

November 26 – December 05, 2018

Programme in

# Credit Analysis

(*Focus: Lending to Manufacturing  
and Services Sector*)

*Coordinators*

Dr Elizabeth James

Dr Richa Verma Bajaj



National Institute of  
Bank Management  
Pune, India

# Programme in Credit Analysis

## (Focus: Lending to Manufacturing and Services Sector)

Banks' credit grew at 10.32 per cent year-on-year to Rs 86,50,714 crore in the fortnight ended March 30, 2018, according to the Reserve Bank of India (RBI) data. Bank credit growth is clearly showing signs of revival but lenders must ensure the quality of loans is maintained. A slowdown in corporate credit demand due to over leveraged balance sheets and one-off factors like demonetization had muted demand for bank credit. Also, until last year, rates were more favorable in the bond markets which led to a shift in short term corporate borrowings away from banks.

To support this growth the lending and appraisal process has to of higher standards to prevent slippages. It is concerned with identifying, evaluating and mitigating those risks which may result in a company not being able to meet its creditors' claims. It also involves the examination of the link between management performance or capacity and the working relationship of a company's assets, liabilities and equity as shown on its balance sheet, the result of its operations as reflected in its income statement and cash flow. The evaluation of the company's financial statements and the ratios that indicate the efficiency of the company's performance will thus provide an indicator of the probability of success of the ability to service its debt in the future.

As it is a 10 day programme, adequate time shall be devoted to focus on the whole process under credit appraisal for all major sectors. In addition, Industry visits scheduled in the programme will enhance learning.

### Objectives

This programme lays emphasis in training Credit officers to process credit appraisal note with full understanding by quantitatively and qualitatively analyzing of the proposal submitted by the borrower. Programme will include all the components of the credit management with help of case studies. 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 etc.

### Content

- ❑ An overview of Credit Market
- ❑ Macroeconomic environment analysis.
- ❑ Industry Analysis: Impact of the prospects and structure of the industry on company's profitability.
- ❑ Analyzing Financial Statements
- ❑ Financial and Non-Financial covenants.
- ❑ 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
- ❑ Receivables Financing: Bill Discounting and Bill Purchase
- ❑ Financing Exports and Imports
- ❑ Rating of Borrowers
- ❑ Study Visit to manufacturing Units in Pune will be arranged for participants

### Pedagogy

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

### 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 to be useful.**

### Dates

November 26 – December 05, 2018

The Programme will commence at 9.00 am on November 26 and conclude by evening on December 05, 2018

### 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

Dr Richa Verma Bajaj  
Assistant Professor

(Finance Area Group)

## Last Date for Receiving Nominations:

November 16, 2018

## Last Date for

## Availing Early Bird Incentive of 5%:

November 10, 2018

(See fee structure on home page of the website)

## Nominations and Enquiries

Please address your enquiries and nominations to:

Dr Elizabeth James

Dr Richa Verma Bajaj

Programme Coordinators

National Institute of Bank Management

NIBM Post Office, Kondhwe Khurd

Pune 411 048, INDIA

Tel. : 0091-20-26716000 (EPABX)  
26716219 (Direct),  
26716320 (Direct)

Fax : 0091-20-26834478

E-mail : elizabeth@nibmindia.org,  
richa@nibmindia.org

website : www.nibmindia.org

## Programme Fee (per participant)

US \$ 3200 for foreign participant

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

	Fee	GST	Fee+GST	TDS
Member Banks	: 61200	11016	72216	6120
Non-Member Banks	: 70800	12744	83544	7080

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 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 and 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.