



Programme on Lending to Large and Mid-Corporate

June 25 – 29, 2018

Coordinators

Dr Richa Verma Bajaj

Dr M Manickaraj



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

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. India's GDP is expected to grow between 7 to 7.5 per cent in 2018-19, as per recent Economic Survey. The major factors contributing to this growth are: newly introduced Goods and Services Tax (GST), the new Insolvency and Bankruptcy Code, the implementation of the recapitalization package to strengthen the public sector banks, further liberalization of FDI and global recovery. Though the banking sector in the country is facing one of the tough times, 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 banks' spread. Moreover, level of NPA of banks has risen significantly. Therefore, it is very important for banks to be proactive in taking lending decisions. In light of Basel Accord Norms, proper assessment of credit risk and continuous monitoring of loans are crucial issues. However, according to a stress test done by the Reserve Bank of India (RBI) 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. 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 risk and return framework.

Objectives

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

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

Content

- ♦ Perspective on various industrial sectors 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

Target

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.

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

June 25 –29, 2018

The programme will commence on June 25th at 9.00 a.m. and conclude by 5.00 p.m. on June 29, 2018. Participants are requested to reach NIBM Campus by the evening of June 24, 2018.

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

Assistant Professor

(Finance Area Group)

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).

Last Date for

Receiving Nominations:

June 15, 2018

Last Date for

Availing Early Bird Incentive of 5%:

June 9, 2018

(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, Kondhwe Khurd

Pune 411 048, India.

Tel. : 0091-20-26716000 (EPABX)

0091-20-26716320 (Direct)

0091-20-26716357 (Direct)

Fax : 0091-20-26834478

E-mail : richa@nibmindia.org

manick@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. 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.

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.