

Programme on Credit Analysis

Focus: Lending to Services Sector

India's dynamic services sector has grown rapidly in the last decade with almost 72.4 per cent of the growth in India's GDP coming from this sector. Unlike other developing economies, the Indian growth story has been led by services' sector growth which is now in double digits. The borrowers in this sector have to raise finance on the strength of their business and backing of cash flows rather than asset cover or collateral security and the bank has to rely on intangible assets for realisation, thus making this sector a little risky. Due to the peculiar nature of many of the services sector projects, there is a need for a more proactive approach to tap the opportunities in the sector in a coordinated way.

There are a large number of businesses which require financial assistance from banks, which can be profitably tapped by the banks if they understand the business model and subsequently the financing requirements. Though there is lack of data to make comparisons, new methods of lending need to be designed and implemented. Against this backdrop, the programme is designed to equip participants with necessary qualitative and quantitative skills to assess the potentialities and the risks involved in lending to the services' sector. And also to facilitate taking the right credit decision through an objective and comprehensive assessment of credit needs, credit worthiness, economic and financial feasibility of the activities/projects proposed for bank finance.

Content

- An overview of the services sector and potentialities for lending under different segments.
- Issues and challenges in lending to the services sector: Specific focus on lending to hospitals, educational institutions, hotels, restaurants, contractors and film financing.
- Credit appraisal and assessment of working capital and term loan requirements under various segments in services sector: Corporates and SMEs.
- Project and infrastructure finance: Various sub-sectors under services sector which are now coming under infrastructure.

- Business environment and strategy analysis: Understanding companies' business decisions, scrutiny of a company's competitive strategy for product/services mix and cost structure.
- Economic analysis: Identifying key economic variables for the future performance of the company.
- Industry analysis: Impact of the prospects and structure of the industry on company's profitability.
- SWOT analysis.
- Financial statements' analysis: Common size statements, trend analysis, ratio analysis and cash flow analysis, reporting under IFRS standards and its implications on financial parameters.
- Cash flow-based lending to services sector.
- Lending to new businesses: Financing dotcoms, tours and travels, time zones, amusement parks, gymnasiums, etc.
- Financing exports and imports in services sector.
- Non-fund-based lending.
- Channel financing.
- Review and monitoring of accounts.
- Recent policy measures/reforms in services sector.

Target Group

The programme has been designed to fulfill the requirements of 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 to be highly relevant to their profession.

Faculty

The programme will largely be conducted by the NIBM faculty. In addition, experts from the industry will also be invited as guest speakers.

Methodology

The programme has been designed to give conceptual, experiential and participatory learning through lecture sessions backed by focused cases and experience-sharing by the guest speakers.

Dates

February 20–24, 2017

The programme will commence at 9:00 am on February 20 and conclude by the evening of February 24, 2017. Participants are expected to reach the NIBM campus positively by the evening of February 19 and plan for their return journey after 5.00 pm on February 24, 2017.

Venue

NIBM Campus, Kondhwe Khurd, Pune, India.

Hostel 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 the appropriate clothes/gears.

Programme Coordinators

Dr Elizabeth James
Shri Rajiv Abhyankar

Nominations and Enquiries

Please address your enquiries and nominations to:

Dr Elizabeth James
Shri Rajiv Abhyankar
Programme Coordinators
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NIBM Post office, Kondhwe Khurd
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Web : www.nibmindia.org

Last Date for Receiving Nominations:

February 10, 2017

Last Date for Availing Early Bird Incentive:

February 4, 2017

(See Fee Structure on home page of the website)

Programme Fee (per participant)

US \$ 2000 for foreign participant

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

	Fee	ST	SBAC	KKC	Fee+ST+ SBAC+KKC	TDS
Mem. Banks :	35000	4900	175	175	40250	3500
Non-Mem. Banks :	41000	5740	205	205	47150	4100

The fee includes the cost of tuition, board and lodging facilities, teaching material, etc. (Service Tax (ST) @ 14%, Swachh Bharat Abhiyan Cess (SBAC) @ 0.5%, Krishi Kalyan Cess (KKC) @ 0.5% 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 ST No. AAATN0040PST001.
- 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 Correspondent Bank : **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 giving details of the remitter and participant, name and dates of workshop, 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.