

**September 7 – 12, 2020**  
**(Online course duration 24 hours)**

**Online Programme on**  
**Lending to**  
**Large and**  
**Mid-Corporate**

**(Focus: Sector Specific Issues under Current Pandemic)**

***Coordinators***

**Dr Richa Verma Bajaj**

**Dr M Manickaraj**



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

Banks across the globe are exposed to Covid-19 pandemic induced disruptions. The pandemic has led to shutting down the economy fully or partially and certain sectors like hospitality, restaurants, sports, media and entertainment, transportation, etc are very badly impacted. This has resulted in a double whammy for the lending institutions. On the one hand, flow of credit has slowed down drastically and on the other hand, the level of Non-Performing Assets (NPAs) has increased significantly. This has been echoed by the Reserve Bank of India (RBI) Governor, Shri Shaktikanta Das. He has once said that the overhang of non-performing assets “remains relatively high which is weighing on credit growth”. Considering the unstable economic environment, IMF has also predicted fall in GDP growth of India to 1.9 per cent in 2020-21. This is the lowest for the Indian economy since 1991. All these will alter the factors causing credit risk and the methods for credit risk assessment. According to the Basel Norms proper assessment of credit risk and continuous monitoring of loans are critical. Given these, the officers working in credit vertical need to be well informed about the current developments, outlook for the economy as well as various sectors and should be equipped with the latest tools and techniques for credit risk analysis, credit risk measurement and management, with particular reference to risk and return framework.

## **Objective**

**By the end of the programme the participants will be empowered to:**

- analyze and monitor the overall business environment and take overall portfolio view**
- identify lending opportunities**
- use appropriate techniques for analysis of financial and non-financial risks, and**
- manage relationship with corporate customers in mutual interest**

## Content

- Sector-specific issues under current Pandemic
- Analysis of financial statements prepared under IndAS/IFRS
- Cash flow statement analysis
- Credit appraisal for term loans
- Credit appraisal for working capital
- Assessment of working capital including fund based and non-fund based credit
- Financing infrastructure projects
- Financing exports and imports
- Loan Syndication
- Managing corporate relationship
- Follow-up and monitoring of corporate loans
- Documentation
- Credit risk management

## Pedagogy

Live interactive sessions, case studies, discussions, and interaction with practitioners will be used in the programme.

## Target Group

The programme intends to reach out to the executives in Scale III to V of banks and financial institutions, who are concerned with credit to large corporate and mid-corporate, be it in Head Office, Zonal/Regional Offices or specialized branches such as Industrial Finance Branch/Corporate Finance Branch/ Large Corporate Branch/Mid Corporate Branch, etc.

## Modalities

This online course will have 24 hours of engagement spread over 6 days. The courseware will include the following:

- I. Reading material for self-study, case studies, exercises and online references
- II. Pre-recorded video sessions.
- III. Live interactive sessions.

Participants enrolled to the program will be provided with login id and password to enter into NIBM's learning management platform. Guidance will be provided for navigating through the various activities in the platform such as accessing courseware, viewing video sessions, participating in live sessions, etc. The program window will be open during September 7 - 12, 2020.

Live session schedule will be provided at the start of the programme.

Executives attending the programme would need internet access on a desktop or laptop with Google Chrome to enable access to live and recorded sessions.

## Completion Certificate

A completion certificate will be given to the participant at the end of the programme. Participant has to remain logged in for at least the total number of engagement hours within the duration of the programme for being considered to have completed the same.

## Nominations and Enquiries

Nominations are invited from both Institutions and Individuals from India and Abroad. Executives working in Banks/Financial Institution/Consulting Firms/Technology Firms in the Banking and Financial Services domain can apply for the programme in their individual capacity.

Please address your enquiries and nominations to:

Dr Richa Verma Bajaj

Dr M Manickaraj

Programme Coordinators

National Institute of Bank Management

NIBM Post office, Kondhwe Khurd

Pune 411 048, India

Mobile : 9960025591, 9518762153

Tel. : 0091-20-26716000 (EPABX)

E-mail : richa@nibmindia.org, manick@nibmindia.org

Web : www.nibmindia.org

**Last Date for Receiving Nominations: September 5, 2020**

## Programme Fee (per participant) for 24 hours programme

US \$ 1000 for foreign participant

	Fee	GST	Fee+GST	TDS
Member Banks :	21000	3780	24780	2100
Non-Member Banks :	24500	4410	28910	2450
Individual Nominee :	24500	4410	28910	----

The fee includes the cost of tuition, access to reading material and recorded videos, etc. (Central 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.**