

India's growth story has been driven by services, which has a 55 per cent share in the GDP. Even before the COVID pandemic set in and just before the nationwide lockdown was announced at the end of March, the sector was booming. The widely-tracked Nikkei India PMI Index stood at 57.5 in February 2020, up from 55.5 in January 2020. However, IHS Market India Services Index reports that the services sector has been contracting for five consecutive months since March, with an index of 34.2. In PMI jargon, the 50-mark level separates expansion from contraction. Hotels tourism and commercial real estate are the worst-hit sectors amid the Covid-19-driven lockdown, causing a reversal of sorts since this cluster contributed the most to the credit growth of banks until February 2020. The MSME sector which contributes about 25 per cent to the country's GDP (gross domestic product) from service activities is also impacted by the pandemic. Though recovery rate specifically for services sector in general is predicted as seven to eight months, recovery will depend on the sector to which it is tied to. For some sectors like medical and health equipment and companies with focus on digital businesses, such as automation software and cloud-based service delivery are among those which have seen a jump in their business following the COVID-19 pandemic.

Services sector is slowly opening up and the demand also is increasing steadily. As businesses resume a more regular rhythm, they'll regain their long-term visions instead of the day-to-day survival mode they've been in over the last few months. Currently the requirement for this sector is cash flow based lending. In the cash flow based lending the repayment is based on the business-projected cash flows. Here, the lenders have to analyse the risk according to the future projections and charge interest rates accordingly. Due to the peculiar nature of many of the services sector projects, there is a need for more proactive approach to tap the opportunities in the sector in a coordinated way.

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 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 Services sector potentialities and recent policy measures/reforms in services sector
- ❑ Issues and Challenges in lending to Services sector: specific focus on lending to small businesses, 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 SME
- ❑ Infrastructure Finance - various sub sectors under services sector which are now coming under Infrastructure
- ❑ Industry Analysis
- ❑ Financial Statements Analysis
- ❑ Cash flow based lending to services sector
- ❑ Lending to new businesses
- ❑ Financing Exports and Imports in services sector.
- ❑ Non-Fund based lending.
- ❑ Credit and Operations Risk Management
- ❑ Channel Financing
- ❑ Review and Monitoring of accounts

Faculty

The programme will largely be conducted by NIBM Faculty. In addition, experts from the industry will also be invited as Guest Speakers.

Target Audience

Branch executives and other officers involved in credit functionalities in branches and controlling offices from commercial banks, infrastructure finance companies, NBFCs, cooperative institutions and credit rating agencies would find the programme to be highly relevant to their profession.

Modalities

This online course will have 20 hours of engagement time spread over a maximum 5 days, which includes several self-paced study and live interactions of participants. The courseware will include the following:

- I. Reading material for self-study, Case study or exercise material and Online references
- II. Video sessions comprising of:
 - i. Pre-recorded video sessions on several topics.
 - ii. Live video sessions by faculty or guest lecturers, for discussions, clarification of doubt, etc.

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, taking quizzes, etc. The programme window will be open for maximum 5 days including date of commencement.

Participants attending the programme would need internet access on a desktop or laptop with Google Chrome to enable access to live and recorded sessions. Completion certificate will be given to the participant at the end of the program. 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:

Dr Elizabeth James
Programme Coordinator
National Institute of Bank Management
NIBM Post office, Kondhwe Khurd
Pune 411 048, India

Tel. : 0091-20-26716000 (EPABX)

Mobile : 9372203093

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Web : www.nibmindia.org

Last Date for Receiving Nominations: December 5, 2020

Programme Fee (per participant) for 20 hours programme

US \$ 800 for foreign participant

	Fee	GST	Fee+GST	TDS
Member Banks :	18000	3240	21240	1800
Non-Member Banks :	21000	3780	24780	2100
Individual Nominee :	21000	3780	24780	----

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*

- 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.**