ITEC International Programme

March 9 – 20, 2027

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

ITEC

Introduction

The global trade landscape is being reshaped by geopolitical realignments, evolving global value chains, rising trade-policy uncertainty, technological change and increasingly active industrial policies, while climate and environmental considerations are also influencing patterns of production, investment and trade. The WTO's 2026 World Trade Report describes the multilateral trading system as being at a critical juncture, with geopolitical tensions, government interventions, digitalization, AI and environmental policies increasingly shaping international trade.

Global merchandise trade nevertheless showed considerable resilience in 2025. World merchandise trade volume grew by 4.6% in 2025, substantially stronger than previously expected, driven in part by strong demand for AI-related goods. The value of global merchandise trade reached US$26.26 trillion, while commercial services trade reached US$9.56 trillion.

For 2026, the WTO's baseline forecast is for world merchandise trade volume growth of 1.9%, followed by 2.6% in 2027. However, the continuing Middle East conflict create significant downside risks. Under the WTO's high-energy-price scenario, merchandise trade growth could be reduced to 1.4% in 2026. Conversely, continued strong investment in AI-related goods could add around 0.5 percentage points to merchandise trade growth.

Global trade has remained relatively resilient: WTO's September 2026 Goods Trade Barometer stood at 102.0, above its baseline of 100. Against this backdrop, banks and financial institutions have an important role to play in supporting enterprises engaged in international trade, particularly by strengthening the availability and delivery of credit and trade-finance services. The programme is therefore designed to equip executives of banks and financial institutions with the skills required for rigorous credit appraisal, effective credit monitoring and NPA management, alongside comprehensive knowledge of the mechanisms, instruments and operational guidelines governing import and export financing and trade finance.

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

AI and ML in Credit and Trade Finance

- AI and ML enabled credit appraisal and credit risk assessment and early warning signals

Pedagogy

A mix of various methodologies would be used for the programme. These will include lectures, case studies, group projects and bank visits.

Faculty

The sessions will be handled by NIBM faculty and senior bankers

Mode

Lectures, case studies, group projects and bank visits

Participation

Officers in credit appraisal, management, trade financing, and compliance departments.

A completion / participation certificate would 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, and compliance departments.

Dates

March 9 – 20, 2027

The participants are requested to report by the evening of March 8, 2027 and plan to check-out from the campus latest by 12.00 noon on March 21, 2027.

Venue

NIBM Campus, Kondhwe Khurd, Pune, India.

Accommodation

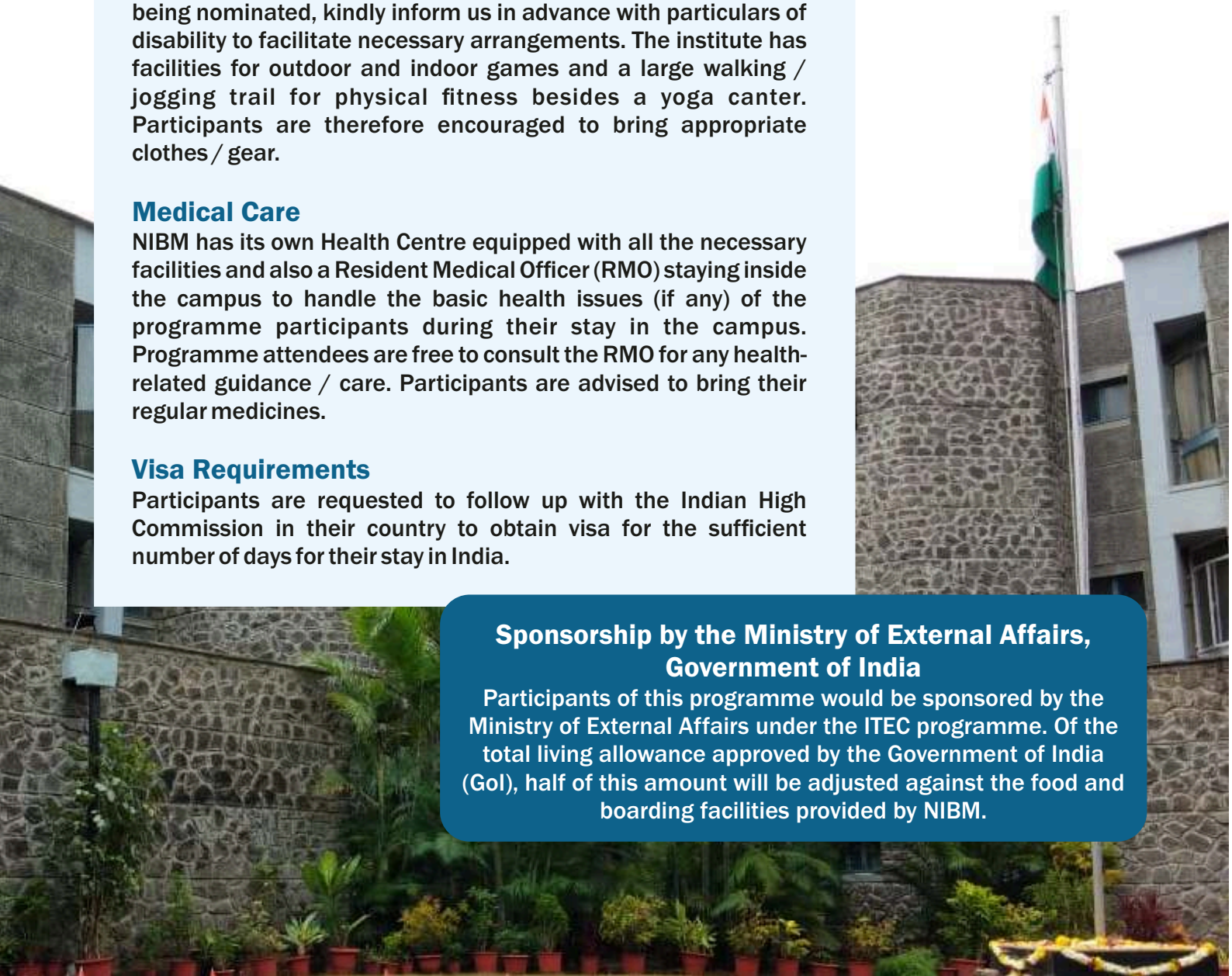
The programme is fully residential. Participants will be provided well-furnished, single room AC accommodation in the institute's hostel complex in the campus. However, they would not be permitted to bring their family members to stay in the campus. In case any officer / executive with physical / medical 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 canter. 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. Of the total living allowance approved by the Government of India (GoI), half of this amount will be adjusted against the food and boarding facilities provided by NIBM.

Enquiries

Programme Directors

Dr. Smita Roy Trivedi

Associate Professor, NIBM, Pune

Dr. Smita Roy Trivedi has more than fifteen of experience in conducting executive training and research in the areas financing international trade and trade-based money laundering. She has two books to her credit published from Routledge (Taylor & Francis, UK), leading journal publications and shorter articles featured in LSE Business Review Blog and Op-ed section of Hindu Business Line.

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

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Dr. Elizabeth James

Assistant Professor, NIBM,Pune

Dr. Elizabeth James is Assistant Professor, at NIBM with more than 24 years of experience as an academician. She has a PhD in finance from Barkatullah University ,Bhopal,Madhya Pradesh,India .At NIBM she is into teaching and executive training in the areas of Corporate Finance, Lending to MSME ,retail and services sector, Non Fund Based products, credit administration, credit monitoring and financial planning and wealth management.

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

Programme Office

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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 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.

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 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 campus also has a modern, well-equipped computer service centre to support its academic activities in addition to excellent administrative support facilities for carrying out its activities. These include reprographic services, internet, travel booking arrangements, recreational amenities, etc. Above all, medical care is also provided within the campus.

Reaching NIBM Campus at Pune

- The Pune airport also 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. Cabs, shared taxi services and luxury / semi-luxury buses are regularly available from Mumbai airport and Dadar railway station (about 15 kms from Mumbai airport). Airconditioned cabs and luxury bus charges are around Rs. 2000 (max.) and Rs. 1,500 (max.), respectively. Nevertheless, it is advisable to check travel websites / online apps for the exact fare and book in advance to avoid paying more during peak travel times, since the rates may change based on the prevailing demand and weather conditions, especially in the rainy season. The road journey of 200 kms from Mumbai to Pune normally takes around 3.5 hours.
- The road map of Pune is given overleaf to guide the outstation participants. Transport Facilities at Pune: After reaching Pune, participants are requested to make their own transport arrangements to reach the NIBM campus. Prepaid taxi / autorickshaw services are available at the Pune airport and also Pune railway station, which are 16 and 9 kms away from the NIBM campus, respectively.

Route Map

