

**ITEC International Programme**

**March 02 – 13, 2026**

**Campus Duration  
12 Days (Two Weeks) – 40 Hours**

# **Banking and Finance**

## **(Focus: Credit Management and International Trade Financing)**

**Programme Directors**

**Dr Smita Roy Trivedi**

**Dr Elizabeth James**



**National Institute of  
Bank Management**



# Introduction

World merchandise trade is expected to increase by 3.3% in 2025. At the forefront of governments' concerns is maintaining trade flows and consequently trade finance, which serves as the lifeblood of day-to-day international trade by providing the fluidity and security needed to allow for the movement of goods and services. 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 this programme 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 comprehensive knowledge and operational guidelines on mechanisms of financing of imports and exports.

## Objectives



**To give a comprehensive coverage of credit appraisal and management process**



**To give a comprehensive coverage of trade financing and associated risks**



**To provide an in-dept and analytical discussion on non-performing assets, early warning signals and trade based money laundering**

# Contents

- 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 and SMEs under both manufacturing and services enterprises, agro-projects and emerging new sectors
  - ❑ Lending to Infrastructure Sector
  - ❑ Rating of Borrowers
  - ❑ Credit Monitoring, NPA Recovery and Restructuring
- 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

The programme will be conducted by NIBM faculty as well as senior executives from banks, FIs and central banks. To make the programme highly participative in nature, the course will comprise:

**Lectures**

**Case studies**

**Discussions**

A completion / participation certificate will be given to the participant at the end of the programme provided he / she attends the programme for the mandated hours of engagement.





## Who Should Attend?

Officers in credit appraisal,  
management, trade financing, or  
compliance divisions

### Dates

**March 02 – 13, 2026**

The participants are requested to report by the evening of March 1st 2025 and plan to check-out from the campus latest by 12.00 noon on March 14th 2025.

### 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 in the campus. However, they would not be permitted to bring their family members to stay in 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.

### Medical Care

NIBM has its own health centre equipped with all the necessary facilities and also a Resident Medical Officer (RMO) staying inside the campus to handle the basic health issues (if any) of the programme participants during their stay in the campus. Programme attendees are free to consult the RMO for any health-related guidance/care. Participants are advised to bring their regular medicines.

### Visa Requirements

Participants are requested to follow up with the Indian High Commission in their country to obtain visa for the sufficient number of days for their stay in India.

## Sponsorship by the Ministry of External Affairs, Government of India

Participants of this programme would be sponsored by the Ministry of External Affairs under the ITEC programme.

# Enquiries

## Programme Directors

### Dr Smita Roy Trivedi

*Associate Professor, NIBM, Pune*

Dr Smita Roy Trivedi has more than a decade of experience in executive training and management teaching in the areas of trade financing and trade-based money laundering. She received the prestigious RBI Faculty Scholarship in 2020 for the study “Development of Scorecard for Identification and Control of Frauds and AML in Banks in India” using a Python-based Natural Language Processing (NLP) methodology. She has published in noted international journals and has authored two books: Financial Economy: Evolutions at the Edge of Crises (co-author, Sutanu Bhattacharya; 2018) and Effective Trading in the Financial Markets using Technical Analysis (co-author, Ashish Kyal; 2020).

Please address your further enquiries to Dr Smita Roy Trivedi at:

**E-mail:** [smita@nibmindia.org](mailto:smita@nibmindia.org);

**Tel.:** +91-20-6904 6137 (D); **Mobile:** +91-9561945240

### Dr Elizabeth James

*Assistant Professor, NIBM, Pune*

Dr Elizabeth James is involved in teaching, training, research and consultancy in the areas of Corporate Credit Analysis and Credit Management, Working Capital Assessment, Lending to Services Enterprises, Retail Credit Management, Cash Flow Statement Analysis, Financial Planning and Wealth Management, and Cash-flow-based Lending and Debt Restructuring for MSMEs. She has also designed and conducted training programmes for Maldives Monetary Authority (MMA). She had jointly won the prestigious sponsored research grant by IIBF in 2020-21 for the project titled “A Report on Issues and Challenges in Financing MSMEs in Pune, Maharashtra”. She teaches Corporate Finance, Advanced Corporate Finance, Bank lending to SME and Retail, Credit Monitoring and Universal Human Values (UHV) at NIBM.

Please address your further enquiries to Dr Elizabeth James at:

**Email:** [elizabeth@nibmindia.org](mailto:elizabeth@nibmindia.org)

**Tel.:** +91-20-6904 6219 (D); **Mobile:** +91-9372203093

Enquiries related to accommodation, etc. may kindly be addressed to:

### Programme Office

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NIBM Post Office, Kondhwe Khurd,  
Pune 411048 (India)

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## About the Institute

The National Institute of Bank Management (NIBM), Pune, 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.

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 educational and training programmes:

- ❑ Top-rated 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.
- ❑ In-company programmes for meeting organisation-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.

NIBM's faculty has been actively involved in research on various subjects concerning the banking and financial system which has led to 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 viewpoints of both bankers and management educationists on issues of bank management in an informal style (launched in 1976)

NIBM 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. It is equipped with an excellent library with more than 70,900+ books, 15900+ bound volumes of journals, and 2,000+ reports. The library subscribes to 100 Indian and foreign academic journals and magazines on various subjects of management, IT, banking and finance. As a part of Digital Library, 18 various types of databases are made available to users, having more than 26000+ ebooks, 11000+ e-journals, cases, reports etc.

The campus also has a well-equipped computer service centre to support its academic activities in addition to excellent administrative support facilities, such as reprographic services, internet, travel booking arrangements, recreational amenities, medical care, etc.

## Reaching NIBM Campus at Pune

- Pune Airport receives a few international flights from Abu Dhabi, Dubai, Sharjah, Thailand, Singapore and Frankfurt. The Chhatrapati Shivaji Maharaj International Airport, Mumbai is the nearest International Airport. Pune is connected by air and rail to major metros like Mumbai, New Delhi, Kolkata, Chennai and Bengaluru. The road drive from Mumbai is an unforgettable experience through the western ghats. Shared taxi services, luxury (AC Volvo) and semi-luxury buses are regularly available from Mumbai airport and Dadar TT (about 15 kms from Mumbai airport). The shared taxi and bus charges are about Rs. 800 (max.) and Rs. 1000 (max.) per head respectively. The road journey of 200 kms from Mumbai to Pune normally takes around 3.5 hours. The road map of Pune is given below.
- Pick-up and drop-off arrangements from / to Pune airport (nearest airport) will be arranged by NIBM. Participants are requested to inform us about their travel plans in advance and indicate their arrival time at Pune airport.

### Route Map

