

IIBF MSME Syllabus 2025

The IIBF MSME syllabus has been specially curated to empower banking and finance professionals with a strong foundation in MSME finance. In today's evolving financial landscape, where Micro, Small, and Medium Enterprises play a vital role in economic growth, the course helps professionals develop in-depth knowledge of MSME credit, regulatory frameworks, risk assessment, and operational strategies.

IIBF MSME Module 1 Syllabus 2025

This module provides a foundational overview of the MSME sector—its definition, evolution, importance, and steps involved in setting up an MSME unit. It also covers forms of ownership and gender dynamics in entrepreneurship.

1. Evolution and definition of SMEs/MSMEs
2. Characteristics and advantages of MSMEs
3. Role and significance in economic development
4. Needs and relevance of SMEs
5. Forms of organization: Proprietorship, Partnership, HUFs, LLP, Companies, etc.
6. Steps in establishing SMEs: Environmental scanning, market assessment, technology, site selection
7. Organizational structures
8. Rules & regulations
9. Gender and entrepreneurial development

IIBF MSME Module 2 Syllabus 2025

This module dives into the policies, regulations, and legal framework that govern MSMEs in India. It also highlights the major policy shifts over the years and the institutional reforms impacting MSMEs.

- Policy framework for SMEs and major policy shifts since 1991
- Regulatory framework and SME-specific laws
- SME Development Bill, 2005
- LLP Act and evolving policy strategies for SMEs

- SME unit registration procedure
- Credit-related agencies and reports: CIBIL, CERSAI, D&B, MIRA

IIBF MSME Module 3 Syllabus 2025

This module outlines the key central and state institutions involved in MSME development, along with financial institutions and banks that play a major role in MSME funding.

- Central institutions: SSI Board, SIDO, SISI, PPDCs, RTCs, CFTI, NISIET, NIESBUD, NSIC
- State institutions: Directorate of Industries, DICs, SFCs, SIDC/SIIC, SSIDC
- Financial institutions and banks: SIDBI, Commercial Banks, RRBs, Cooperative Banks
- Enterprise and banker's perspectives on MSME financing

IIBF MSME Module 4 Syllabus 2025

This module explains the various financing methods available for MSMEs, including special products, risk management, and credit assessment. It also covers the contributions of key financial committees.

- Sources of finance for MSMEs
- Importance of quasi-capital and promoter's contribution
- Venture and hybrid capital
- Special financial products for MSMEs
- Assessment of term finance and working capital
- Credit risk management: Appraisal, assessment, collateral, documentation, monitoring
- Credit scoring, liquidity, credit pricing
- Micro enterprise finance
- Priority sector guidelines (P.S.) related to MSMEs
- Role of institutions like MUDRA Bank and factoring services
- Structured approach to MSME financing

- **Important Committees:**

1. Dahejia Committee
2. Chore Committee
3. Tandon Committee
4. Nayak Committee
5. Kapoor Committee

IIBF MSME Module 5 Syllabus 2025

Focusing on growth and modernization, this module covers services, technology, and government schemes aimed at MSME development and competitiveness enhancement.

- Role and responsibilities of Business Development Service Providers (BDSPs)
- Enhancing SME competitiveness and productivity
- Market promotion and development strategies
- Technological advancement in MSMEs
- Environmental impact assessment and modernization
- Quality upgradation
- Credit Guarantee Trust for Small Industries (CGTSI)
- CGTMSE, PMEGP, TUFS, NEF

IIBF MSME Module 6 Syllabus 2025

This module introduces the concept of industrial clusters, their importance in MSME growth, and the policies and strategies needed to develop successful cluster ecosystems.

- Definition and importance of clusters
- Types, advantages, and disadvantages
- Role of clusters in SME development
- Approaches to develop cluster strategies

- Measuring cluster development and success factors
- Lending economics for bankers and borrowers
- Policy environment
- Successful cluster examples from India and globally

IIBF MSME Module 7 Syllabus 2025

This module addresses the identification and management of sick MSME units. It explores diagnostic tools, recovery strategies, legal options, and restructuring mechanisms.

- Identifying sickness: symptoms and warning signs
- Diagnosis and corrective actions
- Rehabilitation and restructuring strategies
- Holding operations and workout mechanisms
- NPA management and recovery options
- Legal tools, securitization, and exit strategies

IIBF MSME Module 8 Syllabus 2025

The final module explores the future direction of MSMEs in a globalized, tech-driven economy. It touches on digitalization, global trade, regulatory frameworks, and emerging trends.

- Microfinance approach to SME financing
- Linkages with agriculture and industry
- Impact of IT and digitalization on MSMEs
- Relationship banking in SME development
- WTO and globalization-related issues
- Basel-II norms and implications
- Challenges and opportunities for MSMEs in the current economic scenario