



# Programme in Assessment of Working Capital Requirements

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October 8 – 12, 2018

*Coordinator*  
Dr Elizabeth James



National Institute of  
Bank Management  
Pune, India

# Programme in Assessment of Working Capital Requirements

The working capital gap is a critical barometer of an enterprise's ability to meet its daily financing needs for production and services. A widening gap means funding needs to be raised from financial institutions or from own sources, to scale up business. The gap is widening faster for the services sector at 16 per cent annually, compared with 13 per cent for the manufacturing sector. This is largely because of payment delays, especially in the services sector. Banks should continue to tap this big opportunity and expand credit to business.

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

## 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.

## 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.

## Objectives

In the above context this five-day programme is also equipped with visits to industries to help the participants understand a business and its operating cycle and make a realistic assessment of working capital requirements to meet a borrower's requirement over and above the classroom interactions

## Content

- ❑ Working capital requirements for existing and new manufacturing and services enterprises.
- ❑ Operating cycle as part of assessment of working capital needs.
- ❑ Industry and Business analysis,
- ❑ Financial Statement Analysis.
- ❑ CMA format for assessment of working capital.
- ❑ Assessment of working capital: MPBF, turnover and cash flow-based lending: Concept, process and exercise.
- ❑ Fixation of sub-limits of working capital facilities fund based and non-fund-based.
- ❑ Financing of imports and exports.
- ❑ Use of buyers' credit for financing working capital.
- ❑ Stock audit, inspection and fraud management.
- ❑ Cash budgeting method.
- ❑ Concepts of chargeable current assets.
- ❑ Monitoring and control of end use of funds.
- ❑ Early warning signals in the conduct of the account.
- ❑ Consortium lending and multiple banking issues, lending arrangements-role responsibilities, due diligence, sharing of information.
- ❑ Supply chain financing

## Dates

October 08 – 12, 2018

The programme will commence at 9.00 am on Monday, October 08, 2018 and will conclude by 5.00 pm on Friday, October 12, 2018. Participants are requested to reach NIBM campus by the evening of October 07, 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.

**Last Date for Receiving Nominations:**  
September 28, 2018

**Last Date for Availing Early Bird Incentive of 5%:**  
September 22, 2018  
(See fee structure on home page of the website)

### Nominations and Enquiries

Please address your enquiries and nominations to:

Dr Elizabeth James  
Assistant Professor (Finance)  
Programme Coordinator  
National Institute of Bank Management  
NIBM Post Office, Kondhwe Khurd  
Pune 411 048, India

Tel. : 0091-20-26716000 (EPABX)  
0091-20-26716319 (Direct)  
Fax : 0091-20-26834478  
E-mail : elizabeth@nibmindia.org  
Web : 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 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. with Oriental Bank of Commerce : **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](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.