

Programme on Lending to Large and Mid-Corporate

Needless to emphasize, bank credit to productive sectors of the economy has a critical role in sustaining economic growth. Indian Economy is expected to grow at 7.5 per cent in the year 2016-17. As a rule of thumb the financial sector has to have a growth rate of two-and-a-half times the general economy to meet the credit requirements. But, the banking sector is currently facing one of the tough times. High stress to banks are emanating from deterioration in corporate balance sheets. Net flows to the industrial sector slowed markedly to 2.7 per cent – from 5.6 per cent a year ago – reflecting the stress in the larger constituents such as infrastructure, construction, petroleum and coal. Stalling of projects in the power and road segments and dwindling cash flows which affected the quality of bank assets deterred new lending to infrastructure. Basic metal and metal products, chemicals and chemical products, and textiles, on the other hand, absorbed higher credit flows. Thus, efforts have to be redoubled to free up credit flows to the productive sectors of the economy so that growth is supported.

However, the lending environment in which the banks operate has become extremely competitive. While the borrower expectations are rising, the volatile interest rate environment is placing heavy burden on bank's spread. Due to increasing borrower defaults, it is very important for banks to be proactive in taking lending decisions. In light of Basel II, proper assessment of credit risk and continuous monitoring of loans are crucial issues. However, the Indian banking system is financially stable and resilient to the shocks that may arise due to higher non-performing assets (NPAs) and the global economic crisis, according to a stress test done by the Reserve Bank of India (RBI). Despite this, the officers working in the credit area need to be properly equipped with the latest tools and techniques of credit risk analysis, risk measurement and management, with particular reference to risk and return framework.

The objectives of the programme are to empower banks to scan and monitor business environment and identify lending opportunities, use financial and non-financial appraisal techniques, and manage lending relationship in mutual interest. The case studies developed by NIBM for appraisal and structuring of corporate loans form the basis of the programme.

The programme intends to reach out to the executives of banks and financial institutions who are concerned with credit to corporate and mid-corporate, be it in Head Office, Zonal/Regional Offices and Branches.

Programme Coverage

- Corporate Credit Analysis
- Lending strategies for large and mid-corporate segments
- Structuring, appraisal and assessment of fund and non-fund based limits to corporate
- Appraisal and assessment of requirements of mid corporate
- Financing Infrastructure Projects
- Financing exports and imports
- Transition to IFRS: Issues and Challenges for Banks
- Loan Syndication
- Managing corporate relationship
- Structured finance and credit derivatives
- Credit risk measurement and management at portfolio level
- Follow-up and monitoring of corporate loans
- Management of NPA's

Participation

The programme intends to reach out to the executives in Scale III to V of banks and financial institutions, who are concerned with credit to large corporate and mid-corporate, be it in Head Office, Zonal/Regional Offices and specialized branches such as Industrial Finance/Corporate Finance/ Large Corporate/Mid Corporate etc.

Dates

December 13 – 17, 2016

The programme will commence at 9:00 am on December 13 and conclude by the evening of December 17, 2016. Participants are expected to reach the NIBM campus positively by the evening of December 12 and plan for their return journey after 5.00 pm on December 17, 2016.

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 Fee (per participant)

US \$ 2000 for foreign participant

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

	Fee	ST	SBAC	KKC	Fee+ST+ SBAC+KKC	TDS
Mem. Banks	: 35000	4900	175	175	40250	3500
Non-Mem. Banks	: 41000	5740	205	205	47150	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%, Krishi Kalyan Cess (KKC) @ 0.5% 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 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*

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

Nominations and Enquiries

Please address your enquiries and nominations to:

Dr Richa Verma Bajaj
Prof Narayanaswamy Ramani

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

Tel : 0091-20-26716000 (EPABX)
26716465/26716284 (Direct)

Fax : 0091-20-26834478

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

Web : www.nibmindia.org

Last Date for Receiving Nominations:

December 3, 2016

Last Date for Availing Early Bird Incentive:

November 28, 2016

(See Fee Structure on home page of the website)