

## Benefits of the Program:

- Acquire finance and managerial skills
- Gain requisite skills to handle business professionally
- Awareness about the major new initiatives of Government of India, Reserve Bank of India etc.
- Understanding of MSME loan products of Bank, Importance of Credit Rating & Risk Management

## Program Fee:

- Bank is paying a program fee of Rs 5000/- per participant to M/s Poornatha & Co. However, Indian Bank is offering this business mentoring program at concessional rate as follows :
- To Entrepreneurs other than SC/ ST/ Women : Rs. 2000/- + GST @18 % i.e. Rs. 2360/- per participant
- To SC / ST/ Women Entrepreneurs : Nil ; Bank will fully sponsor the program fee

## Certificate:

- All participants would get a Certificate on successful completion of the Online Training, issued jointly by Indian Bank , Poornatha & Co and MADE (Michigan Academy for Developing Entrepreneurs), USA.

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ALLAHABAD

# MSME Prerana

(Business Mentoring Program for MSMEs)

ONLINE WORKSHOP IN VERNACULAR



In collaboration with



## Background:

MSME sector is the growth engine contributing about 30% of the country's GDP & 40% of the overall exports providing employment to about 120 million people across the country.

This sector is always vulnerable and is the worst hit in the current scenario witnessing disruption in production, delivery schedules, payables and receivables, ultimately affecting their future activity and repayment capacity. Govt. & RBI have taken proactive steps to provide financial stimulus and policy packages to help MSMEs tide over the present crisis.

Indian Bank was among the first Bank to provide Covid19 loans apart from reassessment of working capital. The Bank has been proactive in rolling out various schemes under the Atmanirbhar package. Besides the financial support, Indian Bank has now embarked upon a collaborative skill building program to equip the MSME entrepreneurs with the business skills to face the current challenges.

### **Objective of this Program: Learning in vernacular language for better absorption**

- a) Educate MSMEs on the measures initiated by Ministry/ Reserve Bank of India & Banks
- b) Appreciate the concepts of financial and managerial aspects of managing a MSME unit
- c) Understand concepts of Due Diligence, Credit Assessment, Compliance and Risk Mitigation
- d) Prepare the MSMEs with necessary skills required for professional conduct of business



Poornatha & Co, is an Entrepreneurial Development Organization set up in Madurai. Poornatha's journey in entrepreneurial development and training started from 'Journey in Joy' a leadership transformation program for the first cohort of entrepreneurs. It is also associated and affiliated to MADE – Michigan Academy for Developing Entrepreneurs, a non-profit setup in the USA for the development of entrepreneurship in emerging economies.

## Program coverage:

The program focuses on managerial, financial and banking related areas as under:

### **(I) Managerial:**

1. Structured decision-making tools covering HR and Leadership
2. Building confidence and enhancing communication skills
3. Surviving in a VUCA world (Volatile, Uncertain, Complex and Ambiguous) and Crisis handling

### **(II) Financial:**

1. Understanding of basic components of a balance sheet, Cash flow management, accounting of financial transactions

### **(III) Banking related:**

1. Awareness on various incentives by GOI/ RBI / Banks
2. Various credit facilities and their assessment, Importance of Credit Rating
3. Registration in various portals like Udyami Mitra, GST, Treds, psbloans in 59 mins etc.

## Duration:

- 12 sessions of 1 hr 15 min each online classes through Webex / MS Teams

## Training Methodology:

- Online web based interactive sessions through use of polls, break out rooms and other tools including case studies
- Session on Managerial and Financial skill will be handled by resource person of M/s Poornatha & Co. Banking related topics will be handled by faculty from Indian Bank.