Campus Programme

4 Days

January 4 – 7, 2027

Marketing Strategies for MSME Business

Programme Director

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National Institute of Bank Management

Introduction

The Micro, Small, and Medium Enterprises (MSME) sector is a cornerstone of the Indian economy. It features a vast network of over 6.30 crore enterprises that create employment for more than 24.4 crore people, manufacture over 8,000 products, and directly or indirectly contribute about 36% of manufacturing output and 45% of exports. The MSME contribution to GDP growth remains a vital policy priority for both the Government of India and the Reserve Bank of India.

Staying ahead of the regulatory curve is crucial for modern banking professionals. Under the latest RBI Lending to MSME Sector (Amendment) Directions, 2026, the central bank has mandated a critical shift in credit delivery by increasing the mandatory collateral-free loan limit to ₹20 lakh (and up to ₹25 lakh based on track record) for Micro and Small Enterprises (MSEs) and PMEGP units. Furthermore, the RBI's comprehensive restructuring of the Trade Receivables Discounting System (TReDS) guidelines is reshaping digital lending, supply chain finance, and receivable liquidity.

Traditionally, the MSME sector has faced credit constraints, presenting an immense potential for banks to scale up lending through customized product design, process revamping, and specialized branches. Marketing strategies play a pivotal role in exploiting this opportunity. Equipping managers with advanced credit, digital marketing, and relationship management skills—while masterfully navigating the brand-new 2026 RBI directives—is essential for banks aiming to aggressively grow their market share in this vibrant ecosystem.

Objectives

- To understand the MSME banking in the context of emerging opportunities and challenges
- To develop skills and strategies for effective handling of MSME portfolio
- To understand the perspectives of stakeholders in MSME banking while realigning the marketing initiatives

Contents



- MSME Banking: Emerging Scenario
- MSME Business Development: Challenges and Solutions
- Marketing Strategies for MSME Business
- Stakeholders' Perspective: MSME Banking
- Strengthening Bank MSME Customer Relationships
- Strategies for addressing the Service Quality Gaps Experienced by MSME Clients
- Leveraging the updated, harmonized TReDS Platforms for seamless trade receivable discounting.
- NPA Management
- Analytics applications and digital lending

Pedagogy

- The programme pedagogy will involve:
- Interactive lectures by banking professionals and experts
- Case discussions and analysis
- Group discussion and presentation
- Practical orientation

Completion / Participation Certificate
A completion / participation certificate will be given to the participant at the end of the programme provided he / she attends the programme for the mandated hours of engagement.



Who Should Attend?

Senior /Middle-level officers in Marketing Department at head office and controlling offices, in MSME verticals, MSME centralized processing centers, and branch managers, marketing managers, relationship managers and officers in MSME branches.

When?

January 4 – 7, 2027

The participants are requested to report at the venue by the evening of January 3, 2027.

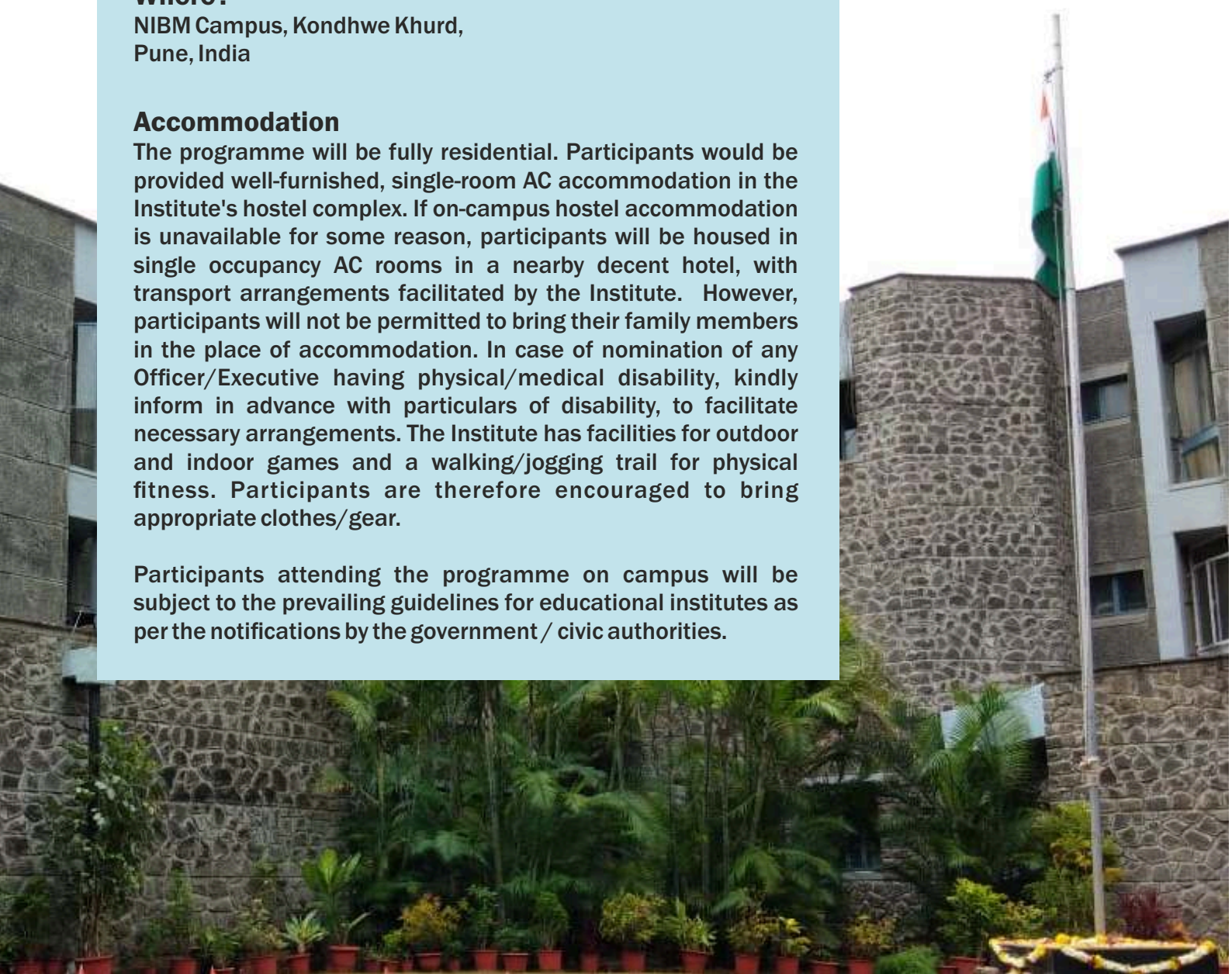
Where?

NIBM Campus, Kondhwe Khurd,
Pune, India

Accommodation

The programme will be fully residential. Participants would be provided well-furnished, single-room AC accommodation in the Institute's hostel complex. If on-campus hostel accommodation is unavailable for some reason, participants will be housed in single occupancy AC rooms in a nearby decent hotel, with transport arrangements facilitated by the Institute. However, participants will not be permitted to bring their family members in the place of accommodation. In case of nomination of any Officer/Executive having physical/medical disability, kindly inform in advance with particulars of disability, to facilitate necessary arrangements. The Institute has facilities for outdoor and indoor games and a walking/jogging trail for physical fitness. Participants are therefore encouraged to bring appropriate clothes/gear.

Participants attending the programme on campus will be subject to the prevailing guidelines for educational institutes as per the notifications by the government / civic authorities.



Nominations and Enquiries

Nominations are invited from both institutions and individuals from India and abroad. Executives working in banks / financial institutions / consulting firms / technology firms in the banking and financial services domain can also apply for the programme in their individual capacity.

Please address your enquiries regarding nominations and programme content to:

Programme Director

Dr. Sarita Bhatnagar

Associate Professor

Associate Professor with 14 years of executive training experience in areas including marketing of Banking Services, Digital Marketing, Customer Relationship Management, MSME segment marketing, branch-level marketing, and customer service. Having more than 20 years of teaching experience for post graduate programs, she holds Ph.D and M.B.A with specialization in Marketing.

Email: sarita@nibmindia.org; Tel: +91-20-6904 6130 (D); Mobile: +91-9049789049

Enquiries related to programme registration, accommodation, etc. may kindly be addressed to:

Programme Office
National Institute of Bank Management
NIBM Post Office, Kondhwe Khurd,
Pune 411048 (India)
Email: trainings@nibmindia.org / progofficer@nibmindia.org
Tel: +91-20-69046000 (Board) / 69046214 / 6166 / 6210 / 6211
WhatsApp: 7887884083 (Messages Only)
Website: www.nibmindia.org

REGISTER NOW

(In case of difficulty in accessing the link, kindly advise your IT department to whitelist nibmindia.org domain in the firewall)



Last Date for receiving nominations : December 25, 2026

Last Date to avail 'Early Bird Discount': December 20, 2026

Discounts for bulk nominations:
5% for 6-10 nominations
10% for 11-19 nominations
15% for 20 nominations and above

5% 'Early Bird' discount for nominations received at least 15 days before the start date.

Fees and Modes of Payment

US$ 1600 for foreign participant

FEE (Per Participant)	Fee (₹)	GST	Fee+GST	TDS
Member Banks	45000	8100	53100	4500
Non-Member Banks	52500	9450	61950	5250
Individual Nominee	52500	9450	61950	—



The fee includes the cost of tuition, teaching material, lodging facilities, etc. (GST @ 18 % and TDS @ 10%. Kindly send the TDS certificate on priority to NIBM).

As per the resolution of NIBM's 86th Finance Committee meeting held on January 31, 2023, all organizations / banks are required to make the full payment for all their nominations prior to the commencement of the respective programmes / workshops.

Note: The Foreign Bank Charges/SWIFT charges/ Commission is to be borne by the remitter. The fees mentioned in the brochure is to be paid to NIBM, net of all bank charges.

Modes of Payment

For Indian Participants

The fee may be transferred by RTGS/NEFT/ECS to our A/c No 20002400021 with Bank of Maharashtra, NIBM Branch, Pune (IFSC Code MAHB0001124). NIBM PAN No. AAATN0040P and GST No. 27AAATN0040P1ZJ.

For Foreign Participants (Mode of Remittance: SWIFT)

1. Name & Address of our Bankers	:	Punjab National Bank C-2, Shop No. 4-5, Bramha Estate Kondhwe Khurd, Pune 411 048 Maharashtra, India
2. Name of the Beneficiary	:	National Institute of Bank Management
3. NIBM's Bank Account No. with Punjab National Bank	:	11281131004402
4. Bank's Swift Code	:	PUNBINBBDIB
5. Preferred Currency	:	USD
6. Correspondent Bank of Punjab National Bank	:	WELLS FARGO BANK NA
7. Punjab National Bank A/c No. with Correspondent Bank	:	2000193007918
8. Swift Code with Wells Fargo Bank	:	PNBPUS3NNYC
9. IFSC	:	PUNB0108810

For all electronic/digital remittances, kindly send a confirmatory email to accounts@nibmindia.org giving details of the remitter, participant, workshop dates, title of workshop, etc.

Payments will be accepted ONLY through electronic mode. Cheques / DDs / Pay Orders will not be accepted.