



भारतीय रिज़र्व बैंक RESERVE BANK OF INDIA

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PUN.CAB.APTP.No. S647/ 09.06.002 /2025-2026

August 25, 2025

The Managing Director/Chief Executive Officer
Urban Co-operative Banks

Madam/Sir,

Programme on Financing MSMEs for Urban Co-operative Banks (October 06 to 10, 2025)

Reserve Bank of India, CAB, Pune is conducting a Programme on Financing MSMEs for officers of Urban Co-operative Banks from October 06 to 10, 2025, at CAB Campus, Pune.

2. Programme Objectives: The objectives of the programme are-

- Impart knowledge on various RBI guidelines and recent developments in MSME financing.
- Enhance skills with regard to assessing the credit requirements, monitoring of loans and advances, and restructuring of MSME loans.
- To create awareness about technology driven approaches to MSME financing
- To create awareness about softer aspects of MSME lending such as entrepreneurial sensitivity, empathy and appropriate communication with entrepreneurs

3. Venue and accommodation

The programme is residential. The arrangements regarding lodging and boarding will be made at the CAB campus, Pune. Participants may report to the CAB from the evening of October 5, 2025 and should vacate the rooms on the day of conclusion of the programme. Overstay and accompanying guest are not permitted.

4. Course Contents: The broad course content of the programme is given in Annex I.

5. We request you to nominate suitable officers from your bank for this programme. Nominations may please be sent to nomination.ami@rbi.org.in on or before **September 26, 2025**. The nominations shall be accepted on First Come First Served basis. **The details of the participation fee are given in Annex II.**

कृषि बैंकिंग महाविद्यालय, विद्यापीठ मार्ग, पुणे - 411 016 (महाराष्ट्र) भारत

फोन : (91-020) 25538392 फैक्स : (91-020)25538959/25537089 ई-मेल: principalcab@rbi.org.in

College of Agricultural Banking, University Road, Pune - 411 016 (Maharashtra) INDIA
Phone : (91-020) 25538392 Fax : (91-020) 25538959 E-mail : principalcab@rbi.org.in

हिंदी आसान है, इसका प्रयोग बढ़ाइये

6. For nomination-related enquiries, you may please contact the Nomination Desk (Shri. Prathmesh Patil – Telephone No. 020-25582396 / 020-25581112) or through e-mail to nomination.ami@rbi.org.in

IMPORTANT DATES	
Programme Dates	October 06 to 10, 2025
Last date for receipt of nomination	September 26, 2025
Reporting at CAB	October 05, 2025 Evening
Completion of programme	05.00 p.m. on October 10, 2025

Yours sincerely



(Murlee Krishna M)
Deputy General Manager
Programme Director
Contact: 020-25582318
Email ID- murleekrishna@rbi.org.in

Encl.: As above

Broad Course Content

- **Module I – Policy and Guidelines**
 - RBI guidelines on MSME lending
 - Government of India initiatives on MSME sector
 - Cluster approach for financing micro & small enterprises
- **Module II – Assessment of credit needs**
 - Analysis of financial statements
 - Tools for credit appraisal
 - Assessment of Non-Fund Based Bank Finance
 - Assessment of Export Credit requirements
 - Credit scoring and rating models for MSMEs
 - Credit Guarantee Architecture in MSME financing
- **Module III – Credit monitoring and NPA management**
 - Importance of Credit Monitoring and Early Warning Signals
 - NPA Management in MSME loans
 - Loan documentation
 - Recovery of loans
- **Module IV – New approaches in MSME lending**
 - Alternative tech driven approaches to financing MSMEs
 - FinTech & P2P lending, TReDS and its functioning
- **Module V – Soft skills**
 - Imparting soft skills - Effective communication with MSME clients
 - Need of emotional intelligence to deal with MSE entrepreneurs

Annex II**Programme on Financing MSMEs for Urban Co-operative Banks (October 06 to 10, 2025)****Fee Structure**

Group	Type	Fees per participant	18% GST	Total fees to be paid per participant (including GST)
Scheduled UCBs, Non-Scheduled UCBs with deposit base of more than Rs.100 crore	Residential	21000	3780	24780
	Non-residential	13200	2376	15576
Non-Scheduled UCBs with deposit base of less than Rs.100 crore	Residential	14000	2520	16520
	Non-residential	8800	1584	10384

Please use the programme code AMI-06102025 in Sender to Receiver Information while remitting the fee through NEFT.

PLEASE DON'T REMIT THE PAYMENT THROUGH RTGS. PLEASE MAKE THE PAYMENT BY NEFT ONLY.

In terms of section 48 of RBI Act 1934, RBI is exempted from payment of Income Tax or Super Tax on any of its Income, Profits or Gains. Nominating institutions should, therefore, not deduct TDS on the Programme Fees.



Reserve Bank of India established the College of Agricultural Banking (CAB) in 1969 to provide training inputs in Rural and Cooperative Banking. Subsequently, recognizing the changing needs of the Indian financial sector, the College expanded its scope to provide training in other areas like agricultural banking, MSME financing, Financial Inclusion & Literacy, Human Resources & Leadership, etc. From the Academic Year 2021, the College has further identified four focus areas (4 Cs), namely, Corporate Governance, Cyber Security, Consumer Protection, and Compliance Management, to build capacity amongst the bankers and financial professionals to enhance the robustness and service standards in the financial system.

The College also conducts programmes and research conferences in collaboration with various institutions. The College further conducts customized training programmes for institutions, both national and international, as per their specific requirements.

The College has been nominated as the 'Nodal Institution' for imparting training to various stakeholders of UCBs on cyber security under the Mission 'AVTU' in 2021, apart from being nominated as the Nodal Institution to impart specialised NAMCABs workshops in the area of MSME financing, since 2015.