Corporate Credit Appraisal

November 21 – 25, 2016

Coordinators
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National Institute of Bank Management
Pune, India

Corporate Credit Appraisal

Corporates across various industrial sectors raise substantial amount of capital from banks and financial institutions in the form of debt. They also avail non-fund credit facilities like Letter of Credit (LC) and Bank Guarantees (BG). Though banks lend money to segments like retail and infrastructure, corporates are still the largest segment. As the amount of loan to each corporate is significantly large, the credit risk needs to be analysed more diligently and in a structured manner.

Besides, significant increase in bad loans in the wholesale banking portfolio of banks in recent years and the changing business environment makes it necessary to have a relook at the credit appraisal process and to use the right kind of tools and techniques to assess the risk of borrowers. Corporates demand a variety of credit products at competitive rates. In order to have a better bargaining power, loan officers should be able to design and offer right credit products to customers at the right price.

Objectives

By the end of the programme the participants will be able to:

- Do credit analysis using organised methodologies
- Estimate credit requirements of customers precisely
- Offer right credit products.

Pedagogy

The programme will be driven by real-life case studies. In addition, group discussions, exercises and interaction with senior bank executives will be used.

Course Content

The programme contents are divided into three baskets – foundation, credit appraisal and assessment, and advanced topics as follows:

Foundation for Credit Analysis:

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

Credit Appraisal and Assessment:

- Appraisal of manufacturing enterprises
- Appraisal of projects
- Appraisal of service enterprises
- Assessing non-financial risks
- Appraisal of high-risk customers
- Assessment of fund-based and non-fund-based credit requirements
- Analysis of CMA.

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
- Risk capital products.

Target Group

Credit analysts/financial analysts/credit risk analysts of banks and financial institutions with a minimum of five years' experience in credit.

Dates

November 21 – 25, 2016

The programme will commence at 9.00 am on November 21 and conclude by 5.00 pm on November 25, 2016. Participants are expected to reach the NIBM campus positively by the evening of November 20, 2016.

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:
November 11, 2016

Last Date for Availing Early Bird Incentive:
November 5, 2016
(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*
Mem. Banks :	**35000**	**4900**	**175**	**175**	**40250**	**3500**
Non-Mem. Banks :	**41000**	**5740**	**205**	**205**	**47150**	**4100**

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*

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 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.