

October 5 – 10, 2020
(*Online Course Duration 20 hours*)

Online Training Programme on
Fundamentals of
Credit Analysis

Coordinator

Dr Elizabeth James

Assistant Professor

(Finance Area Group)



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

Credit growth is expected to be subdued due to limited economic activities as India grapples with the pandemic. The slowdown in disbursement of new credit in this period has been attributed by bankers to challenges in conducting origination activities, lack of clarity in moratorium extension and risk averseness amid tell-tale signs of stress across sectors. Nevertheless the canons of prudent lending remain unchanged.

Objective

This programme lays emphasis in training credit officers to process credit appraisal note with full understanding by quantitatively and qualitatively analyzing the proposal submitted by the borrower. Hence the programme will have a structured and systematic approach to evaluate the credit standing of a company and assess the relative attractiveness of the risk-return profile of the investing/lending proposition in manufacturing and services sector from large and mid-corporate, SMEs.

Content

- An Overview of Credit Market
- Macroeconomic environment analysis.
- Industry Analysis: Impact of the prospects and structure of the industry on company's profitability.
- Analysing Financial Statements
- Credit Appraisal and assessment of working capital and term loan requirements under various segments: Corporates, SME, under both Manufacturing and Services Enterprises, Agro-Project and emerging new sectors.
- Lending to Infrastructure.
- Non-Fund Based Facilities: Types of LCs and BGs; Estimation of Requirements
- Channel Finance
- Financing Exports and Imports
- Risk analysis in lending

Target Group

Junior level credit analysts/officers and middle level managers working in the credit department of commercial banks, infrastructure finance companies, NBFCs, cooperative institutions and credit rating agencies would find the programme to be useful.

Modalities

This online course will have 20 hours of engagement time spread over a maximum 6 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:
- iii Pre-recorded video sessions on several topics.
- iv 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 6 days including date of commencement.

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)

Fax : 0091-20-26834478

E-mail : elizabeth@nibmindia.org

Web : www.nibmindia.org

Last Date for Receiving Nominations: October 3, 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. : **Current A/C 11281131004402**
with Oriental Bank of Commerce
- Bank's Swift Code : **ORBCINBBFCP**
- Oriental Bank of Commerce A/c No. : **36152559**
with Correspondent Bank
- 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.**