



Shaping Future Leaders

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Management Development Programme  
on



# Working Capital Management in the Current Slowdown

(for Micro, Small and Medium Enterprises)

**November 8 - 9, 2019**

**XAVIER INSTITUTE OF MANAGEMENT & ENTREPRENEURSHIP,**  
Bangalore

## **ABOUT THE PROGRAM:**

The program on “**Getting and Managing Working Capital for Micro, Small and Medium Enterprises (MSMEs)** ” has been designed to enable participants to have a comprehensive knowledge on various financing schemes for MSMEs available from the Government, Banks and NBFCs including Fintech firms.

It will also help participants gain insights into the process of working capital management and to take effective decisions for increased profitability of their business.

Business firms fail due to lack of liquidity and inadequate working capital. Businesses also suffer due to excess working capital requirements caused by high inventory and receivables.

## **OBJECTIVES OF THE PROGRAM:**

- \* To equip the participants with knowledge of various financing options available for SME units
- \* To understand the lending norms and procedures of banks and NBFCs financing SME
- \* To learn the methods of assessing working capital requirement for SME
- \* To understand the concept of working capital and strategies for efficient working capital management.

## **PEDAGOGY:**

Participants will be equipped with comprehensive knowledge on the subject through lectures, interaction, experience sharing and hands on exercises.

## **CONTENTS:**

- **Concept of Working Capital & its importance**
- **Estimating working capital requirements**
  - As per Operating Cycle Method
  - As per Turnover Method
  - As per Cash Flow Method
- **General and Special Finance Schemes for MSMEs**
  - From Government
  - From SIDBI
  - From NBFCs
- **Types of Working Capital Credit facilities**
  - Cash Credit and Overdraft
  - Bill Discounting Facility
  - LC and Bank Guarantee
  - Factoring
  - Export Finance

- **Working Capital Management**
  - Inventory Management
  - Receivables Management
  - Cash Management

### **FOR WHOM:**

- Entrepreneurs and Executives in the SME's and Mid Sized Companies
- Banking Executives and Consultants involved in SME financing
- Start-up unit promoters and small business owners

### **Duration, Dates and Time:**

- 2 Days - November 8-9, 2019 ( 9.00 AM to 5.00 PM)

### **Coordinator and Contact Details:**

- Coordinator : Dr. P. Amalanathan (7899362379)  
: [amalanathan@xime.org](mailto:amalanathan@xime.org)
- Contact : Mr. Rajendra Desai (988653850)  
: [raj@xime.org](mailto:raj@xime.org) ; [mdpblr@xime.org](mailto:mdpblr@xime.org)

### **Profile of Resource persons:**

**Mr. K. Rajasekaran:** Former AGM: **Global Trust Bank Ltd.** and Ex-trainer: **State Bank of Travancore**

He has long experience in Corporate/ SME banking, Trade Finance, Forex and banking operations. He has been a visiting faculty at various business schools and corporate trainer for various corporates and management organizations. He has conducted corporate training programs at Ahmedabad, Chennai and Bangalore on various topics like Export Import Procedures, Trade Finance and Letter of Credit facility for exporters and importers, Foreign Exchange Management for small exporters and Finance for Non-Finance Executives.

**Dr. Amalanathan P.:** Currently working as Associate Professor in the domain of Accounting and Finance, in XIME, Bangalore, since June, 2013. He is the Master Degree holder of Commerce, Management and Education. He has completed his research degrees M.Phil. & Ph.D. in M.S. University, Tirunelveli, Tamil Nadu. Prior to XIME, he has served as Faculty in higher education for more than 20 years in different reputed colleges in Tamil Nadu and Pondicherry. He has guided more than 15 M.Phil. Students. He has presented more than 15 research papers in the areas of commerce, education and management at the national & International level Seminars and Conferences. He has also published 13 research articles in the reputed national and international journals. Currently, he is one among the Recognized Research Guides in XIME Research Centre, affiliated to University of Mysore.

## **Fee Structure: -**

Per Delegate- Rs 6,500/- + GST (18%)

15% Discount for 3 or more delegates from the same organization

Mode of Payment: Cheque / DD / NEFT /Paytm.

## **Bank Details:**

**Beneficiary: XAVIER INSTITUTE OF MANAGEMENT & ENTREPRENEURSHIP**

**Bank Name: South Indian Bank**

**Branch : Koramangala Branch**

**Account No.: 0416053000000201**

**IFSC Code : SIBL0000416**

## **Accommodation**

A limited amount of accommodation is available on first come first serve basis. Charges

Applicable for every 24 hours of stay for AC Rooms are Rs 1000/- for Twin Sharing and Rs 1500/- for Single occupancy. GST 18% is applicable. Mode of Payment: Cheque / DD / NEFT /Paytm.

## **About XIME**

XIME is one of the top B-Schools of India, with excellent campuses in Bangalore, Kochi and Chennai. It has been founded in 1991 by a group of academicians headed by Prof. J. Philip, who is a former Director of IIM-Bangalore and a former Dean of XLRI. XIME's flagship programme is its two-year PGDM. XIME has a strong B-Schools network with some of the leading institutions in France, Germany, Italy, the U.S., Brazil, China, Russia and South Africa.

XIME received ACBSP accreditation (Accreditation Council for Business Schools and Programs of the United States), a milestone in the onward progress of the institution. XIME has found 11th place in the CSR ranking of Private B-Schools, 26th Rank among all B Schools of India by Careers 360 in Nov 2018 and A1 category by Business Standard published in December 2018.

## **Venue**

Xavier Institute of Management & Entrepreneurship  
Electronics City, Phase II, Bangalore - 560 100

## **For Any further details, please contact**

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