

## **Training Program on “Credit Appraisal for MSEs/Agri-MSE Projects” for RFIs at Varanasi, Uttar Pradesh**

BIRD, Lucknow conducted a training program on Credit Appraisal for MSEs/Agri-MSE Projects” for RFIs at Varanasi, Uttar Pradesh. The three-day training program was conducted from 01<sup>st</sup> to 03<sup>rd</sup> December 2025 with an objective to:

- Explain the importance of financing Micro and Small Enterprises and Cluster Approach, especially in Agriculture and Rural areas.
- Gain knowledge of various schemes launched by Government
- Explain the role of various agencies
- Explain the features of CGTMSE
- Describe Credit Rating, Credit Score and Credit Bureau
- Explain different appraisal techniques for assessment of Block Capital and Working Capital
- Describe the process of documentation and monitoring of MSE Advances, dealing with NPAs, Stress Testing and Early warning signals

Field visit was scheduled on the second day in which participants visited the unit “Boondi Nirman Udhog” financed by Uttar Pradesh Gramin Bank (then Baroda UP Bank) under PMEGP. The participants had good interaction with entrepreneur and the bank official, they were apprised about the various aspects of the appraisal of the unit. The participants also visited Jan Vikas Samiti where they had interacted with SHG based entrepreneurs who had established thrift credit society called Jeevika and were engaged in manufacturing of various products viz. Sanitary Pads, Processed Food Products, FMCG goods like Washing Powder, LED bulb etc. The programme also had guest faculties from Uttar Pradesh Gramin Bank and Union Bank of India, giving practical insights about the appraisal and documentation required for the MSE projects.

Shri. Anuj Kumar Singh and Dr. Udit Agrawal were the program directors for the programme. The program was attended by officers from various DCCBs and RRBs from 10 states across the country - Chattisgarh, Uttar Pradesh, Haryana, Gujarat, Tamil Nadu, Maharashtra, Andhra Pradesh, Odisha, Jharkhand and West Bengal.

Photos of the programme



