

Campus / Online Programme on

Effective Credit Monitoring and Identification of Early Warning Signals of Loans and Advances



January 28-30, 2025

Campus Duration : 3 days

Online Course Duration : 20 hours

Programme Directors

Prof. Sanjay Kanchi

Dr. Elizabeth James



NATIONAL INSTITUTE OF BANK MANAGEMENT

Introduction:

A well-appraised loan proposal assesses all the risks involved in the loan proposal and enables banks to put in place risk mitigation measures to avoid future losses. However, an appraisal looks at risks perceived at the time of assessment only. In today's dynamic world, we have seen the risk profiles of borrowers undergo sudden or gradual change due to unknown or unanticipated factors. Therefore, effective credit monitoring assumes great significance. Credit monitoring includes ensuring compliance of pre-disbursement terms and conditions; maintaining the documents in a legally enforceable state; checking whether the end use of funds is being done as per the loan agreement so as to prevent diversion of bank funds; verifying whether the security offered to the bank against the advance is physically and legally recoverable; and watching out for early warning signals of deterioration in financial health in order to undertake preventive steps.

Objectives:

This programme is designed to enhance awareness and upgrade the participant's skill in credit monitoring as well as identifying early warning signals.

Programme Contents:

- ☐ Importance of industry analysis in monitoring advances
- ☐ Post-sanction credit monitoring of advances including inspection of movable and immovable assets, scrutiny of stock statements and account statements, financial follow-up report, use of audit reports, insurance tracking, stock audit, etc.
- ☐ Early Warning Signals (EWS) with reference to the accounts and action to be taken
- ☐ Earnings manipulation and financial reporting
- ☐ Cash flow analysis and its significance in monitoring advances
- ☐ Pre- and post-shipment credit: Monitoring aspects
- ☐ Use of core banking system for monitoring advances
- ☐ Credit and operations risk management

Pedagogy:

Live lectures will be conducted by NIBM faculty members and also by industry specialists with experience in credit monitoring. Caselets/problem-solving scenarios will be used to explain the relevant regulations and operations.

Target Audience:

The programme is intended for the bank officers responsible for the monitoring of advances and identifying early warning signals at branch/regional/zonal/corporate office.



Modalities:

Participants can either opt for online or campus mode of training.

Online Mode:

The online course mode will have 20 hours of engagement time spread over 3 days, which would include several self-paced study materials, case studies and live interactions with faculty or guest lecturers.

Participants enrolled in the programme will be provided with the link for accessing the learning platform of NIBM. Guidance will be provided for navigating the same. The schedule including the timings of the live sessions and the sequence to be followed for watching the pre-recorded sessions will be provided before the commencement of the programme.

To view the live/recorded sessions, participants must have a stable internet connection on a desktop or laptop with WebEx/Google Chrome.

Campus Mode:

Participants attending the programme on campus will be subject to the prevailing guidelines for educational institutes as per the notifications by the government/civic authorities.

Dates:

January 28-30, 2025

The participants are requested to report at the venue by the evening of January 27, 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 center. Participants are therefore encouraged to bring appropriate clothes / gear.

Completion / Participation Certificate:

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.

Nominations and Enquiries:

Nominations are invited from both institutions and individuals from India and abroad. Executives working in banks / financial institutions / consulting firms / technology firms in the banking and financial services domain can also apply for the Programme in their individual capacity.

Please address your enquiries regarding nominations and Programme content to:

Programme Directors:

Prof. Sanjay Kanchi

Email: sanjay.kanchi@nibmindia.org; Tel: +91-20-69046126 (D); Mobile: 8424003280

Dr. Elizabeth James

Email: elizabeth@nibmindia.org; Tel: +91-20-69046219 (D); Mobile: 9372203093

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

Programme Office:

National Institute of Bank Management
NIBM Post Office, Kondhwe Khurd,
Pune 411048 (India)

Email: trainings@nibmindia.org / progofficer@nibmindia.org
Tel: +91-20-69046000 (Board) / 69046214 / 6166 / 6210 / 6211
WhatsApp: 7887884083 (Messages Only)
Website: www.nibmindia.org

For registrations / nominations, please login using the following link:

<https://erp.nibmindia.org/POApplication#/>

If you find any difficulty in accessing the above link, then kindly advise your IT department to whitelist nibmindia.org domain in the firewall.

Last Date for receiving nominations (Online): January 26, 2024

Last Date for receiving nominations (Campus): January 18, 2024

Last Date to avail ‘Early Bird Discount’: January 13, 2024

Online Programme Fee (per participant) for 20–hour programme
US \$ 800 for foreign participant

	Fee	GST	Fee+GST	TDS
Member Banks	: 28800	5184	33984	2880
Non-Member Banks	: 33600	6048	39648	3360
Individual Nominee	: 33600	6048	39648	----

The fee includes the cost of tuition, teaching material, board and lodging, etc. (GST @ 18 % and TDS @ 10%. Kindly send the TDS certificate on priority to NIBM).

Campus Programme Fee (per participant) for 3-day programme

US \$ 1200 for foreign participant

	Fee	GST	Fee+GST	TDS
Member Banks	: 33000	5940	38940	3300
Non-Member Banks	: 39000	7020	46020	3900
Individual Nominee	: 39000	7020	46020	-----

The fee includes the cost of tuition, teaching material, lodging facilities, etc. (GST @ 18 % and TDS @ 10%. Kindly send the TDS certificate on priority to NIBM).

As per the resolution of NIBM's 86th Finance Committee meeting held on January 31, 2023, all organisations / banks are required to make the full payment for all their nominations for the NIBM 'Executive Training Programmes / Workshops', prior to the commencement of the respective programmes / workshops. The Reserve Bank of India has given its consent for this new initiative.

Discounts

- 1. 5% 'Early Bird' discount for nominations received at least 15 days prior to commencement of programme.
- 2. **Bulk nominations:** The following discounts will be applicable –
 - (a) 6-10 nominations – 5%
 - (b) 11-19 nominations – 10%
 - (c) 20 and above – 15%

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 GST 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 | : Punjab National Bank
C-2, Shop No. 4-5, Bramha Estate
Kondhwe Khurd, Pune 411 048
Maharashtra, India |
| 2. Name of the Beneficiary | : National Institute of Bank Management |
| 3. NIBM's Bank Account No. with Punjab National Bank | : 11281131004402 |
| 4. Bank's Swift Code | : PUNBINBBDIB |
| 5. Preferred Currency | : USD |
| 6. Correspondent Bank of Punjab National Bank | : WELLS FARGO BANK NA |
| 7. Punjab National Bank A/c No. with Correspondent Bank | : 2000193007918 |
| 8. Swift Code with Wells Fargo Bank | : PNBPU3NNYC |
| 9. IFSC | : PUNB0108810 |

* 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 / digital remittances, kindly send a confirmatory e-mail to: accounts@nibmindia.org, giving details of the remitter, participant name, programme dates, title of the programme, etc.

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