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professional excellence

**INDIAN INSTITUTE OF BANKING & FINANCE**  
**Professional Development Centre – Eastern Zone (PDC-EZ), Kolkata**

**VIRTUAL TRAINING PROGRAMME ON**  
**Basic Credit Skills (Loan Appraisal, Ratio & Financial Statement Analysis)**

**02<sup>nd</sup>-03<sup>rd</sup> July, 2024** (Last Date to Apply: 28.06.2024)

*Self-sponsored candidates may also participate*



IIBF has emerged as a premier institute on banking and finance education. It is the largest institute of its kind in the world and is working with a Mission to “develop professionally qualified & competent bankers and finance professionals primarily through a process of education, training, examination, consultancy/ counselling and continuing professional development programmes”. Indian Institute of Banking & Finance has been awarded the ISO 21001:2018 Standard. This standard is for Educational Institutes who have achieved the required level of excellence in their academic offerings. IIBF is among the few institutes to have been conferred upon this standard.

**For More Details & Nominations Please Contact:**

Mr. Tusharendra Barpanda  
Zonal Head, PDC-EZ, IIBF  
Email : [head-pdcez@iibf.org.in](mailto:head-pdcez@iibf.org.in)

Ms. Samriddhi Guha  
Jr. Executive, PDC-EZ, IIBF  
Email : [je.pdcez2@iibf.org.in](mailto:je.pdcez2@iibf.org.in)

Ms. Sneha Datta  
Jr. Executive, PDC-EZ, IIBF  
Email : [je.pdcez3@iibf.org.in](mailto:je.pdcez3@iibf.org.in)

**BACKGROUND OF THE PROGRAMME:** Credit is an integral part of the modern economy and the global financial system. The expansion of credit has been a major contributing factor to global economic development and is often described as the lifeblood of the economy. Access to credit has facilitated GDP expansion through an increase in consumption and the allocation of resources to productive purposes. It has also helped to improve the efficiency and profitability of business by enabling access to funding for things like expansion and capital expenditures. A common way to categorize the key components of credit analysis is by the five Cs of credit analysis – capacity, collateral, covenants, character and credit rating. Together, these five

factors offer a structured and measurable approach for assessing the creditworthiness of a Borrower. Credit risk analysis is a form of analysis performed by a credit analyst to determine a borrower's ability to meet their debt obligations. The Objectives of the programme are as follows:

- ✓ To improve the knowledge and skill of the Officials working in the Credit Department in Branches and controlling offices.
- ✓ Comprehensive understanding of fundamentals of credit analysis while analyzing the credit requests received from the Borrowers.
- ✓ Training the newly recruited credit officers and officers working in credit areas to process the credit proposal and prepare the credit appraisal note.
- ✓ To enhance the confidence among the officers to analyse the credit requests both by quantitatively and qualitatively.
- ✓ To evaluate the credit profile of the Borrower and analyse the risk return profit and the lending proposition to the company engaged in Manufacturing/Service/SME sector

### **CONTENT OVERVIEW:**

- Basic Credit Concepts; Types of Credit: TL, WC, NFB; Retail, Agriculture, MSME, OD against IP, Project Financing etc.
- Classification of Borrowers/Borrower due diligence
- Industry analysis/Industry life cycle/competition and structure of the industry
- Balance Sheet & P & L Statements - Ratio Analysis –
- Recovery Strategies

**TARGET GROUP FOR THE PROGRAMME:** Junior & Middle level officers working in Credit Department at Branches, Central Processing Cells and Controlling Offices as well as officers working in Internal Audit and Training Departments in commercial Banks/Small Finance Banks/Cooperative Banks/NBFCs.

<p><b>Date &amp; Time:</b> <b>2<sup>nd</sup>-3<sup>rd</sup> July, 2024</b> <b>(10.00AM to 5.30PM)</b></p>	<p><b>METHODOLOGY:</b> Programme can be attended from anywhere by using devices with Internet like PC, Laptop, Tablet or Mobile. Internet connection with good speed is required to stream live Virtual sessions.</p>	<p><b>FEE:</b> Rs. 4000/- per participant plus GST@18% /- aggregating to <b>Rs.4720/-</b>-(In case of TDS deduction, please send us TDS certificate)</p>
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**CORRESPONDENCE ADDRESS:** Indian Institute of Banking & Finance, PDC-EZ, Avani Heights, 2<sup>nd</sup> Floor, 59A, Jawaharlal Nehru Road, Near Ravindra Sadan Metro Station, Kolkata – 700020.

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**INDIAN INSTITUTE OF BANKING & FINANCE**  
**Professional Development Centre – Eastern Zone, Kolkata**  
**NOMINATION FORM**

**Programme Title: Basic Credit Skills (Loan Appraisal, Ratio & Financial Statement Analysis)**

**Mode of Programme: Virtual Mode Date: 2<sup>nd</sup>-3<sup>rd</sup> July, 2024**

**Details of Nomination (to be filled by the Banks/FIs/Other Organizations):**

Sl. No.	Name of Participant	Designation	Branch/Office	Contact No.	E-mail Id.
1					
2					
3					
4					
5					

Fees Paid Rs. \_\_\_\_\_ UTR/Transaction No. \_\_\_\_\_ Date of Payment: \_\_\_\_\_

Name of Sponsoring Bank / FI: \_\_\_\_\_ **GSTN of Bank/FI:** \_\_\_\_\_

Address of the Bank/FI: \_\_\_\_\_

Phone/Mob. No. \_\_\_\_\_ E-mail id.: \_\_\_\_\_

**FEE: Rs. 4,000/- per participant plus GST @18% aggregating to Rs. 4,720/-.** (In case of TDS deduction, please send us the TDS certificate). (Kindly provide your GST Number in the nomination letter to facilitate the raising of Invoice)

**Programme fees may be remitted to the credit of Institute's Bank Account as below:**

- ✓ **Name of Account Holder:** Indian Institute of Banking & Finance
- ✓ **Name of the Bank Branch:** State Bank of India, Vidya Vihar (West), Mumbai.
- ✓ **Savings Account No.** 37067835940 **IFSC:** SBIN0011710
- ✓ **PAN No.** AAATT3309D; **GST No.** 19AAATT3309D2ZO, **State - West Bengal**

**CONTACT DETAILS:**

Mr Tusharendra Barpanda  
Head – PDC-EZ, IIBF, Kolkata  
Mob. No.9717005551  
Email Id. [headpdcez@iibf.org.in](mailto:headpdcez@iibf.org.in)

Ms Sneha Datta  
Jr. Executive, PDC-EZ, IIBF  
Email : [je.pdcez3@iibf.org.in](mailto:je.pdcez3@iibf.org.in)  
Mob. No. 9831637175

Ms. Samriddhi Guha  
Jr. Executive, PDC-EZ, IIBF  
Email : [je.pdcez2@iibf.org.in](mailto:je.pdcez2@iibf.org.in)  
Mob. No. 8420475917

**CORRESPONDENCE ADDRESS :** Indian Institute of Banking & Finance, PDC-EZ, Avani Heights, 2<sup>nd</sup> Fl.,  
59A, Jawaharlal Nehru Road, Nr. Ravindra Sadan Metro Station, Kolkata – 700020



**INDIAN INSTITUTE OF BANKING & FINANCE**  
**Professional Development Centre – Eastern Zone, Kolkata**

**NOMINATION FORM FOR SELF-SPONSORED CANDIDATES**

**Programme Title** Basic Credit Skills (Loan Appraisal, Ratio & Financial Statement Analysis)

**Mode of Programme:** Virtual Mode **Date:** 2<sup>nd</sup>-3<sup>rd</sup> July, 2024

Sl. No	Name (Mr/Mrs/Ms)	Designation	Contact No. (Mobile)	E-mail (PERSONAL)	Address (PERSONAL)	UTR NUMBER
1						

Name of Bank/ FI employed with: \_\_\_\_\_

Address of Bank/ FI employed with: \_\_\_\_\_

**FEE:** Rs. 4,000/- per participant plus GST @18% aggregating to Rs. 4,720/-.

*Self- sponsored participants are requested to kindly contact the numbers given below before making the payment.*

**Programme fees may be remitted to the credit of Institute's Bank Account as below:**

- ✓ **Name of Account Holder:** Indian Institute of Banking & Finance
- ✓ **Name of the Bank Branch:** State Bank of India, Vidya Vihar (West), Mumbai.
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**CONTACT DETAILS:**

Mr Tusharendra Barpanda Head – PDC-EZ, IIBF, Kolkata Mob. No.9717005551 Email Id. <a href="mailto:headpdcez@iibf.org.in">headpdcez@iibf.org.in</a>	Ms Sneha Datta Jr. Executive, PDC-EZ, IIBF Email : je.pdcez3@iibf.org.in Mob. No. 9831637175	Ms. Samridhi Guha Jr. Executive, PDC-EZ, IIBF Email :je.pdcez2@iibf.org.in Mob. No. 8420475917
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