June, 2019 to:

Dr.E.Vijaya

Faculty Member

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