**International Programme in Banking and Finance
(*Focus:* *Credit management and International trade financing)***

Duration : Two Weeks

Dates : March 2 – 14, 2020

Level of Participation : Senior and Middle Management

*Coordinators* : Dr Smita Roy Trivedi & Dr. Elizabeth James

After reaching 3.1 percent in both 2017 and 2018, global growth is expected to decelerate over the next two years. Amid moderating international trade and tightening global financing conditions, growth in emerging market and developing economies (EMDEs) is projected to plateau, reaching 4.7 percent in 2019 and 2020, up from 4.5 percent in 2018. However, 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 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.

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

. **Course Contents**

**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