

# Programme on Financial Modelling for Lending Decisions

October 22 – 26, 2018



**Coordinators**  
**Dr M Manickaraj**  
**Dr Alka Vaidya**



**National Institute of Bank Management**  
**Pune, India**

# Programme on Financial Modelling for Lending Decisions

Lending is the major activity for any commercial bank, whereas for the NBFCs and MFIs lending could be the only business activity. Business firms who borrow money from banks and financial institutions want the loan decisions to be made very quickly, rather instantly. Two major types of credit that business firms need are working capital credit and term loans for projects. Financial data needed for making working capital and term loan decisions are quite large and needs to be analysed with relevant tools and techniques. MS Excel enables an analyst to develop models that are powerful yet simple to use. Such models will empower the credit officers to take informed credit decisions very quickly and with minimal subjectivity. The credit officers will also be able to ascertain the repayment capacity of business firms and projects under different set of assumptions and scenarios.

## Content

- ☞ Basic theories and concepts in finance
- ☞ Introduction to financial modelling
- ☞ Excel features and tools
- ☞ Building Models with MS Excel and simple Macros
- ☞ Modelling for financial statement analysis using ratios, common-size statements, trend statements, cash flow statements, and cash flow ratios

- ☞ Projection of financial statements using a financial model and assessment of working capital requirement
- ☞ Modelling for projection of cash flows of projects, calculation of NPV, IRR, and DSCR
- ☞ Sensitivity analysis
- ☞ Scenario analysis

## Objectives

By the end of the programme the participants will

- Have the knowledge about the building blocks in making a financial model
- Be able to build financial models for analysis of financial statements and be able to project financial statements for working capital decisions
- Be familiar with creating financial models for projection of cash flows of projects
- Know how to use macros and break circularities
- Be able to do sensitivity analysis and scenario analysis

## Target Audience

Credit analysts, credit officers, credit risk analysts, financial analysts and other officers involved in lending to corporates, MSMEs and projects.

## Prerequisites

- ❖ Familiarity with financial statements and financial analysis
- ❖ Some experience in credit appraisal for working capital financing as well as project financing
- ❖ Basic knowledge of MS Excel

## Dates

October 22–26, 2018

The programme will commence on October 22nd at 9.00 a.m. and conclude by 5.00 p.m. on October 26, 2018. Participants are requested to reach NIBM Campus by the evening of October 21, 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 M Manickaraj**

Associate Professor (Finance Area)

Associate Dean (Education)

**Dr Alka Vaidya**

Assistant Professor

(Information Technology Area)

## 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
<b>Member Banks</b>	<b>42000</b>	<b>7560</b>	<b>49560</b>	<b>4200</b>
<b>Non-Member Banks</b>	<b>49200</b>	<b>8856</b>	<b>58056</b>	<b>4920</b>

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).

## Last Date for Receiving Nominations:

October 12, 2018

## Last Date for Availing Early Bird Incentive of 5%:

October 6, 2018

(See fee structure on  
home page of the website)

## Nominations and Enquiries

Please address your enquiries and nominations to:

**Dr M Manickaraj**

**Dr Alka Vaidya**

Programme Coordinators

National Institute of Bank Management

NIBM Post Office, Kondhwe Khurd

Pune 411 048, India.

Tel. : 0091-20-26716000 (EPABX)

0091-20-26716357 (Direct)

0091-20-26716207 (Direct)

Fax : 0091-20-26834478

E-mail : manick@nibmindia.org

alka@nibmindia.org

Website : www.nibmindia.org

### 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 NIBM 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.