



**NATIONAL INSTITUTE OF BANK MANAGEMENT**

(An Autonomous Apex Institute established by RBI & Banks)

राष्ट्रीय बैंक प्रबंध संस्थान



NIBM

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**ITEC**

International Programme on

# Banking and Finance

(Focus: Credit Management and International Trade Financing)

March 13 – 25, 2023

*Programme Directors*  
Dr Smita Roy Trivedi  
Dr Elizabeth James



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



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Amrit Mahotsav

## Introduction

World Trade Organisation (2022) has suggested that the World merchandise trade volume is expected to grow 3.0 per cent in 2022 (down from 4.7 per cent previously) and 3.4 per cent in 2023, with the caveat that the projections may change owing to the uncertainty about the course of the conflict in Ukraine. The covid 19 pandemic and the conflict in Ukraine has dealt sever blows to global trade flows and returns to normalcy continue to be disrupted frequently. Needless to say, recovery in global growth in the post pandemic scenario depends to a large extent on the revival in global trade. Banks and financial institutions also have an important role to play in this context to support the endeavours of enterprises by strengthening the provision and delivery of credit and trade finance services.

In this context the Institute is offering the captioned programmes 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.

### Programme 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

## **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

## **Duration: March 13 – 25, 2023**

The programme will begin at 9.00 am on March 13 and will conclude by 1.30 pm on March 25, 2023. Participants are expected to reach NIBM campus by evening of March 12, 2023. Venue NIBM Campus, Kondhwe Khurd, Pune, INDIA

### **Level of participation**

**Officers or Executives from Banks, FIs and Central Bank**

### **Please address your enquiries to:**

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## 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 around 30 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.

### Reaching NIBM Campus at Pune

- Pune has few international flights like Abu Dhabhi, Dubai, Sharjah, Frankfurt. The Chhatrapati Shivaji Maharaj International Airport, Mumbai is the nearest International Airport. Pune is connected by air and rail from major metros like Mumbai, New Delhi, Kolkatta, Chennai and Bengaluru. The road drive from Mumbai is an unforgettable experience through the western ghats. The shared taxi service, luxury (AC Volvo) and semi-luxury (Asiad ) buses are regularly available from airport and Dadar TT (about 15 kms from the airport). The share taxi and bus charges are about Rs. 800 and Rs. 1000 per head respectively. The road journey of 200 kms from Mumbai to Pune normally takes around 3.5 hours. The road map of Pune to guide the arriving participants is given overleaf.
- **Transport Facilities at Pune:** Prepaid Taxi/Auto services are now available at the Pune airport/railway station (16/9 km distance from NIBM Campus). ***As such participants are requested to make their own transport arrangements at Pune to reach the campus.***  
Standard taxi services available at Pune Airport.
- In case of any requirements on arrival at Mumbai, foreign participants may contact on Tel : 09867885332 (Sanjay Redkar)

# Route Map

