

July 31 – August 4, 2017



# Corporate Credit Appraisal

*Coordinators*  
Dr M Manickaraj  
Prof N Ramani



National Institute of Bank Management  
Pune, India

# Corporate Credit Appraisal

Historically, corporates were raising debt funds mainly from commercial banks and other lending institutions and for commercial banks corporate credit was the major business. Thanks to liberalisation and introduction of advanced technologies, systems and processes, banks today provide a variety of credit and other products to customers across the corporate world, MSMEs, individuals, farmers, and so on. Nevertheless, to a majority of banks in the developing world corporate credit remains the main business. Lending to corporates is highly risky especially because of the concentration risk. Banks and financial institutions therefore must have well-trained corporate credit analysts who can do credit appraisal in a structured manner, identify risks, stipulate right covenants to mitigate risks, assess credit requirements correctly, and offer the right credit products.

## Objectives

The major objectives of the programme are to equip the participants with:

- The necessary skills and tools for doing credit analysis in a structured manner.
- Methods for assessing credit requirements of customers precisely.
- Credit products that would meet the varied needs of customers.

## Target Group

Credit analysts/financial analysts/credit risk analysts in the HO/CO/RO Branches of banks and financial institutions with a minimum of five years' experience in credit.

## Content

The programme content is divided into three baskets foundation, credit appraisal and assessment, and advanced topics as follows:

### 1. *Foundations for Credit Analysis*

- Overview of credit markets.
- Industry analysis.
- Financial statements analysis.
- Cash flow statement analysis.

### 2. *Credit Appraisal and Assessment*

- Appraisal of manufacturing enterprises.
- Appraisal of projects.
- Appraisal of service enterprises.
- Assessing non-financial risks.
- Assessment of fund-based and non-fund-based credit requirements.

### 3. *Advanced Credit Appraisal*

- Trends in operating cycle of various sectors and changing working capital requirements.
- Analysis of business plans.
- Cash flow-based lending.
- Early warning signs and prediction of default.
- Appraisal of high-risk customers and risk capital products.

## Pedagogy

The programme will largely be driven by real-life case studies, group discussions and exercises. In addition, interaction with top management executives of banks and financial institutions will also be arranged.

## Dates

July 31 –August 4, 2017

The programme will start at 9.00 am on July 31 and will conclude by 5.00 pm on August 4, 2017.

## 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 M Manickaraj  
Associate Professor

Prof N Ramani  
Visiting Faculty as an Industry Expert  
(Finance Area Group)

**Last Date for  
Receiving Nominations:**  
July 21, 2017

**Last Date for  
Availing Early Bird Incentive of 5%:**  
July 15, 2017  
(See fee structure on  
home page of the website)

## Nominations and Enquiries

Please address your enquiries and nominations to:

Dr M Manickaraj  
Prof N Ramani

Programme Coordinators  
National Institute of Bank Management  
NIBM Post Office, Kondhwe Khurd  
Pune 411 048, India

Tel. : 0091-20-26716000 (EPABX)  
26716357, 26716284 (Direct)

Fax : 0091-20-26834478

E-mail : manick@nibmindia.org  
ramani@nibmindia.org

Website : www.nibmindia.org

## 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
<b>Mem. Banks</b>	<b>42000</b>	<b>5880</b>	<b>210</b>	<b>210</b>	<b>48300</b>	<b>4200</b>
<b>Non-Mem. Banks</b>	<b>49200</b>	<b>6888</b>	<b>246</b>	<b>246</b>	<b>56580</b>	<b>4920</b>

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\*

- 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](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.