



International Programme in Banking and Finance

(Focus: Credit Management and International Trade Financing)

March 4 – 16, 2019

Coordinators
Dr Smita Roy Trivedi
Dr Elizabeth James



National Institute of
Bank Management
Pune, India

For the Attention of Programme Participants

- Date of Arrival at NIBM Campus : On or before March 3, 2019
- Date of Commencement of the Programme : March 4, 2019
- Duration of the Programme : Two weeks
- Date of Departure from Pune : On or after March 16, 2019 (Afternoon)
- Last Date for Receiving Nominations : February 22, 2019

Class-room Sessions

- Monday to Friday : 09.30 hrs. – 17.15 hrs.
- Sunday : Holiday (Local Sight Seeing)

Nominations and Enquiries

Enquiries, if any, and nominations may be sent to:

Dr Smita Roy Trivedi
Dr Elizabeth James
Programme Coordinators
National Institute of Bank Management
NIBM Post Office, Kondhwe Khurd
Pune 411 048, India

Telephone : 0091-20-26716000 (EPABX)
 0091-20-26716252/26716219 (Direct)
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E-mail : smita@nibmindia.org/elizabeth@nibmindia.org
Website : www.nibmindia.org

Last Date for Receiving Nominations: February 22, 2019

International Programme in Banking and Finance

(Focus: Credit Management and International Trade Financing)

Duration : Two Weeks
Dates : March 4 – 16, 2019
Level of Participation : Senior and Middle Management
Coordinators : Dr Smita Roy Trivedi & Dr Elizabeth James

Global economic growth will remain robust at 3.1 percent in 2018, despite the recent slackening according to World Bank Global Economic Prospects report, June 2018. However, concerns on the sustainability of growth in the years ahead remain. On a positive note, WTO has suggested that merchandise trade growth will remain robust in 2018 and 2019. Credit growth remains curtailed not only on account of slow economic recovery but also because of the growth of non-performing assets in the aftermath of the downturn. Financing of international trade has been equally stressed in this scenario of lackluster global demand and heightened risk perceptions. Banks and financial institutions have an important role to play in this context to support the endeavors of enterprises by strengthening the provision and delivery of credit and trade finance services.

In this context the Institute is offering this programme to enable executives of banks and financial institutions to effectively provide credit and trade financing services to clients. The programme will focus on developing skills for rigorous credit appraisal, effective credit monitoring and NPA management. This will be supplemented by a comprehensive knowledge and operational guidelines on mechanisms of financing of imports and exports, including trade based anti money laundering guidelines.

Pedagogy

Lectures, case studies and discussions will be employed to make the programme highly participative in nature.

Faculty

NIBM Faculty, Senior executives from Banks, FIs and Central Bank

Content

I. Credit Management

- Business Environment and Strategy Analysis: Understanding companies business decisions, scrutiny of company's competitive strategy for product mix and cost structure
- Economic Analysis and Industry Analysis: Impact of the prospects and structure of the industry on company's profitability
- Financial Statements Analysis: Common Size Statements, Trend Analysis, Ratio Analysis and Cash Flow Analysis
- 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 Sector
- Rating of Borrowers
- Credit monitoring, NPA recovery and restructuring

II. Financing of International Trade

- Trade finance services:
 - Letter of Credits (with detailed look at UCP 600, URR, ISBP, Incoterms)
 - Bank guarantees
 - Advance payments for imports and exports
- Trade credits and External Commercial borrowings (ECBs)
- Foreign exchange markets and foreign exchange arithmetic
- Foreign exchange risks and tools for risk management
- Anti-Money Laundering and KYC guidelines relevant for trade financing

Duration

March 4 – 16, 2019

The programme will begin at 9.00 am on March 4 and will conclude by 1.30 pm on March 16, 2019. Participants are expected to reach NIBM campus by evening of March 03, 2019.

Venue

NIBM Campus, Kondhwe Khurd, Pune, INDIA

I. Programme Fee (per participant) For Direct Nominations

US \$ 4800 For foreign participants

The fee covers the cost of tuition, teaching materials, books, computer time, full board and lodging at NIBM for the entire duration of the programme and internal travel for field visits. However, it does not include excess baggage, embarkation charges at the airport, etc. The fee does not cover the participant's out of pocket expenses. In case any sponsoring authorities/organizations are desirous of defraying these expenses or giving any other allowance, they may do so directly to the participant/s. The sponsoring organizations are requested to provide funds for 5 kilos of extra baggage to carry back the reading materials, books, etc. They may also provide for embarkation fees.

Medical care by the Resident Medical Officer will be available on the campus including cost of medicines. But this does not cover: (a) cost of spectacles; (b) hearing aids and orthopedic appliances; (c) cost of anti-diabetic drugs; (d) cost of treatment of venereal diseases, sterility, impotency, obesity, TB, etc.; and (e) cost of dental treatment and artificial dentures.

II. Nominations under Sponsorship by the Ministry of External Affairs, Government of India

Participants of this programme are eligible for Sponsorship by the Ministry of External Affairs under ITEC/SCAAP Programme. Therefore, the above mentioned fee structure does not apply to participants sponsored by the Ministry of External Affairs under the Government of India fellowships, viz. ITEC, SCAAP Programmes, etc. Per diem allowance of ITEC/SCAAP sponsored participants are adjusted against

boarding and lodging facilities provided by NIBM. An out of pocket allowance of Rs 2000/- in cash will be paid to each selected sponsored participant on behalf of NIBM at the commencement of the programme. No other direct payments will be made to participants. As such participants may carry sufficient funds for their personal expenses during their programme stay.

Possible Sources of Funding

Some national/international agencies have schemes for giving financial support for participation of nominees to the programme. Participating institutions, if they so desire, may approach the following organizations for funding:

1. Embassy of India in their country for assistance under Colombo Plan (CP), Special Commonwealth African Assistance Plan (SCAAP), and Indian Technical and Economic Cooperation Programme (ITEC). These are Government of India scholarships.
2. United Nations Development Programme (UNDP), World Bank (WB), International Labour Organization (ILO), and Food and Agriculture Organization (FAO). For support from these organizations, the institutions may approach the field agencies of these organizations in their country or region through their respective governments.
3. Commonwealth Fund for Technical Cooperation (CFTC).
4. Secretary General, Afro-Asian Rural Reconstruction Organization, C-117-118, Defence Colony, New Delhi 110 001, India.

Hostel Accommodation

The Programme is fully residential and participants must compulsorily stay on campus during the programme. Participants will be provided well furnished single room AC accommodation in the Institute's hostel complex on the Campus.

No family accommodation is available on the Campus and therefore, participants are not allowed to bring anybody along with them.

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.

Visa Requirements

Participants are advised to obtain visa for three weeks stay in India.

Dress Code for Programme

Formal/Semi Formal

Transport Facilities at Pune

NIBM will make arrangements only for local transportation to and from the Pune airport to campus.

Last Date for Receiving Nominations: February 22, 2019

About the Institute

The NIBM is a premier academic-cum-training institute for providing research, training and consultancy services to the banking industry and financial institutions both in India and abroad. The Institute was established in 1969 as an autonomous body by the Government of India and is supported by the Reserve Bank of India, Commercial Banks and Financial Institutions in India.

The Institute aims at promoting professionalism in the management of banks and other financial institutions by carrying out the following functions:

- ❖ Imparting training and education to bankers both in general and functional management areas.
- ❖ Conducting fundamental and applied research on problems concerning the banking industry.
- ❖ Providing consultancy and other advisory services to the industry in their problem solving endeavours.

The NIBM currently has 29 faculty members including the visiting faculty, working in the following area groups (multi-disciplinary approach): (a) Finance, (b) Human Resource Management, (c) Information Technology, (d) Money, International Banking and Finance, (e) Rural Finance and Development, (f) Strategic Planning, Marketing and Control.

The Institute conducts the following major education and training programmes:

- * Top management conferences and seminars on policy issues.
- * Training programmes in functional and general management areas for senior bank executives from India and other countries.
- * Programmes for development of faculty at the banks' training establishments.
- * Incompany programmes for meeting organization-specific requirements of banks and financial institutions both in India and abroad.

- * Conducting AICTE approved Post-Graduate Diploma in Management (PGDM) - Banking and Financial Services to provide to the financial system a pool of talented young executives on a regular basis.

The Institute has been actively involved in research on various subjects concerning the banking and financial system. It has brought out more than 100 publications in the form of books and monographs.

The Institute also brings out the following quarterly Journals in English:

- *Prajnan*: Journal of Social and Management Science (launched in 1972)
- *Vinimaya*: Presents conceptual and practical view points of both the bankers and management educationists on issues of bank management in an informal style (launched in 1976)

The Institute has contributed significantly to the development of banking and financial sector in India and other developing countries through its consultancy and policy research activities in diverse areas.

The Institute has an excellent Library with more than 65,000 books, 10,000 bound volumes of journals and 2,000 reports of various committees. The library receives more than 240 Indian and foreign academic journals on various subjects of management, information technology, banking and finance.

The Institute also has a modern, well-equipped Computer Service Centre to support its academic activities.

The Institute has excellent Administrative Support Facilities for carrying out its activities. These include reprographic services, internet and e-mail facilities, travel booking arrangements, entertainment facilities, etc. Medical facilities are also provided within the campus. The supporting administrative staff is efficient and well organized.

The NIBM Campus is situated in sylvan surroundings with well-maintained gardens, lawns and trees. The Institute buildings are spread over an area of 60 acres in a valley situated about 9 kms from Pune railway station and 16 kms from the airport.

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 the appropriate clothes/gears.

City of Pune

The Institute is located on the outskirts of Pune, a metropolitan city in Maharashtra state about 170 km to the south-east of Mumbai. The city is well-connected by air, rail and road to all the major cities and business centres of the country. Pune, considered to be the educational and cultural capital of the state, is endowed with a number of renowned institutions. Besides, it has a prominent place in the historical map of the country. The city also houses a variety of large and medium sized industrial units and IT companies.

Climate

The city being situated on the eastern hills of the Sahyadri range of mountains of the western ghats, the climate is generally pleasant. Day time temperature during the scheduled programme will be a maximum of 36°C and a minimum of 16°C at night.

Reaching NIBM Campus

In case participant require transport directly from Mumbai Airport to NIBM Pune Campus, they may contact at NIBM Mumbai Office Telephone Numbers: +91 022-23534782/9867885332 (Mr Sanjay Redkar) which will be chargeable at actuals.



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