



Driving MSME Portfolio Excellence

Developing expert MSME banking professionals through advanced training in Banking Services, Credit Assessment, and Relationship Management.

Future-Proofing MSME Banking: Skills for Growth and Resilience

India's MSME sector is a vital engine of economic growth, contributing approximately

30%

to the nation's GDP and employing over

110

million individuals.

This dynamic ecosystem, supported by key stakeholders including the Ministry of MSME, RBI, SIDBI, and leading financial institutions, is undergoing rapid transformation. Policy reforms such as Udyam Registration and TReDS, digital advancements, and global trade integration are reshaping the landscape, demanding a proactive approach from banking professionals.

With projections indicating a rise to 35-40% GDP contribution by 2030, driven by initiatives like "Make in India" and "Atmanirbhar Bharat," the sector's strategic importance is undeniable.

To effectively serve this critical sector, banking professionals must maintain a deep understanding of evolving trends. This includes:

- Adapting to Technological Advancements
- Meeting Evolving Customer Expectations
- Navigating Policy Changes
- Ensuring Future-Readiness

Given the rapid evolution of the MSME sector and the critical skills required to serve it effectively, identifying and addressing potential skill gaps within banking teams becomes paramount. This necessitates targeted training programs designed to equip professionals with the knowledge and expertise needed to navigate these demands.

Experiential Curriculum for Expert Professionals

Our program delivers a detailed and experiential curriculum designed to equip banking professionals with the knowledge and skills necessary to excel in the complex MSME landscape. Participants will gain expertise in the following key areas:

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| • Introduction To MSME And MSME Banking Services | • Foreign Exchange And Exchange Rate Mechanisms |
| • Liability And Asset Products For MSMEs | • Escrow Accounts And Cash Management Services |
| • Credit Assessment For MSME Lending | • Digital Services And Technological Changes In Banking |
| • Financial Assessment Analysis For MSMEs | • Govt And RBI Facilities And Initiatives For MSMEs |
| • Trade Services And Trade Finance For MSMEs | • Behavioural Skills, Soft Skills And Relationship Management |

Who Is This Program For:



**Entry Level
Relationship Managers**



**Lateral Hires
(Mid-Level Professionals)
From Other Banks/NBFCs**



**Experienced Bankers
Looking To Shift To
Commercial Banking Group**



**Mid-And-High-Level
Relationship Managers**

Customizing Our Program to Your Specific Needs

We understand that every financial institution has unique requirements. Our MSME Banking Training Program is designed with flexibility and customization at its core, ensuring it aligns perfectly with your specific objectives and operational framework.

Curriculum adjustment based on required coverage

Depth to which each subject to be covered – basis the job role, cohorts and management expectations

Each of the subjects and topics covered under the subjects would be customized to the bank's products, services, processes and internal policy requirements

Program duration is flexible and can be customized based on the bank's requirements

The entire process of detailed curriculum development will be co-created with the business and SME SPOC from the bank and Manipal

Program Pedagogy: Learning By Doing

We employ experiential learning methodologies to give students a real-world sales experience.



Outcome & Results: What To Expect?

1. Deep understanding of the significance of MSME & customized banking solutions
2. In-depth knowledge of regulatory requirements & risk awareness
3. Effective client management
4. Proficiency in digital & technological skills
5. Enhanced sales & business development capabilities
6. Preparing MSME credit applications
7. Analyzing financial health of MSMEs
8. Understanding trade finance offerings
9. Application of escrow and cash management solutions
10. Comprehensive understanding of digital tools and emerging technologies
11. Understanding support framework for MSMEs in India
12. Improved ability to make informed decisions that drive portfolio growth

Who We Are

Established in 2008, Manipal Academy of BFSI, a UNext Learning entity and part of the Manipal Education and Medical Group (MEMG), is a premier institution that provides industry-relevant education and training for both freshers and experienced professionals in traditional operations, sales, and new-generation roles within the banking, financial services, and insurance sectors.

With a focus on innovation and learner-centricity, Manipal Academy of BFSI offers a wide range of programs designed to equip individuals with the skills and knowledge to thrive in the BFSI industry. Today, the academy of BFSI annually trains over 15,000 BFSI industry professionals for its industry partners.

With our expertise and deep understanding of market needs, our goal is to create the leaders of tomorrow and build a top-notch workforce for the BFSI industry.

Our Impact Over The Years

17+ years

Of Legacy

1 in 5

Bankers in India are Our Alum

2,00,000+

Professionals Trained

1,00,000+

First-Time Professionals Trained

50+

Client Partnerships

4000+

Case Studies

220+

Experienced Faculty

To nurture next-gen BFSI professionals,
drop us an email today at:

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