



Coordinators

Dr Elizabeth James

Dr Richa Verma Bajaj

Programme on

Credit Analysis

Focus: Lending to Manufacturing and Services Sector

June 10 – 19, 2019



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

Programme in Credit Analysis

Focus: Lending to Manufacturing and Services Sector

Moody's Investors Service has a stable outlook on the Indian banking system for the next 12-18 months in 2019 as economic growth prospects remain healthy amid weak, but stabilising, asset quality. The stable outlook was based on six parameters—operating environment, asset quality, capital, funding and liquidity, profitability and efficiency and government support—all of which Moody's believed were stable.

To support this growth the lending and appraisal process has to of higher standards. It is concerned with identifying, evaluating and mitigating those risks which may result in a company not being able to meet its creditors' claims. It also involves the examination of the link between management performance or capacity and the working relationship of a company's assets, liabilities and equity as shown on its balance sheet, the result of its operations as reflected in its income statement and cash flow. The evaluation of the company's financial statements and the ratios that indicate the efficiency of the company's performance will thus provide an indicator of the probability of success of the ability to service its debt in the future.

The captioned ten-day programme, wherein adequate time will be devoted to focus on the whole process under credit appraisal for all major sectors. In addition, Industry visits scheduled in the programme will enhance learning.

Objectives

This programme will lay emphasis on training credit officers to process credit appraisal note with complete understanding - quantitative and qualitative analyses of the credit proposal. Programme will also include all the components of the credit management with the help of case studies. Hence the programme will have a structured and systematic approach to evaluate the credit standing of a company and assess the relative attractiveness of the risk-return profile of the investing/lending proposition in manufacturing and services sector from large and mid-corporate, SMEs etc.

Target Group

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 useful.

Pedagogy

The methodology for the programme has been designed to give experiential and participatory learning to the participants. Accordingly, lecture sessions, exercises, case analysis, group discussions and interfaces with practitioners and visit to manufacturing units in Pune will be facilitated.

Content

- ☞ An Overview of Credit Market
- ☞ Macro-economic environment analysis.
- ☞ Industry Analysis: Impact of the prospects and structure of the industry on company's profitability.
- ☞ Analysing Financial Statements
- ☞ Financial and Non-Financial covenants.
- ☞ Credit Appraisal and assessment of working capital and term loan requirements under various segments: Corporates, SME, under both Manufacturing and Services Enterprises, Agro-Project and emerging new sectors.
- ☞ Lending to Infrastructure.
- ☞ Non-Fund Based Facilities: Types of LCs and BGs; Estimation of Requirements
- ☞ Channel Finance
- ☞ Receivables Financing: Bill Discounting and Bill Purchase.
- ☞ Financing Exports and Imports
- ☞ Rating of Borrowers
- ☞ Study Visit to manufacturing Units in Pune will be arranged for participants

Dates

June 10 – 19, 2019

The programme will commence at 9.00 am on Monday, June 10, 2019 and will conclude by 5.00 pm on Wednesday, June 19, 2019. Participants are expected to reach NIBM campus by the evening of June 09, 2019.

Venue

NIBM Campus, Kondhwe Khurd

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 Coordinators

Dr Elizabeth James

Assistant Professor

Dr Richa Verma Bajaj

Assistant Professor

(Finance Area Group)

Programme Fee (per participant)

US \$ 3200 for foreign participant

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

	Fee	GST	Fee+ GST	TDS
Member Banks :	61200	11016	72216	6120
Non-Member Banks :	70800	12744	83544	7080

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).

Last Date for

Receiving Nominations:

May 31, 2019

Last Date for

Availing Early Bird Incentive of 5%:

May 25, 2019

(See fee structure on home page of the website)

Nominations and Enquiries

Please address your enquiries and nominations to:

Dr Elizabeth James

Dr Richa Verma Bajaj

Programme Coordinators

National Institute of Bank Management

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Pune 411 048, India.

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0091-20-26716219 (Direct)

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Fax : 0091-20-26834478

E-mail : elizabeth@nibmindia.org

richa@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 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. : **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 giving details of the remitter 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.