

July 6 – 15, 2020
(Online Course Duration 25 hours)

Online Training Programme on

Corporate Credit Analysis

Coordinator

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(Finance Area Group)*



National Institute of Bank Management
Pune, India

Until today lending to corporates is the major business for commercial banks and for NBFCs specializing in corporate credit. It was believed that large firms will not generally fail and hence the risk of lending to corporates is very low. However, recent history has shown that Corporates too are vulnerable to changes in global and domestic economic scenarios and hence impact the quality of credit portfolios of banks and financial institutions significantly. Banks and financial institutions, therefore, must have well trained corporate credit analysts who can do credit appraisal in a structured manner, identify risks, stipulate right covenants to mitigate risks, assess credit requirements correctly and can offer right credit products.

Objectives

Major objectives of the programme are to equip the participants with

- The necessary skills and tools for doing credit analysis in a structured manner
- Methods for assessing credit requirements of customers precisely
- Credit products that would meet the varied needs of customers

Programme Coverage

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

I. Foundations for Credit Analysis

- Introduction to corporate credit
- Financial Statements analysis
- Cash flow statement analysis

II. Credit Analysis and Assessment

- Credit analysis of manufacturing enterprises
- Credit analysis of service enterprises
- Appraisal of Projects
- Assessing non-financial risks
- Assessment of fund based and non-fund based credit requirements

III. Advanced Topics

- Trends in operating cycle of various sectors and working capital requirements
- Cash flow based lending
- Use of publicly available data and third party sources for credit analysis and monitoring
- Early warning signs and prediction of default

Target group:

Credit Analysts/Financial Analysts/Credit Risk Analysts in the HO/CO/Industrial Finance Branches of banks, NBFCs, rating agencies, and mutual funds.

Pedagogy

25 hours of virtual interactive sessions and prerecorded videos of lectures. Will be delivered through an online platform.

Participants will be provided reading material, case studies, recorded lectures and live interactive sessions by NIBM Faculty and senior industry professionals.

Modalities

Participants enrolled to the programme will be provided with log-in id and password for getting access to NIBM's online platform. The detailed programme schedule and guidance for navigating through the platform such as accessing courseware, viewing video sessions, participating in live sessions, etc. will be provided. The programme window will be open for a maximum 10 days including date of commencement.

Executives attending the program would need internet access on a desktop or laptop with Google Chrome to enable access to live and recorded sessions. Participants would also need to have MS-Office on their desktop / laptop for accessing excel and word files.

Completion Certificate

A completion certificate will be given to the participant at the end of the programme. Participant has to remain logged in for at least the total number of engagement hours within the duration of the programme for being considered to have completed the same.

Nominations and Enquiries

Nominations are invited from both Institutions and Individuals from India and Abroad. Executives working in Banks/Financial Institution/Consulting Firms/Technology Firms in the Banking and Financial Services domain can apply for the programme in their individual capacity.

Please address your enquiries and nominations to:

Dr M Manickaraj
Programme Coordinator
National Institute of Bank Management
NIBM Post Office, Kondhwe Khurd
Pune 411 048 (INDIA)

Tel. : 0091-20-26716000 (EPABX)

E-mail : manick@nibmindia.org

For further details, visit us at Website: www.nibmindia.org

Last Date for Receiving Nominations: July 3, 2020

Programme Fee (per participant) for 25 hours programme

US \$ 1000 for foreign participant

	Fee	GST	Fee+GST	TDS
Member Banks :	21000	3780	24780	2100
Non-Member Banks :	24500	4410	28910	2450
Individual Nominee :	24500	4410	28910	----

The fee includes the cost of tuition, access to reading material and recorded videos, etc. (Central Goods and Services Tax (GST) @ 18%, 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 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 giving details of the remitter and participant, name and dates of programme, etc.**