

CARE Training

About us

CARE Training is a division of CARE Advisory Research & Training Limited (CART, a wholly owned subsidiary of CARE Ratings). Genesis of CARE Training comes from vision and commitment of CARE to be recognized as a knowledge based company.

Course Name: Excellence in SME Lending*

Target Audience: Credit Analysts and Relationship Managers managing SME Portfolio.

Mode of Training/ Duration: Classroom-Executive Training of 2 days

Course Objective: Better orientation towards SME credit and credit appraisal and risk rating methodologies for manufacturing, service and trade.

COURSE OUTLINE

Day 1:

Introduction to the SME Domain and its importance to Banks/NBFCs

- Introduction to the SME market size in India
- Why is SME business attractive to Banks and NBFCs
- Govt initiatives- Mudra bank, CGTSME, Start up and Stand up guidelines
- RBI guidelines on SME lending

Credit Appraisal of SME Clients – A changing Science

- Promoter Risk / Management Risk - Ability vs Willingness to pay
- Industry Risk
- Market Risk

- Credit Rating – Thresholds
- Case Study / Case lets

Financial Risk Analysis

- Reading the financial statements
- Classification of Profit & Loss items
- Analysing Financial performance – Profit & Loss Account
- Classification of Balance Sheet – Lenders perspective
- Analysis of Balance sheet ratios
- Cash flow VS Fund Flow
- Case Study / Case lets

Day 2:

- Client Interviewing skills and Role of RMs
- Various methods of Assessment of Working Capital.
- Building / Validation of projection of SMEs in context of business, industry and economic environment.
- Case Study / case lets
- SME Project Appraisal
- Case Study / Case lets
- Documentation, Disbursement and Monitoring systems

- Early Warning Systems
- Whither collateral in SME Credit – Diminishing role
- Product Structuring and innovation –
 - Vendor bills, Supply chain financing
 - TReDS
 - Equipment finance for Mfg. and Doctors
 - Structured Term Loan
- Digital Lending – Evolution, Key determinants, Process Flow and Risks.

* Participation certificate would be provided to attendees

Contact us at:

CARE Advisory Research and Training Ltd.

4th Floor, Godrej Coliseum, Somaiya Hospital Road, Off Eastern Express Highway, Sion (E) Mumbai – 400022

Ph. No: 022-67543456 | E-mail: training@care-cart.com