



INDIAN INSTITUTE OF BANKING & FINANCE

(An ISO 21001:2018 Certified)

TRAINING PROGRAMME

ON

BASIC CREDIT ANALYSIS

(Physical Classroom Session)

05.09.2024 to 06.09.2024 (Thursday & Friday)



Venue:

**Indian Institute of Banking & Finance,
Professional Development Centre, 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 programme at their own cost

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Mobile: 7397240035
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Ms. Priya Maria A
Senior Executive, PDC-South Zone
Phone: +91- 44 -24722990
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Programme on Basic Credit Analysis

(Physical Classroom Session)

BACKGROUND

During its 96 years of service, IIBF which is an "Institute of the Bankers, for the Bankers and by the Bankers", has emerged as a premier institute in banking and finance education. Considering the emerging requirements of the bankers in the ever changing dynamic environment, IIBF has been providing training to bankers in select areas. IIBF has world class training facilities at its Leadership Center, Mumbai. It also has three Professional Development Centres (PDCs) at Chennai, Delhi, & Kolkata with residential facilities at Delhi to accommodate more than 50 participants at a time.

PURPOSE

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 purpose of credit analysis is to determine the creditworthiness of borrowers by quantifying the risk of loss that the lender is exposed to.

The three factors that lenders use to quantify credit risk include the probability of default, loss given default, and exposure at default.

OBJECTIVES

- ✚ This program has been designed taking in to account the Bankers' need to improve the knowledge and skill of the Officials working in the Credit Department in Branches and controlling offices.
- ✚ It aims at comprehensive understanding of fundamentals of credit analysis while analyzing the credit requests received from the Borrowers.
- ✚ This Programme lays importance in training the newly recruited credit officers and officers working in credit areas to process the credit proposal and prepare the credit appraisal note.
- ✚ This Programme enhances the confidence among the officers to analyse the credit requests both by quantitatively and qualitatively.
- ✚ This Programme is structured 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

- ✚ An overview of Credit Market and why Businesses borrow/Classification of Borrowers/Borrower due diligence/Types of credit facilities/A Brief Introduction to Credit risk /Difference between Liquidity and solvency
- ✚ Macro-Economic and environmental Analysis/Business cycles and external regulations/Managerial Risk
- ✚ Industry analysis/Industry life cycle/competition and structure of the industry
- ✚ Accounting Concepts & Components of Financial Statements
- ✚ Assessment of working capital/ Term Loan assessment under various segments (Corporate/SME (Manufacturing and services)
- ✚ Assessment of Non fund Based Limits
- ✚ Credit Risk and Basel accord

TARGET GROUP

Junior & Middle level officers (including newly recruited 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

METHODOLOGY - Physical Classroom Session

Lecture sessions, real case studies, classroom exercise, discussions & sharing of experiences by industry experts/ practicing professionals.

DURATION

2 Days – 5th to 6th September 2024 (Thursday & Friday) 10 A.M. to 5.00 P.M.

Rs. 6000/- (Six Thousand only) plus GST @18% aggregating to Rs.7080/- per participant (In case of TDS deduction, please send us TDS certificate).

Programme fees may be remitted to the credit of Institute's account with State Bank of India, details of which are 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

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

The programme is Non residential. Lunch and snacks will be provided to the participants by the Institute.

Participants have to arrange their overnight stay on their own / by their respective Banks.

Venue

**Indian Institute of Banking & Finance,
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Nomination Form (for Banks/FIs & Other Organisations)

Programme title: Programme on Basic Credit Analysis

Date: 5th to 6th September 2024

Programme Type: Physical Classroom (Non Residential)

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. 6,000/-per participant plus GST @ 18% aggregating to **Rs.7080/-**

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Please send your nominations at the earliest to:

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

Programme title: Programme on Basic Credit Analysis

Date: 5th to 6th September 2024

Programme Type: Physical Classroom (Non Residential)

Details of the candidate:

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

Fee

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

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