

On-line Training Programme on
**Assessment of
Fund and Non-fund based
Working Capital Requirements**

July 13 – 18, 2020

(Online Course Duration 15 hours)

Coordinators

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Assistant Professor

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Industry Expert as Assistant Professor

(Finance Area Group)



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Bank Management
Pune, India**

Today banks have been given greater operational freedom in dispensation of credit. Hence working capital loans should be tailored to suit the precise requirements of the client, in any of the various instruments available or structured as a combination of cash credit, demand loan, bill financing and non-funded facilities. In order to provide flexibility in the assessment of credit requirements of borrowers based on a total study of borrowers' business operations, i.e., taking into account the production /processing cycle of the industry as well as the financial and other relevant parameters of the borrower, the banks have also been permitted to decide the levels of holding of each item of inventory as also of receivables, which in their view would represent a reasonable build-up of current assets for being supported by bank finance. Hence the credit appraisal team should have a deep understanding of the intricacies of various industries and should understand the business potential of companies.

Today, non-banking finance companies (NBFC) including online marketplaces under the peer-to peer (P2P) umbrella are giving banks a run for this business and simultaneously offering more choice to firms, especially MSMEs to fund their working capital needs

Objective

In the above context objective of this five-day programme is to help the participants make a realistic assessment of working capital requirements of different businesses by employing various methodologies and understand the nuances of monitoring of end use.

Content

- Working capital assessment methods and decision making.
- Cash flow based financing.
- Financing of exports, buyers' credit & Non fund based facilities to meet working capital requirements of export oriented units
- Industry and Business analysis,
- Financial Statement Analysis.
- Cash flow statement analysis
- CMA format for assessment of working capital.
- Stock audit, inspection and fraud management.
- Credit Monitoring and control of end use of funds.
- Early warning signals in the conduct of the account.
- Multiple banking arrangements

Target Group

Credit analysts and credit officers in Scale I, II and III .Junior level credit analysts/credit officers from commercial banks, infrastructure finance companies, NBFCs, cooperative institutions and credit rating agencies would find the programme useful. Firms/ Technology Firms in the Banking and Financial Services Domain can apply for the program in their individual capacity.

Modalities

This online course will have 15 hours of engagement time spread over a maximum 6 days, which includes several self-paced study and live interactions of participants. The courseware will include the following:

- I. Reading material for self-study, Case study or exercise material and Online references
- II. Video sessions comprising of:
 - i. Pre-recorded videos sessions on several topics.
 - ii. Live video sessions by faculty or guest lecturers, for discussions, clarification of doubt, etc.

Participants enrolled to the program will be provided with log-in id and password to enter into the learning management platform of the institute. Guidance will be provided for navigating through the various activities in the platform such as accessing courseware, viewing video sessions, participating in live sessions, taking quizzes, etc. The program window will be open for maximum 6 days including date of commencement.

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

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

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 Elizabeth James
Prof Siddharth Kumar Bajpai
Programme Coordinators
National Institute of Bank Management
NIBM Post office, Kondhwe Khurd
Pune 411 048, India

Tel. : 0091-20-26716000 (EPABX)

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E-mail : elizabeth@nibmindia.org
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Web : www.nibmindia.org

Last Date for Receiving Nominations: July 3 , 2020

Programme Fee (per participant) for 15 hours programme

US \$ 600 for foreign participant

	Fee	GST	Fee+GST	TDS
Member Banks :	13200	2376	15576	1320
Non-Member Banks :	15500	2790	18290	1550
Individual Nominee :	15500	2790	18290	---

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 giving details of the remitter and participant, name and dates of programme, etc.**