

# Corporate Credit Appraisal

July 11 – 15, 2016



*Coordinators*  
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National Institute of Bank Management  
Pune, India

# Corporate Credit Appraisal

Corporates across various industrial sectors raise substantial amount of capital from banks and financial institutions in the form of debt. They also avail non-fund credit facilities like Letter of Credit (LoC) and bank guarantees. Though banks lend money to segments like retail and infrastructure, corporates are still the largest segment. As the amount of loan to each corporate is significantly large, the credit risk needs to be analysed more diligently and in a structured manner.

Besides, significant increase in bad loans in the wholesale banking portfolio of banks in recent years and the changing business environment makes it necessary to have a relook at the credit appraisal process and to use the right kind of tools and techniques to assess the risk of borrowers. Corporates demand a variety of credit products at competitive rates. In order to have a better bargaining power, loan officers should be able to design and offer right credit products to customers at the right price.

## Objectives

By the end of the programme the participants will be able to:

- Do credit analysis using organised methodologies
- Estimate credit requirements of customers precisely
- Offer right credit products.

## Pedagogy

The programme will be driven by real-life case studies. In addition, group discussions, exercises and interaction with senior bank executives will be used.

## Course Content

The programme contents are divided into three baskets – foundation, credit appraisal, and assessment and advanced topics as follows:

### **Foundation for Credit Analysis:**

- ❑ Overview of credit markets
- ❑ Industry analysis
- ❑ Financial statements analysis
- ❑ Cash flow statement analysis.

### **Credit Appraisal and Assessment:**

- ❑ Appraisal of manufacturing enterprises
- ❑ Appraisal of projects
- ❑ Appraisal of service enterprises
- ❑ Assessing non-financial risks
- ❑ Appraisal of high-risk customers
- ❑ Assessment of fund-based and non-fund-based credit requirements
- ❑ Analysis of CMA.

### **Advanced Credit Appraisal:**

- ❑ Trends in operating cycle of various sectors and changing working capital requirements
- ❑ Analysis of business plans
- ❑ Cash flow-based lending
- ❑ Early warning signs and prediction of default
- ❑ Risk capital products.

## Target Group

**Credit analysts/financial analysts/credit risk analysts of banks and financial institutions with a minimum of five years' experience in credit.**

## Dates

July 11 – 15, 2016

The programme will commence at 9.00 am on July 11 and conclude by 5.00 pm on July 15, 2016.

Participants are expected to reach the NIBM campus positively by the evening of July 10, 2016.

## Venue

NIBM Campus, Kondhwe Khurd  
Pune, India.

## 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 appropriate clothes/gear.

## Programme Fee (per participant)

US \$ 2000 for foreign participant

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

	Fee	ST	SBAC	Fee+ST+SBAC	TDS
Mem. Banks	: 35000	4900	175	40075	3500
Non-Mem. Banks	: 41000	5740	205	46945	4100

The fee includes the cost of tuition, board and lodging facilities, teaching material, etc. (Service Tax (ST) @ 14%, Swachh Bharat Abhiyan Cess (SBAC) @ 0.5% and TDS @ 10%. Kindly send the TDS Certificate on priority to NIBM).

**Last Date for  
Receiving Nominations:**  
July 1, 2016

**Last Date for  
Availing Early Bird Incentive:**  
June 25, 2016  
(See fee structure on  
home page of the website)

## Nominations and Enquiries

Please address your enquiries and nominations along with the fees to:

Dr M Manickaraj  
Prof N Ramani  
Programme Coordinators  
National Institute of Bank Management  
NIBM Post Office, Kondhwe Khurd  
Pune 411 048, India.

Tel : 0091-20-26716000 (EPABX)  
26716357, 26716284 (Direct)  
Fax : 0091-20-26834478  
E-mail : manick@nibmindia.org  
ramani@nibmindia.org  
Website : www.nibmindia.org

### 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 ST No. AAATN0040PST001.
- 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. : Current A/C 11281131004402  
with Oriental Bank of Commerce
- Bank's Swift Code : ORBCINBBFCP
- Oriental Bank of Commerce A/c No. : 36152559  
with Correspondent Bank
- 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.