



INDIAN INSTITUTE OF BANKING & FINANCE

(An ISO 21001:2018 Certified)

TRAINING PROGRAMME

on

“ADVANCED CORPORATE LENDING”

In **VIRTUAL (Online) MODE**

From 18th to 19th June 2024 (Tuesday & Wednesday)



Coordinated by:
Indian Institute of Banking & Finance,
Professional Development Centre (PDC), South Zone,
94, Jawaharlal Nehru Road
Vadapalani, Chennai - 600 026

Website: www.iibf.org.in

For Details & Nomination, please contact:

Individuals can also register for the program at their own cost

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PROGRAMME on “ADVANCED CORPORATE LENDING” (Virtual Mode)

BACKGROUND

During its 96 years of service, IIBF has emerged as a premier institute in the banking industry. Considering the emerging requirements of the bankers in the dynamic environment, IIBF has been offering certification courses and training programmes to the banking professionals.

The training programs are designed in consultation with the industry experts and human resources personnel with an endeavour to address the skill gaps on a continuous basis. The regular offerings in varied area prepare the banking professionals ahead of the impending change.

IIBF offers virtual training programmes for its Blended Certification courses and many other programmes to facilitate learning across the country.

IIBF also has state-of-the-art training facilities at its Leadership Centre at Mumbai. The four Professional Development Centres (PDCs) at Chennai, Delhi, Kolkata & Mumbai cater to the increasing demand for the focused training programmes.

PURPOSE

Financial institutions have faced difficulties over the years for a multitude of reasons, the major cause of serious banking problems continues to be directly related to lax credit standards for borrowers and counterparties, poor portfolio risk management, or a lack of attention to changes in economic or other circumstances that can lead to a deterioration in the credit standing of a bank’s counterparties.

This experience is common globally. Credit risk is most simply defined as the potential that a bank borrower or counterparty will fail to meet its obligations in accordance with agreed terms. Considering the increase in NPA position among Indian Banks in the present scenario, it is imperative for the Bankers to reiterate the basics of lending from the loan origination to NPA resolving through various means including the present IBC structure

announced by the government. While on one hand the flow of credit to the corporate sector has slowed down, the level of NPA is also increasing considerably.

Presently, well rated corporates are accessing the sources of finance other than borrowing from Banking institutions. Given this picture, officers working in corporate credit need to be well versed with the current developments, outlook of the economy, latest tools and techniques for credit analysis/measurement and management with particular reference to risk and return framework.

OBJECTIVES

- ✚ In the backdrop of what has been said above, this program has been designed to improve the knowledge and skill of the bank officers working in the Corporate Credit Department in large Branches and controlling offices.
- ✚ It aims at the comprehensive understanding about the nitty gritty of Appraisal of large credit proposals.
- ✚ It envisages to develop professional credit officials to man the large corporate credit departments of the banks.

CONTENT OVERVIEW

- ✚ Lending guidelines – Regulatory guidelines and Credit Policy of banks - Exposure Limits and various Internal Controls for Sustainable & Qualitative growth in Credit
- ✚ Large Exposures Framework
- ✚ Management & Technical Appraisal
- ✚ Credit Rating - Internal/External - Rating linked Pricing
- ✚ Working capital assessment - different methods
- ✚ Assessment & Administration of Non Fund Based limits
- ✚ Term Loan Appraisal and Assessment of Limits
- ✚ Conduct of technical study for Project Finance
- ✚ Credit Risk Assessment and Credit Risk Framework - Risk Profiles of various Sectors such as Power, Telecom, Mining, Roads & other Infrastructure, Housing and Commercial Real Estate, Metal & Metal Products, Chemicals & Fertilizers, Hotel, Hospitality and Pharma Industries etc.

- ✚ Follow up and monitoring - EWS, Red Flagging of A/Cs and Resolution of Stressed Assets
- ✚ Dealing with LIC's, LIE, ASM and Stock Audit.

METHODOLOGY

Lectures, Case Studies, Discussions & interactions and sharing of experience on Virtual Platform (ZOOM)

TARGET GROUP

Branch Managers of large branches, Officers who are working in Mid Corporate/ Large Corporate at Head office/Zonal Offices or corporate finance Branches and officials working in Audit department.

DURATION

**2 Days - on 18th & 19th June 2024 (Tuesday & Wednesday)
From 10.00 A.M. to 5.00 P.M.**

TRAINING FEE:

Rs. 4000/- per participant plus GST @18% i.e. Rs.720/- aggregating to Rs.4,720/- (In case of TDS deduction, please send us TDS certificate)

Programme fees may be remitted to the credit of Institute's account as given below:

Name of the Bank branch	: State Bank of India, Vidya Vihar(West), Mumbai.
Account no	: 37067835882
IFSC code	: SBIN0011710
PAN No: AAATT3309D and GSTIN No: 33AAATT3309D2ZY	

For further details and nomination please contact:

<p>Mr. G . Padmanaban Head - PDC, South Zone, Chennai Phone: +91- 44 - 23721429 Mobile: 7397240035 Email: head-pdcsz@iibf.org.in</p>	<p>Ms. Priya Maria A Senior Executive, PDC-South Zone Phone: +91- 44 -24722990 Mobile: +91 9566274128 Email: se.pdcsz1@iibf.org.in</p>
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INDIAN INSTITUTE OF BANKING & FINANCE
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Nomination Form (for Banks/FIs & Other Organisations)

Programme title: Advanced Corporate Lending

Date: 18th & 19th June 2024

Programme Type: Virtual

Participants Nominated:

Sl. No	Name (Mr./Ms./Mrs.)	Designation	Branch /Office	Mobile No. and Land Line No.	E-mail
1					
2					
3					
4					

Name of the Bank/FI	:
Address	:
GST No	:
PAN No	:
Phone/Mobile Number of Nominating Official :	
E-Mail ID of Nominating Official	:

Fee

Rs. 4,000/-per participant plus GST@18% i.e. Rs.720/- aggregating to **Rs.4720/-**
(In case of TDS deduction, please send us TDS certificate)

Programme fees to be remitted to credit of Institute's account details as follows:

Name of the Bank branch	: State Bank of India, Vidya Vihar(West), Mumbai.
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Please send your nominations at the earliest to:

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INDIAN INSTITUTE OF BANKING & FINANCE
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Nomination Form (for Self-Sponsored Candidates)

Programme title: Advanced Corporate Lending

Date: 18th & 19th June 2024

Programme Type: Virtual

Details of the candidate:

Sl. No	Name (Mr./Ms./Mrs.)	Designation	Branch /Office	Mobile No. and Land Line No.	E-mail
1					

Fee

Rs. 4,000/-per participant plus GST@18% i.e. Rs.720/- aggregating to **Rs.4720/-**
(In case of TDS deduction, please send us TDS certificate)

Programme fees to be remitted to credit of Institute's account details as follows:

Name of the Bank branch	: State Bank of India, Vidya Vihar(West), Mumbai.
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