

**Online Programme on**  
**Effective Credit Monitoring of**  
**Corporate & SME Advances**

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**January 28 – 31, 2021**

**(Online course duration 15 hours)**

*Coordinators*

**Prof Siddharth Kumar Bajpai**

**Dr Dipali Krishnakumar**



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

A carefully appraised loan is supposed to bring out all risks – inherent and probable – related to the loan proposal and thus allows the bank to put in place various risk mitigation measures so as to ensure that the bank is not put to loss in future. However, a rigorous appraisal and assessment of a credit proposal has its own limitation. It captures and records risks at the time of assessment only. In a dynamic world risk profile of a borrower may undergo a sudden or gradual change due to factors unknown or unanticipated at the time of appraisal. Given that the Corporate & large SME advances constitute a major and vulnerable chunk of any commercial bank's loan book which are sensitive to changes in risk metric, it is imperative that a rigorous, systematic and effective credit monitoring drill is put in place. More often than not, effective credit monitoring assumes more importance than even a painstakingly carried out credit appraisal.

### **Objective**

This programme is designed to enhance awareness and upgrade skills of the officers entrusted with monitoring of Corporate & SME advances at branch/Regional/Zonal office levels so as to help them in effective monitoring and detecting early warning signals well in time.

### **Content**

- Importance of financial statement analysis in assessing financial health of individual advances.**
- Cash flow statement analysis and its role in credit monitoring**
- The detailed drill of Credit Monitoring alongwith real life examples.**
- Early warning signals in the conduct of the account.**
- A case study on credit monitoring and its implications**
- Earning manipulations and financial reporting frauds**
- Monitoring aspects in pre and post shipment advances**

### **Target Group**

**This programme is intended for bank officers entrusted with monitoring Corporate & SME advances portfolios in the bank branches/Regional/Zonal office level.**

## Modalities

This online course will have 15 hours of engagement time spread over a maximum 4 days, which includes self-paced study and live interactions of participants wherever warranted. The courseware will include the following:

- I. Reading material for self-study, case study or exercise material
- II. Video sessions comprising of:
  - ❖ Pre-recorded video sessions on several topics.
  - ❖ Live video sessions by faculty or guest lecturers.

Participants enrolled to the programme will be provided with login id and password to enter into the learning management platform of the institute. Guidance will be provided for navigating through the various activities in the platform such as accessing courseware, viewing video sessions, participating in live sessions, etc. The programme window will be open for maximum 4 days including date of commencement.

Live session schedule will be provided at the start of the programme.

Executives attending the programme would need a good internet access on a desktop or laptop with Google Chrome to enable access to live and recorded sessions.

## 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:

Prof Siddharth Kumar Bajpai  
Dr Dipali Krishnakumar  
Programme Coordinators  
National Institute of Bank Management  
NIBM Post office, Kondhwe Khurd  
Pune 411 048, India

Tel. : 0091-20-26716000 (EPABX)  
E-mail : s.bajpai@nibmindia.org/k.dipali@nibmindia.org  
Web : www.nibmindia.org

**Last Date for Receiving Nominations: January 25, 2021**

## Programme Fee (per participant) for 15 hours programme

US \$ 600 for foreign participant

	Fee	GST	Fee+GST	TDS
Member Banks :	13200	2376	15576	1320
Non-Member Banks :	15500	2790	18290	1550
Individual Nominee :	15500	2790	18290	----

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\*

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](mailto:accounts@nibmindia.org) giving details of the remitter and participant, name and dates of programme, etc.**