Jaipuria Institute of Management Lucknow
Presents

BANKING CONCLAVE
MICRO, SMALL & MEDIUM ENTERPRISES

JANUARY 23, 2016

Led by Dr. M Ashraf Rizvi, the Lucknow campus has a pool of highly experienced full time faculty duly supported by industry experts and academicians as visiting faculty. It is also amongst the first to offer PGDM in Retail Management in India.

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Economic prosperity of a country is directly linked to Industrial Growth. In fact for a country like India with vast population, backward agriculture, low per capita income, technological backwardness, etc., MSME provides a credible option. They are identified to possess the unique strength of innovation and have served as incubators for new technologies and practices. In Indian context, they have substantive contribution in manufactured output, exports and generation of employment. The value added by MSME is more than three times what is generated by large scale. Ministry of Micro, Small & Medium Enterprises envision a vibrant MSME sector by promoting growth and development of the MSME Sector, in cooperation with concerned Ministries/Departments, State Governments and other Stakeholders, through providing support to existing enterprises and encouraging creation of new enterprises.

Further, the extent of financial exclusion in the sector is very high. The statistics compiled in the Fourth Census of MSME sector September 2009 revealed that only 5.18% of the units (both registered and unregistered) had availed of finance through institutional sources, 2.05% had finance from non-institutional sources the majority of units i.e. 92.77% had no finance or depended on self finance. The main challenge for the ministry is to enhance the competitiveness of the MSME in changing economic scenario and to ensure inclusive growth of the sector by providing timely and adequate credit from financial institutions/banks. From banker’s perspective enabling legislations such as bankruptcy law to recover money from potentially non-viable MSME is also an important issue which the government is contemplating for a long time but have not done till date.

SUB THEME 1:
ADEQUATE AND TIMELY FLOW OF CREDIT TO MSME:
ROLE OF RESERVE BANK OF INDIA AND DEVELOPMENTAL FINANCIAL INSTITUTIONS

Overriding public policy objective where Reserve Bank of India has a role to play is to provide adequate flow of credit to the MSMEs as they primarily rely on bank finance for their operations. SIDBI and NABARD are two developmental financial institutions who are entrusted with the responsibility of creating enabling environment for MSME and micro-enterprise, rural artisan, underprivileged women and unemployed. Recent initiative of the RBI of granting in-principle approval for setting up of Small Finance Bank and Payment Bank and setting up of Trade Receivable Discounting System (TReDS) to improve the flow of funds to micro, small and medium enterprise also need to be debated and discussed. The role and impact of new technology start-ups such as Indifi Technologies, Capital Float, Aye Finance, Origa, Leasing, Faircent and Lendingkart set up in last 12-18 months to provide fast, easy and collateral-free credit to small enterprise.

Theme Speaker - 1: Mrs. Supriya Patnaik, Regional Director, RBI, Lucknow
Theme Speaker - 2: Mr. A.K. Panda, Chief General Manager, NABARD, Lucknow
Theme Speaker - 3: Mr. Sanjay Narain Singh, General Manager, SIDBI, Lucknow

SUB THEME 2:
PROVIDING ADEQUATE AND TIMELY CREDIT TO MSME AND EMERGING COMPETITION: ROLE OF BANKS

The banking reforms and policy changes taking place in India during the last one decade are gradually changing banking landscape and credit market. With gross credit of Scheduled Commercial Banks decelerating to 8.4% in July 15 against a growth of 12.6% in the same period last year and rising stress on bank’s balance sheet due to rising default in corporate loans, banks are shifting focus to retail loans which is the only segment which has show double digit growth. Also gradual shift in tougher risk management regulations and target implementation of Basel III have brought shift in credit delivery process of banks to retails loans where risk is more diversified and capital requirements are low. With emerging alternate for MSME financing such as small finance banks, Trade Receivable discounting systems and new technology start up, banks need to debate if they are missing out business opportunities.

Theme Speaker - 1: Mr. BB Ratnampaul, General Manager, UCO Bank, Lucknow
Theme Speaker - 2: Mr. Kuldeep K Ganju, Deputy General Manager, State Bank of India, Lucknow
Theme Speaker - 3: Mr S.C. Baral, Assistant General Manager, Bank of Baroda, Lucknow