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Learning Sessions

CERTIFICATE EXAMINATION IN MSME · REMOTE PROCTORED

MSME Finance for Bankers

MSME

Module-wise chapters, weightage & key topics

1

MODULES

15

CHAPTERS

100

MARKS

7

UPDATED TOPICS

Crash course • PDFs • One-liners • Video classes • Online tests

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Exam snapshot

MSME FINANCE FOR BANKERS (MSME)

Paper pattern

- ✓ **100 questions** · 1 mark each · **100 marks**
- ✓ Duration **2 hours**, conducted **online**
- ✓ **No negative marking**
- ✓ Pass: **50%** aggregate (with module minimums)
- ✓ Mix of conceptual, applied & numerical questions

How to read this deck

- ✓ Each module shows its **indicative weightage**
- ✓ Every chapter lists **key topics** + chapter weightage
- ✓ **UPDATED** = topic with a recent regulatory change — revise latest figures
- ✓ Weightage is **indicative** (content volume + past-paper trend), not officially published by IIBF

Live + Recorded

Video classes

Exam PDFs

e-notes & one-liners

Mock tests

Latest IIBF pattern

Crash course

Fast-track revision

Module-wise weightage

WHERE THE MARKS SIT



Indicative distribution of 100 marks across the modules. Prioritise **MSME Finance for Bankers**, the single largest scorer.

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MSME Finance for Bankers · 1/3

100%

MODULE WEIGHT

1

INTRODUCTION TO MSMEs

Introduction, Definition, types and new classification of MSMEs, Criteria and Characteristics, Importance and role of MSMEs in Economic Development, Growth, Impact and, Development of MSMEs, Ms of MSME, Global and local MSME landscape, MSME, inherent Constraints and Challenges

4

MARKS

2

MSME POLICY, REGULATORY, LEGAL AND COMPLIANCE

FRAMEWORK, Policy framework for MSME in India, Key laws and regulations governing MSME in India, Necessary compliance and documentation for MSMEs, MSME Act 2006 and subsequent, amendments, MIRA Report, LLP (Limited Liability Partnership) Act, Importance of CERSAI, for MSMEs, Forms of Business Organization & KYC Requirements, Starting an Enterprise, Seven Pillars of MSME competitiveness and sustainability, Sustainability Perception Index, (SIDBI, D&B SPEX) 2022

5

MARKS

3

SCHEMES FOR MSME DEVELOPMENT

MSME Schemes of MSME Ministry, Recent initiatives undertaken by Government to promote, manufacturing sector: Make in India, Industrial corridor development programme, ease of, doing business, National single window scheme, National logistic policy, Production linked, incentive scheme, PM Viswakarma scheme, Listing on Institutional Trading Platform, MSME, Schemes for Women, Central Government Schemes for MSME: MSME Advisory Board, DC, MSME (SIDO), SSI Board, PPDCS, RTCS, CIFTI, NIMSME (NISIET), NSIC, Institutional, support system developed by State Government: DICs, State Finance Commission, SIDC/ SIIC, SSIDC, Entrepreneurial Development Institutions : IIE, NIESBUD, EDII, Enabling, Artisans and Craft People to Build Enterprises: Government Initiatives, KVIC, Other, Agencies: IDEMI, TCO, SSI Associations in India

13

MARKS

4

FINANCING SOLUTIONS AND ACCESS TO FINANCE FORMSMEs UPDATED

Barriers to MSME Lending, Initiatives of Banks for improving MSME credit, ecosystem: Cashflow, based lending (CFL), Co, lending NBFCs, National Bank for, Agriculture & Rural Development (NABARD), SIDBI and its schemes for MSME, chronological overview since its inception: Direct Finance, Indirect Finance, Promotional, and Developmental Support, psbloansin59minutes.com, SIDBI subsidiary network for, MSME: Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE), Mutual, Credit Guarantee Scheme for MSMEs (MCGS, MSME), MUDRA, SVCL, ISARC, ISTSL, Government initiatives for MSME financing, standup India, Online lending platform, private sector initiative. Stand, Up India Scheme, Startup India Scheme, PMEGP, PM, SVANidhi Loan Scheme, Trade Receivables discounting system (TReDs), Priority Sector, Lending, Lending to MSMEs, Portability of MSME Loan, Performance and Credit Rating for, Small Industries, Mitigating Risk and Impact Calamity

13

MARKS

5

CREDIT MANAGEMENT AND LENDING UPDATED

Credit Management and Lending: Fund Based Facilities, Non, Fund based Facilities, Factoring Credit appraisal process, steps involved in evaluating MSME applications: Credit Appraisal, Financial Appraisal Processes, Ratio Analysis, Financial Appraisal of Micro & Small units, with low Investment, Credit Assessment: Working Capital Assessment, Salient Features of, Industry Specific Appraisal, Credit risk management of MSME: Understanding Collateral, requirements and their Implications, Documentation, Inspection, Follow, Up Monitoring and, Review, BASEL III, Managing the Credit Risk, Credit Scoring Models, Standing and Liquidity, Assessment, Credit Pricing of MSME, Alternate Option of Financing MSMEs: Equity Option

9

MARKS



MSME Finance for Bankers · 2/3

100%

MODULE WEIGHT

6

MARKETING AND SALES UPDATED

Market Research and analysis, Understanding target Market, competitor Customer analysis Marketing strategies, Branding and Positioning, Traditional Marketing methods, Digital, Marketing and Social media, Sales process and Techniques

3

MARKS

7

HUMAN RESOURCE MANAGEMENT

Recruitment and staffing, Hiring strategies, Developing Job description, Training, and Development programmes for employees, Performance Management, Labour laws, and Regulation, Workplace Safety and Health, The 3 M Bridges of Coaching programme, for Woman entrepreneurs

4

MARKS

8

CLUSTERS AND CLUSTER DEVELOPMENT

Why clusters? Concept of clusters, Types of clusters and Role of clusters, Advantages, and disadvantages, Setting of clusters, Approaches to develop cluster strategies, Measuring cluster development, critical successful factors: Typology based on stage of, development, Evaluation, Policy environment, successful clusters India and Global: Micro, and Small Enterprises, Cluster Development Programme (MSE, CDP), Government, Supportive of clusters through its general framework, Scheme of Fund for Regeneration, of Traditional Industries (SFURTI), Other Nodal Agencies appointed by the Ministry of, MSME, Cluster Financing Approach, Marketing & Export Promotion, Global Sourcing for, Value Addition of Exports, Successful Clusters in India, Revenue Model for Sustainability, Successful Clusters Globally

9

MARKS

9

DIGITAL ONBOARDING OF MSMEs UPDATED

Digital lending models, Key Features of the Digital Lending Model for MSMEs, Steps in the, Digital Lending Process for MSMEs, Digital lending process, New Technologies adopted, for digital lending, MSME digital lending player, Strategies Adopted by MSME Digital, Lending Players, Regulatory Guidelines: Customer Protection and Conduct requirements, Technology and Data Requirement, Regulatory Framework

4

MARKS

10

MSME RECEIVABLE MANAGEMENT: TREDS INITIATIVE UPDATED

MSME Challenges on Trade Receivables: Challenges in Trade Receivables for MSMEs, Government Initiatives to address Trade Receivables challenges, Strategies to tackle Trade, Receivable challenges, Trends in invoice discounting: Global Trends in Discounting, Trends, in Discounting in India, Trade Receivables Discounting System: Key Objectives of TReDS, Features of TReDS, Key Participants of TReDS, RBI Regulatory Framework, Mechanism/, Process for onboarding of Buyers and Sellers on the TReDS: Process for onboarding of, Buyers and Sellers on the TReDS, Functionalities of TReDS Platforms, Entities Licenced, by RBI for TReDS: Receivables Exchange of India Limited (RXIL), A.TReDS (Invoicemart), M1xchange

6

MARKS

MSME Finance for Bankers · 3/3

100%
MODULE WEIGHT

COMPLIANCE AND ETHICS

- 11** Ensuring MSME loans and services comply with legal and regulatory standards, Targets/ sub, targets for lending to MSME sector, Collateral, General Credit Card (GCC) Facility, Streamlining flow of credit to MSEs for facilitating timely and adequate credit flow during, their 'Life Cycle', Debt Restructuring Mechanism for MSMEs, Framework for Revival and, Rehabilitation of MSMEs, Structured Mechanism for monitoring the credit growth to the, MSE sector, Ethical practices in lending and customer interactions, Specialised MSME, branches, Empowered Committee on MSMEs of RBI, Banking Codes and Standards Board, of India (BCSBI), Micro and Small Enterprises Sector, The imperative of Financial Literacy, and consultancy support, Cluster Approach, Delayed Payment **8** MARKS

OPERATIONAL CHALLENGES AND SOLUTIONS

- 12** Common challenges, Operational, Financial and Market challenges faced by MSMEs, Solutions and best practices, Unlocking potential and key strategies to overcome common, problems, improve operational efficiency and accelerate development, Effective practices, in MSME lending, Building successful Banker, MSME relationship **4** MARKS

CASE STUDIES AND REAL-WORLD APPLICATION

- 13** Case Studies, Analysis of Successful and Unsuccessful MSME ventures, Lessons LearnedKey take aways from case studies and their implications for bankers, Best practices for, Bankers **2** MARKS

DETECTION OF MSME SICKNESS AND REHABILITATION **UPDATED**

- 14** Sickness, Symptoms, Early warning signals, Measures to be taken for effective follow-up, upreceipt of statements, inspection, onsite and offsite monitoring, Diagnosis and prescription, rehabilitation restructuring, holding on operation, Framework for Revival and Rehabilitation, of MSMEs, Prudential Framework for Resolution of Stressed Assets, Prudential Guidelines, NPA management, recovery options, legal aspect options, Calling Up of Advances, NPA, Recovery, Legal and Non, Legal Process of Recovery, Resolution Process for MSMEs, under IBC 2016: Pre, Packaged Insolvency Resolution Process for MSMEs, Securitization, and Exit Options/ Alternatives, Setting up of NARCL **9** MARKS

EMERGING ISSUES, TRENDS, OPPORTUNITIES AND DEVELOPMENTS OF MSMEs **UPDATED**

- 15** Emerging Trends, latest trends affecting the MSME sector, Relationship building and its, Impact in MSME development, MSME linkages with Agriculture and Industry, Impact of, Globalization, How Global Economic Changes including WTO impacts MSMEs, Impact of, Global Economic Challenges on MSMEs, Impact of WTO Agreements on MSMEs, Indian, Industry Specific Impact of WTO, Digital Transformation and FinTech Innovation, Digital, Transformation, Sector, wise Analysis on FinTech Adoption in MSMEs, Climate Challenges, Future Challenges and Opportunities for MSMEs **7** MARKS

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