



# INDIAN INSTITUTE OF BANKING & FINANCE

(ISO 21001:2018 Certified)

## Training Programme on “Introduction & Overview of Credit”

(For Public & Private Sector Banks, RRBs, SFBs, Cooperative Banks)

From 18<sup>th</sup> to 20<sup>th</sup> July 2024



“Individual participant can also register for the programme at their own cost”

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*Programme Co-ordinator: Dr.N K Bhasin*

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*Professional Development Centre North Zone, IIBF*  
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Professional Development Centre, Northern Zone,  
NEW DELHI-110 016  
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## **Training Programme on “Introduction & Overview of Credit”**

### **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 programmes 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 areas 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 Delhi, Chennai, Kolkata & Mumbai cater to the increasing demand for the focused training programmes.

### **PURPOSE**

The world is increasingly getting inter connected and complex. Bank credit mechanism has also undergone phenomenal changes in recent years.

Few years ago, credit meant only Cash Credit, Overdraft and Loan. Today quasi credit facilities like Letters of Credit, Bank Guarantees, Co acceptances, Buyer's Credit and Supplier's Credit are gaining predominance.

The bank officer dealing with such products should possess a good knowledge of the product itself to assess the risk involved and judge the repayment capacity of the borrower to honour the liabilities within the agreed timeframe.

Credit Appraisal and Risk Appraisal can be considered as two sides of the same coin. Hence, when appraisal aspects are being discussed, be it concerning domestic finance or trade finance for international trade, risk aspects are considered so that the credit officer does not lose sight of the same.

The course provides a holistic insight into the various dimensions in bank credit management.

## **OBJECTIVES**

Given this background, IIBF has designed this special programme to -

1. To develop a cadre of credit officers in banks to perform different credit functions across banks
2. To inculcate advanced skills for handling credit management issues.

## **CONTENT OVERVIEW**

The course broadly covers:

- Introduction & Overview of Credit
- Analysis of Financial Statements
- Working Capital Management
- Other Credits
- Monitoring, Supervision/ Follow Up & Management of Impaired Assets

## **METHODOLOGY**

- Virtual (Online) interactive lectures, Case Studies, presentations and sharing of experiences on the Institute's licensed ZOOM Platform.
- Live sessions by Faculty shall be conducted and participants can participate in the sessions from home or office using Laptop/Desktop.
- Login details for accessing the sessions shall be shared on registered mail ids of participants 24/48 hours before the programme.

## **TARGET GROUP**

- 1. Existing/ Newly posted officers in credit department**
- 2. Persons identified for the credit department**
- 3. People aspiring to become credit officers in banks**

## **DURATION**

3 Days - From 18<sup>th</sup> to 20<sup>th</sup> July 2024. Timings 10:00 a.m. to 5.30 p.m.

## **FEES**

Rs. 6,000/- (Rs. Six thousand only) per participant plus GST @18% (Rs.1080/-) aggregating to Rs. 7,080/- (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 Account: Indian Institute of Banking and Finance
- ✓ Name of the Bank branch: State Bank of India, Vidya Vihar (West), Mumbai.
- ✓ Savings Account No: 37067835430 IFSC code: SBIN0011710
- ✓ (PAN No: AAATT3309D and GSTIN NO. 07AAATT3309D2ZT)

(Kindly provide your GST Number in the nomination letter to facilitate raising of invoice)

For further details, kindly contact:

***Pl Contact: Mr. Anchal Arora, Mr Aman Dhar Mobile –8295127117, 7488152733  
Email: je.pdcnz1@iibf.org.in, je.pdcnz2@iibf.org.in***



**INDIAN INSTITUTE OF BANKING & FINANCE**

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**NOMINATION FORM FOR ORGANIZATION WHO NOMINATES THE PARTICIPANTS**

**Programme title: Training Programme on “Introduction & Overview of Credit”**

**Date: 18<sup>th</sup> to 20<sup>th</sup> July 2024 (Thursday- Saturday) Programme Type: Virtual (Online) mode**

**Details of nominee(s):**

Sl. No	Name	Designation	Branch/ Office	Contact No. (Mobile)	E-mail (PERSONAL MAIL ID )*	E-mail (OFFICIAL MAIL ID )*
1						
2						
3						

**\*LOGIN DETAILS OF THE PROGRAMME SHALL BE SHARED ON PERSONAL MAIL ID OF NOMINEE.**

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

Address: \_\_\_\_\_

GST Details of Nominating Bank: \_\_\_\_\_

**UTR Number and date of Fees remitted.** -----

Phone of **Nominating** Official: -----E-Mail of **Nominating** Official: \_\_\_\_\_

**Fees: Rs. 6,000/-per participant plus GST @18% aggregating to Rs.7080/- per participant (Rs Seven Thousands Eighty only)** (In case of TDS deduction, please send us TDS certificate).

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Email: je.pdcnz1@iibf.org.in, je.pdcnz2@iibf.org.in***



## INDIAN INSTITUTE OF BANKING & FINANCE

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### NOMINATION FORM FOR SELF-SPONSORED PARTICIPANTS

**Programme title: Training Programme on “Introduction & Overview of Credit”**

**Date: 18<sup>th</sup> to 20<sup>th</sup> July 2024 (Thursday- Saturday) Programme Type: Virtual (Online) mode**

**Details of nomination:**

Sl. No	Name	Designation	Contact No. (Mobile)	Place of Posting	E-mail (PERSONAL)	UTR Number with Date of Payment
1						

Name of Bank/ FI employed with:

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Address of Bank/FI employed with:

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**Fees: Rs. 6,000/-per participant plus GST @18% aggregating to Rs.7080/- per participant (Rs Seven Thousands Eighty only)** (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: 37067835430 IFSC code: SBIN0011710
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