

Programme on Assessment of Working Capital Requirements

December 9 – 13, 2019



Coordinators
Dr Elizabeth James
Prof Siddharth Kumar Bajpai



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

Programme on Assessment of Working Capital Requirements

Working capital loans should be tailored to suit the precise requirements of the client, in any of the various instruments available or structured as a combination of cash credit, demand loan, bill financing and non-funded facilities. The banks' credit personnel should be able to gauge the credit needs of each client and frame the exact solutions. Hence the team should have a deep understanding of the intricacies of various industries and should understand the business potential of companies.

The real test of quantitative appraisal of bank credit lies in validating the propriety of the margin requirements and whether the available sources of finance and also the financial statements (both actuals and projected) indicate that the amount of margin required can actually be mobilised. Today, non-banking finance companies (NBFC) including online marketplaces under the peer-to-peer (P2P) umbrella are giving banks a run for this business and simultaneously offering more choice to firms, especially MSMEs to fund their working capital needs.

Objective

In the above context objective of this five-day programme is to help the participants make a realistic assessment of working capital requirements of different businesses by employing various methodologies and understand the nuances of monitoring of end-use.

Content

- ☞ Working capital assessment: Concept, process and exercise for manufacturing and services enterprises by using Operating cycle, MPBF, Turnover and Cash budget based lending methods.
- ☞ Financing of exports, buyers' credit & Non-fund based facilities to meet working capital requirements of export-oriented units.
- ☞ Industry and Business analysis,
- ☞ Financial Statement Analysis.
- ☞ Cash flow analysis
- ☞ CMA format for assessment of working capital.
- ☞ Stock audit, inspection and fraud management.
- ☞ Credit Monitoring and control of end-use of funds.
- ☞ Early warning signals in the conduct of the account.

Target Group

Credit analysts and credit officers in Scale I, II and III with a minimum of two years' experience in credit. Junior level credit analysts/credit officers from commercial banks, infrastructure finance companies, NBFCs, cooperative institutions and credit rating agencies would find the programme useful.

Pedagogy

The methodology for the programme has been designed to give experiential and participatory learning to the participants. Accordingly, lecture sessions, exercises, live-case analysis, group discussions and interfaces with practitioners and visits to manufacturing units in Pune will be facilitated.

Dates

December 9 – 13, 2019

The programme will commence at 9.00 am on Monday, December 9, 2019 and will conclude by 5.00 pm on Friday, December 13, 2019. Participants are expected to reach NIBM campus by the evening of Sunday, December 8, 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 Elizabeth James

Assistant Professor

Prof Siddharth Kumar Bajpai

Industry Expert as Assistant Professor

(Finance Area Group)

Last Date for

Receiving Nominations:

November 29, 2019

Last Date for

Availing Early Bird Incentive of 5%:

November 23, 2019

(See fee structure on home page of the website)

Nominations and Enquiries

Please address your enquiries and nominations to:

Dr Elizabeth James

Prof Siddharth Kumar Bajpai

Programme Coordinators

National Institute of Bank Management

NIBM Post Office, Kondhwe Khurd

Pune 411 048, India.

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E-mail : elizabeth@nibmindia.org

s.bajpai@nibmindia.org

Website : 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 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 giving details of the remitter 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.