

Programme on
Credit Appraisal and Monitoring

August 5 – 7, 2019

Target Group:

- ❖ **Small Finance Banks**
- ❖ **Urban Cooperative Banks**
- ❖ **Regional Rural Banks**

Coordinators

Prof Siddharth Kumar Bajpai
Dr Rakesh Gupta



National Institute of Bank Management
Pune, INDIA

Programme on Credit Appraisal and Monitoring (Small Finance Banks, Urban Cooperative Banks & Regional Rural Banks)

Background

Small finance banks have been set up in India with an objective to further the cause of financial inclusion and supply of credit to small business units; small and marginal farmers; micro and small industries; and other unorganised sector entities, through high technology – low cost operations.

Rating agency ICRA expects these small banks to grow at a compounded annual growth rate of 25 per cent to 30 per cent led by diversified loan growth, deposit mobilisation, improving asset quality and better return on equity. ICRA estimates that small banks have reported an annualised growth of 33 per cent in the Assets Under Management (AUM) in 9M FY2019 to Rs. 64,325 crore. These banks have been able to diversify their product mix and reduce the share of microfinance loans to their total loans to 44 per cent till December 2018 from 60 per cent in March 2017. Asset quality indicators of small banks have also improved with gross NPA declining to 5.8 per cent as on December 31, 2018, from 9.0 per cent as on March 31, 2018. However, though diversification into relatively lower risk products and write-offs for legacy loans will help in keeping asset quality in check, the quality of newer segments is yet to be tested and will vary depending on the robustness of credit underwriting, monitoring and collection frameworks of individual small banks.

Objective

The captioned three day programme has been designed with an objective to enhance competencies of small bank's officers who are handling advances portfolios at bank branches and also to hone skills of officers working in their controlling /Head/administrative offices and as such is focussed on credit appraisal and monitoring aspects

of small advances in MSME and retail segments. The programme will enable bank officers to have a better appreciation of credit appraisal of MSME and retail segments and sharpen their monitoring skills related to pre and post sanction processes in relevant segments of their loan portfolios.

Content

- ❑ Policy guidelines for MSME loan, Master directives of RBI
- ❑ Strategies to enhance the business portfolio in MSME
- ❑ Appraisal and assessment of working capital for MSME
- ❑ Appraisal and assessment of term loan and equipment finance
- ❑ Appraisal of salient products in the retail segment advances
- ❑ Due diligence, credit monitoring and early warning signals

Pedagogy

Lectures, discussions, experience sharing.

Target Audience

Officers who are handling advances portfolios in branches and administrative offices

Dates

August 5 – 7, 2019

The programme will commence at 9.00 am on August 5, 2019 and will conclude by 5.00 pm on August 7, 2019. Participants are requested to reach NIBM campus by the evening of August 4, 2019

Venue

NIBM Campus, Kondhwe Khurd, Pune, India.

Coordinators

Prof Siddharth Kumar Bajpai

Industry Expert as Assistant Professor

Dr Rakesh Gupta

Industry Expert as Assistant Professor

Hostel Accommodation

The programme is fully residential. Participants will be provided well-furnished single room AC accommodation in the Institute's hostel complex on the Campus. However, they will not be permitted to bring their family members to stay on the campus. In case any Officer/Executive with a physical/medical disability is being nominated, kindly inform us in advance with particulars of disability to facilitate necessary arrangements.

The Institute has facilities for outdoor and indoor games and a large walking/jogging trail for physical fitness besides a yoga centre. Participants are, therefore, encouraged to bring the appropriate clothes/gears.

Programme Fee (*per participant*)

US \$ 1200 for foreign participant

	<i>Fee</i>	<i>GST</i>	<i>Fee+GST</i>	<i>TDS</i>
<i>Member Banks</i> :	26400	4752	31152	2640
<i>Non-Member Banks</i> :	31200	5616	36816	3120

The fee includes the cost of tuition, board and lodging facilities, teaching material, etc. (Goods and Services Tax (GST) @ 18% and TDS @ 10%. Kindly send the TDS Certificate on priority to NIBM).

Please see the NIBM website for Programme Fee details, Mode of Remittance and the Pune city route map for local conveyance.

Nominations and Enquiries

Please address your enquiries and nominations to:

Prof Siddharth Kumar Bajpai

Dr Rakesh Gupta

Programme Coordinators

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Web : www.nibmindia.org

Last Date for Receiving Nominations: July 26, 2019

Last Date for Availing Early Bird Incentive of 5%: July 20, 2019