

COLLEGE OF AGRICULTURAL BANKING
RESERVE BANK OF INDIA, PUNE

Announces

Case Writing Competition, 2016

MSMEs play a pivotal role in the industrial economy of the country and there is a compelling need to carefully nurture and support this sector. With the 'Make in India' programme initiated by the Government of India, there is an added thrust on this sector. Finance is often the lynchpin to the success or otherwise of a fledging sector. As such, any effort at nurturing the MSME sector is almost certain to involve the banking and financial services sector. Adequacy and timeliness are the two critical pillars of MSME financing. Banks need competent functionaries who are entrepreneurially sensitive to meet these twin requirements of entrepreneurs. Innovative borrower selection practices coupled with processes that build robust MSME portfolios are the need of the hour: just remaining within the confines of a bank and its standard processes are likely to be quite inadequate in this quest.

2. In this connection, the College of Agricultural Banking (CAB), Reserve Bank of India, Pune, is organising a Case Writing Competition. We encourage bankers to contribute case studies where finance was extended to an MSME borrower in an innovative way - a way which has the potential to sensitise other bankers as well.

Various details, terms and conditions of the Case Writing Competition are given below:

A. Participants

- a. Staff members of Scheduled Commercial Banks, including Members of Faculty from banks' training establishments (including SIDBI)
- b. Staff members of RRBs, State Cooperative Banks and Urban Cooperative Banks, including Members of Faculty from banks' training establishments
- c. Staff members of Non Banking Finance Companies (NBFCs)

B. Topic

"Case Study: Lending to an MSME Borrower in an Innovative Way"

C. Language, Structure (indicative) and Word Limit

- a. Cases may be written in either English or Hindi;
- b. Structure (indicative):
 - Part I: Introduction – What makes the case unique–
 - Part II: Background – The First Contact – Evolution of the Enterprise –
 - Part III: Challenges for the Lender and their Solutions
 - Part IV: Results/Key Learning Points
- c. Maximum length will be four thousand words

D. Prizes

There will be three prizes, as under:

- a. First Prize - Rs. 20,000/-
- b. Second Prize - Rs. 15,000/-
- c. Third Prize - Rs. 10,000/-

Notes:

- (i) CAB reserves the right to restrict the number of prizes, depending on the quality and the number of entries received
- (ii) Apart from cash prizes, Certificates will also be given to the winning entries

E. Evaluation Criteria

Entries will be evaluated on the following criteria:

- i. Ingenuity of Solutions - 25% weightage
- ii. Potential of the case/story to sensitise other bankers -
50% weightage
- iii. Presentation, Language and Clarity - 25% weightage

F. Submission and Timelines

Participants may submit the following:

- a. Soft copy of the Case written by them (in PDF format)
- b. Scanned copy of Application-cum-Declaration Form, duly signed by them
- c. Bonafide Certificate, issued by the organisation at which the participant works

These may be sent by e-mail to the following id:

“cabcompetitions@rbi.org.in”

The **last date** for submission of entries is **January 31, 2016**. Entries received after this date will not be taken up for evaluation.

G. Other Terms and Conditions

- i. The entry must be original and should not have been published earlier. The participant must submit signed copy (scanned) of Application-cum-Declaration Form to this effect, along with the Case. This form must be completed diligently – no details may be left out
- ii. In order to protect identity of various entities, participants are expected to use fictitious names of persons/places/institutions. The objective of this exercise is to bring to the fore key learnings in lending to MSMEs and revealing identities will not help in this and so it must be eschewed
- iii. Entries should be typed in A4 sized page with font Times New Roman size of 12 points (English) or 11 point (Hindi) in Mangal Unicode. Line spacing must be kept at 1.5.
- iv. Any references and materials from other sources must be duly acknowledged
- v. A certificate from the branch/bank where the participant works, establishing his/her bonafides is essential (scanned copy may be e-mailed)
- vi. The decisions of the judges will be final
- vii. A Case may be contributed either individually or by up to five persons jointly (in cases of joint submission, prize will be distributed equally among the team members)
- viii. CAB reserves the right to publish the cases in its journal “CAB Calling” and for teaching/discussion purposes in its programmes/workshops.

H. For further clarifications, the following persons at CAB may be contacted:

- a. Shri Sundar Murthi : Phone Number 020-2553 8257;
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Pramod K Panda
Principal