

# Programme on Effective Credit Monitoring for Corporate and SME Advances

October 14 – 16, 2019



*Coordinators*  
**Shri Siddharth Kumar Bajpai**  
**Dr Rakesh Gupta**



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

# Programme on Effective Credit Monitoring for Corporate and SME Advances

## Background

Credit administration is a critical element in maintaining the safety and soundness of loan portfolios. The risk profile of a loan as determined at the time of sanction, does not remain static. Despite best assessments and appraisals, even best quality assets may show signs of incipient sickness and its risk grade may slip down due to changes taking place in the internal or external environment. Without rigorous and effective monitoring early warning signals can be overlooked thus increasing the risk of a good asset turning into a non-performing one. To prevent deterioration in the quality of loan portfolio it is imperative that an effective monitoring system is put in place so as to ensure the quality of the loan book.

For the various components of credit administration to function appropriately, management at all levels must understand and demonstrate that it recognizes the importance of monitoring and controlling credit risk.

## Objective

The captioned programme has been designed with an objective to enhance competencies of officers engaged in credit monitoring of advances portfolios at branches and administrative/controlling office levels. The programme will enable participants to have a better appreciation of monitoring issues and post-sanction processes of loans in corporate and SME segments.

## Content

- Key issues in post-sanction processes from loan monitoring angle
- Beyond balance sheet perspective with special focus on monitoring aspects
- Common deficiencies in loan monitoring from the perspective of Forensic Audit
- Early warning signals in Corporate and SME advances,
- Common monitoring lapses in Export/Import credit.

## Pedagogy

Lectures, discussions, Experience sharing.

## Target Group

Officers engaged in credit monitoring of advances portfolios at branches and administrative/controlling office levels

## Dates

October 14 – 16, 2019

The programme will commence at 9.00 am on October 14, 2019 and will conclude by 5.00 pm on October 16, 2019. Participants are requested to reach the NIBM campus by the evening of October 13, 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

**Shri Siddharth Kumar Bajpai**

*Industry Expert as Assistant Professor*

**Dr Rakesh Gupta**

*Industry Expert as Assistant Professor*

**(Finance Area Group)**

## Programme Fee (per participant)

US \$ 1200 for foreign participant

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

	Fee	GST	Fee+ GST	TDS
Member Banks :	26400	4752	31152	2640
Non-Member Banks :	31200	5616	36816	3120

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).

## Nominations and Enquiries

Please address your enquiries and nominations to:

**Shri Siddharth Kumar Bajpai**

**Dr Rakesh Gupta**

Programme Coordinators

National Institute of Bank Management

NIBM Post office, Kondhwe Khurd

Pune 411 048, India

Tel : 0091-20-26716000 (EPABX)

0091-20-26716394 (Direct)

0091-20-26716271 (Direct)

Fax : 0091-20-26834478

E-mail : s.bajpai@nibmindia.org

rakeshgupta@nibmindia.org

Web : www.nibmindia.org

**Last Date for**

**Receiving Nominations:**

October 4, 2019

**Last Date for**

**Availing Early Bird Incentive of 5%**

September 28, 2019

*(See Fee Structure on home page of the website)*

## 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\*

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 participant, name and dates of programme, etc.

Please see programme fee structure on the 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.