

# Programme on Lending to Large and Mid-Corporate

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November 18 – 22, 2019



Loans

*Coordinators*  
Dr Richa Verma Bajaj  
Dr M Manickaraj



National Institute of  
Bank Management  
Pune, India

# Programme on Lending to Large and Mid-Corporate

India's business environment appears to be turning positive with an increase in corporate loans to industries like infrastructure (particularly to power, roads, and ports), chemical and chemical products, all engineering, vehicles and petroleum, coal products and nuclear fuels etc. However, the overall credit growth has declined marginally to 12.02 per cent in July 2019, from 12.33 at end of July 2018. Bank credit to productive sectors of the economy has a critical role in sustaining economic growth, which is expected to be 7.5 per cent in 2019 and 2020, according to Organisation for Economic Cooperation and Development (OECD).

The major factors contributing to growth in credit are declining bad debt and improvement in the rate of recovery after the introduction of Insolvency and Bankruptcy Code. In addition, the Government of India's recapitalization package to strengthen the public sector banks also provided important impetus to improve corporate loan book. Though, this appears to be a new dawn for the banking industry, it is very important for banks to be proactive in taking lending decisions. In light of Basel Norms, proper assessment of credit risk and continuous monitoring of loans is crucial. Given these, the officers working in credit, needs to be equipped with the latest tools and techniques for credit risk analysis, risk measurement and management, with particular reference to the risk and return framework.

## Target Audience

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 or specialized branches such as Industrial Finance Branch/Corporate Finance Branch/ Large Corporate Branch/Mid Corporate Branch, etc.

## Objectives of the programme

By the end of the programme the participants will be empowered to

- scan and monitor the business environment;
- identify lending opportunities;
- use financial and non-financial appraisal techniques, and
- managing the lending relationship with corporate customers in mutual interest

## Content

- ❑ Sectoral Perspective for Lending
- ❑ Analysis of financial statements prepared under IndAS/IFRS
- ❑ Credit appraisal for term loans
- ❑ Credit appraisal for working capital
- ❑ Assessment of working capital including fund based credit and non-fund based credit
- ❑ Financing Infrastructure Projects
- ❑ Financing exports and imports
- ❑ Loan Syndication
- ❑ Managing corporate relationship
- ❑ Follow-up and monitoring of corporate loans
- ❑ Documentation
- ❑ Credit risk management

## Pedagogy

Case studies developed by NIBM will form the basis for the programme. Interaction with practitioners and lecture method too will be used in the programme.

## Dates

November 18 – 22, 2019

The programme will commence on November 18 at 9.00 a.m. and conclude at 5.00 p.m. on November 22, 2019. Participants are requested to reach the NIBM Campus by the evening of November 17, 2019.

## 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 Coordinators

Dr Richa Verma Bajaj  
Assistant Professor

Dr M Manickaraj  
Associate Professor &  
Associate Dean-Education

(Finance Area Group)

## Last Date for Receiving

### Nominations:

November 8, 2019

## Last Date for

### Availing Early Bird Incentive of 5%:

November 2, 2019

(See fee structure on  
home page of the website)

## Nominations and Enquiries

Please address your enquiries and  
nominations to:

Dr Richa Verma Bajaj  
Dr M Manickaraj  
Programme Coordinators  
National Institute of Bank Management  
NIBM Post Office, KondhweKhurd  
Pune 411 048 (INDIA)

Tel. : 0091-20-26716000 (EPABX)  
0091-20-26716320/357 (Direct)

Fax : 0091-20-26834478

E-mail : richa@nibmindia.org;  
manick@nibmindia.org

For further details, visit us at Website :  
[www.nibmindia.org](http://www.nibmindia.org)

## Programme Fee (per participant)

US \$ 2000 for foreign participant

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

	Fee	GST	Fee+GST	TDS
Member Banks :	42000	7560	49560	4200
Non-Member Banks :	49200	8856	58056	4920

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).

## 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\*

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. with Oriental Bank of Commerce : **Current A/C 11281131004402**
4. Bank's Swift Code : **ORBCINBBFCP**
5. Oriental Bank of Commerce A/c No. with Correspondent Bank : **36152559**
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](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.