



भारतीय रिज़र्व बैंक RESERVE BANK OF INDIA

www.rbi.org.in

PUN.CAB.APTP.No. S429/ 09.06.002 /2025-2026

July 08, 2025

The Managing Director/Chief Executive Officer
Principals of Training Establishments
Scheduled Commercial Banks

Madam/ Dear Sir,

NAMCABS - Train the Trainers Workshop (August 12 to 14, 2025)

Reserve Bank of India has been conducting capacity-building programmes for bank officials under the aegis of the National Mission for Capacity Building of Bankers (NAMCABS) for financing the MSME sector since 2015. The mission aims at building capacities and aptitude for lending to MSMEs and creating awareness about softer aspects of MSME lending such as entrepreneurial sensitivity, empathy, and appropriate communication with entrepreneurs.

2. Against the above backdrop, CAB, Pune, is conducting a '**Train the Trainers Workshop**' for the Officers of Regional Offices of FIDD and trainers of training establishments of Commercial Banks from August 12 to 14, 2025 at its campus.

3. **Programme objectives:** To equip the Officers of Regional Offices of FIDD and Trainers of Training Establishments of Commercial Banks with the required knowledge, skills, tools and techniques for handling functional and behavioural sessions during NAMCABS Workshops and during Programmes on MSME Financing.

4. **Venue and accommodation:** The programme is residential and arrangements for lodging and boarding will be made at the CAB campus, Pune. Participants may report to the CAB on the evening of August 11, 2025 and the programme will conclude at 5:00 pm on August 14, 2025. Please note that overstay and accompanying guest are not permitted.

5. **Course Contents:** The broad course content of the programme is given in Annex.

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

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हिंदी आसान है, इसका प्रयोग बढ़ाइये

6. We request you to nominate trainers from the training establishments of your bank, for this programme. Nominations may please be sent to nomination.ami@rbi.org.in on or before **August 02, 2025**. **There is no participation fee for the programme. Nominations will be accepted on first-come-first-serve basis as the seats are limited.**

7. For nomination-related enquiries, you may contact the Nomination Desk (Shri. Prathmesh Patil – Telephone No. 020- 2558 2396) or e-mail to nomination.ami@rbi.org.in

IMPORTANT DATES	
Programme Dates	August 12 to 14, 2025
Last date for receipt of nomination	August 02, 2025
Reporting at CAB	August 11, 2025 Evening
Completion of programme	05.00 p.m. on August 14, 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 : Overview, Policies & Guidelines

Importance of MSMEs in the Indian Context

- Business case for lending to MSMEs
- Need for Entrepreneurial Sensitivity
- Classification of MSMEs

Recent Guidelines of RBI on MSME Financing

- RBI Master Directions on lending to MSMEs
- RBI guidelines on Interest Rates to be charged from MSMEs
- Foreclosure charges.
- Importance of Fair Practices code in dealing with MSMEs
- Co-lending guidelines

Recent Initiatives of the Government of India for the MSME sector

Module II: Credit Scoring, Credit Enhancement & Monitoring

Use of Credit Scoring and Rating Models for financing of MSMEs - Role of CICs in MSME lending

Credit Guarantee Architecture for MSE finance

- Role of CGTMSE & NCGTC
- Issues and Challenges

Management of NPA and Recovery of MSME loans Relevant aspects of

- SARFAESI Act,
- Debt Recovery Tribunal & Lok Adalat
- One-Time Settlement Scheme
- Pre-Pack insolvency for MSMEs

Monitoring of Advances and Management of stress in MSME accounts

- Revival, Rehabilitation & Restructuring of MSME Loans
- Credit Monitoring of MSME advances

Module III:

Technological Interventions for MSME Financing

- Digital lending guidelines
- Account Aggregator
- Receivables Financing
- Role of FinTechs

Module IV: Behavioural perspectives on MSME lending

Role of Emotional Intelligence in dealing with MSE customers

Understanding Entrepreneurial Needs in MSME Financing – Effective Communication Strategies



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.