



भारतीय रिज़र्व बैंक RESERVE BANK OF INDIA

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PUN.CAB.APTP.No. S597 / 09.06.002 /2025-2026

August 08, 2025

The Chairman/Managing Director/Chief Executive Officer
Scheduled Commercial Banks

Madam/Sir,

NAMCABS Workshop for Central Processing Centres / MSME Hubs September 15 to 16, 2025

Reserve Bank of India, College of Agricultural Banking (CAB), Pune has been conducting capacity-building programmes 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.

Against the above backdrop, NAMCABS Workshop for Central Processing Centres / MSME Hubs is being conducted in CAB Campus, Pune from September 15 to 16, 2025.

2. Programme Objectives: The objective of the programme is to promote entrepreneurial sensitivity, awareness and competency amongst bank officials working in CPCs/MSME Hubs of banks for lending to Micro, Small and Medium Enterprises in banks.

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 on the evening of the day preceding the programme (September 14, 2025) and may vacate at the 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.

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

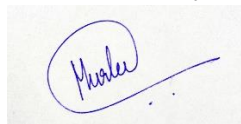
हिंदी आसान है, इसका प्रयोग बढ़ाइये

5. We request you to nominate suitable officers attached to CPCs/MSME Hubs from your bank for this programme. Nominations may please be sent to nomination.ami@rbi.org.in on or before September 05, 2025. **There is no participation fee for the programme. Please note that nominations shall be accepted on a First Come First Served Basis (FCFS) as seats are limited.**

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

IMPORTANT DATES	
Programme Dates	September 15 to 16, 2025
Last date for receipt of nomination	September 05, 2025
Reporting at CAB	Evening of September 14, 2025
Completion of programme	5.30 p.m. on September 16, 2025

Yours sincerely



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

Encl.: As above

Course Contents

- Importance of MSMEs in Indian Context - Business case for lending to MSMEs, Need for Entrepreneurial Sensitivity, Classification of MSMEs
- Recent Guidelines of RBI on MSME Financing
- Recent Initiatives of the Government of India for MSME sector
- Credit Guarantee Architecture for MSE finance- Role of CGTMSE & NCGTC, Issues and Challenges
- Appraisal of MSME advances and Revival Rehabilitation, Restructuring of MSME loans
- Use of Credit Scoring and Rating Models for financing of MSMEs - Role of CICs in MSME lending
- Behavioural perspectives on MSME lending -Role of Emotional Intelligence in dealing with MSE customers
- Understanding Entrepreneurial needs in MSME Financing – Effective communication with MSME clients, Transactional Analysis
- Technological interventions for MSME Financing - Digital lending guidelines, AA, TReDS, Role of Fintechs



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.