



**Programme on**  
**Credit Analysis**  
*Focus: Lending to Services Sector*

**September 18 – 22, 2017**

**Coordinators**  
**Dr Elizabeth James**  
**Prof N Ramani**



**National Institute of  
Bank Management  
Pune, India**

## Programme on

# Credit Analysis

## Focus: Lending to Services Sector

The Nikkei India Services Purchasing Managers' Index (PMI), which tracks services sector output on a monthly basis, rose from 50.2 in April 2017 to 52.2 in May 2017. The pick-up in service sector growth seen mid-way through the first quarter (FY) suggests that GDP could expand at a faster rate should growth momentum be maintained in June 2017, though there are downside perils to this. Due to the peculiar nature of many of the services sector projects, there is a need for a more proactive approach to tap the opportunities in the sector in a coordinated way. Some services like software and telecom are big ticket items that give India a brand image in services. While further focus on these services is needed to retain and further our lead, the time has come to focus on some other high potential big ticket items - such as tourism and hospitality sector, ports services and railways - that have high manufacturing sector and employment linkages.

Hence, a large number of businesses which require financial assistance can be profitably tapped by the banks if they understand the business model and subsequently the financing requirements. Against this backdrop the programme is designed to equip participants with necessary qualitative and quantitative skills to assess the potentialities and the risks involved in lending to the services sector. And also to facilitate taking the right credit decision through an objective and comprehensive assessment of credit needs, credit worthiness, economic and financial feasibility of the activities/projects proposed for bank finance.

### Content

- An overview of the services sector and potentialities for lending under different segments.
- Issues and challenges in lending to the services sector: specific focus on lending to hospitals, educational institutions, hotels, restaurants, contractors and film financing.
- Credit appraisal and assessment of working capital and term loan requirements under various segments in the services sector: corporates and SMEs.
- Project and infrastructure finance: Various sub-sectors under the services sector which are now coming under infrastructure.

- Business environment and strategy analysis: Understanding companies' business decisions, scrutiny of company's competitive strategy for product/services mix and cost structure.
- Economic analysis: Identifying key economic variables for the future performance of the company.
- Industry analysis: Impact of the prospects and structure of the industry on a company's profitability.
- SWOT analysis.
- Financial statements analysis: Common size statements, trend analysis, ratio analysis and cash flow analysis, reporting under IFRS standards and its implications on financial parameters.
- Cash flow-based lending to services sector.
- Lending to new businesses: Financing dotcoms, tours and travels, time zones, amusement parks, gymnasium, etc.
- Financing exports and imports in the services sector.
- Non-fund-based lending.
- Channel financing.
- Review and monitoring of accounts.
- Recent policy measures/reforms in the services sector.

### Target Audience

The programme has been designed to fulfill the requirements of credit analysts and credit officers in Scale I, II and III with a minimum of two years' experience in credit. Junior level credit analysts/credit officers from commercial banks, infrastructure finance companies, NBFCs, cooperative institutions and credit rating agencies would find the programme to be highly relevant to their profession.

### Faculty

The programme will largely be conducted by the NIBM faculty. In addition, experts from the industry will also be invited as guest speakers.

### Methodology

The programme has been designed to give conceptual, experiential and participatory learning through lecture sessions backed by focused cases and experience-sharing by the guest speakers.

### Dates

September 18–22, 2017

The programme will commence at 9.00 am on Monday, September 18, 2017 and conclude by evening 5.00 pm on Friday, September 22, 2017. Participants are requested to reach the campus by the evening of Sunday, September 17, 2017.

### Venue

NIBM Campus, Kondhwe Khurd, Pune, India.

### 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 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 Coordinators

**Dr Elizabeth James**  
Assistant Professor

**Prof N Ramani**  
Visiting Faculty as an  
Industry Expert

**Finance (Area Group)**

## Nominations and Enquiries

Please address your enquiries and nominations to:

**Dr Elizabeth James**  
**Prof N Ramani**

Programme Coordinators  
National Institute of Bank Management  
NIBM Post office, Kondhwe Khurd  
Pune 411 048, India

Tel : 0091-20-26716000 (EPABX)  
26716219/26716284 (Direct)

Fax : 0091-20-26834478

E-mail : elizabeth@nibmindia.org  
ramani@nibmindia.org

Web : www.nibmindia.org

**Last Date for  
Receiving Nominations:**  
September 8, 2017

**Last Date for  
Availing Early Bird Incentive of 5%**  
September 2, 2017

*(See Fee Structure on home page of the website)*

## Programme Fee (per participant)

US \$ 2000 for foreign participant

*(See fee structure on home page of the website for incentive)*

	Fee	CGST	SGST	Fee+ CGST+SGST	TDS
Mem. Banks :	42000	3780	3780	49560	4200
Non-Mem. Banks :	49200	4428	4428	58056	4920

The fee includes the cost of tuition, board and lodging facilities, teaching material, etc. (Central Goods and Services Tax (CGST) @ 9%, State Goods and Services Tax (SGST) @ 9% and TDS @ 10%. Kindly send the TDS Certificate on priority to NIBM).

### Mode of Payment for Indian Participants

- The fee may preferably be transferred by RTGS/NEFT/ECS to our A/c No. 20002400021 with Bank of Maharashtra, NIBM Branch, Pune (IFSC Code MAHB0001124). NIBM PAN No. AAATN0040P and NIBM GSTIN No. 27AAATN0040P1ZJ.
- National Institute of Bank Management  
NIBM Post Office, Kondhwe Khurd, Pune 411 048, INDIA.

### Mode of Payment for Foreign Participants

#### Mode of Remittance: SWIFT\*

- Name & Address of our Bankers : **Oriental Bank of Commerce  
C-2, Shop No. 4-5, Bramha Estate  
Kondhwe Khurd, Pune 411 048  
Maharashtra, India**
- Name of the Account : **National Institute of Bank Management**
- NIBM's Bank Account No. with Oriental Bank of Commerce : **Current A/C 11281131004402**
- Bank's Swift Code : **ORBCINBBFCP**
- Oriental Bank of Commerce A/c No. with Correspondent Bank : **36152559**
- Preferred currency : **USD**
- Correspondent Bank : **CITIBANK N.A.**
- Swift code for Citi Bank : **CITIUS33**

**\* The Foreign Bank Charges/ SWIFT charges/Commission is to be borne by the remitter. The fees mentioned in the invoice/brochure is to be paid to NIBM, net of all bank charges.**

**\*Payments will be accepted only through electronic mode.  
Cheques/DDs/Pay Orders will not be accepted.**

- For all electronic remittances, kindly send a confirmatory e-mail at: [accounts@nibmindia.org](mailto:accounts@nibmindia.org) giving details of the remitter and participant, name and dates of programme, etc.**

Please see programme fee structure on home page of the website for early bird incentive, incentives for SAARC and other developing countries, mode of remittance, Pune City route map and local conveyance.