



Committed to  
professional excellence

# INDIAN INSTITUTE OF BANKING & FINANCE

(ISO 21001:2018 Certified)

## Three days virtual training programme

on

## Advanced Credit Management

for Middle & Senior level Officers in Commercial Banks, Small Finance Banks, Cooperative Banks, Regional Rural Banks & NBFCs.

From 28<sup>th</sup> January 2025 to 30<sup>th</sup> January 2025



### LIVE ONLINE SESSIONS

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

**The last date for sending Nomination is 24.01.2025.**

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*Programme Co-Ordinator: Sri Anand Mohan*

*Faculty, IIBF, Mumbai*

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#### Corporate Office

Indian Institute of Banking & Finance,  
Kohinoor City, Commercial II, Tower 1, 3<sup>rd</sup> floor,  
Off LBS Marg, Kiroli Road,  
Kurla (W), Mumbai - 400070.

Website: [www.iibf.org.in](http://www.iibf.org.in)

## **Three-day virtual training program from 28.01.2025 to 30.01.2025 on ADVANCED CREDIT MANAGEMENT for Middle & Senior Level of officers in Commercial Banks, Small Finance Banks, Cooperative Banks, Regional Rural Banks & NBFCs.**

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### **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 at Mumbai. It also has four Professional Development Centres (PDCs) at Delhi, Mumbai, Chennai & Kolkata with residential facilities at Delhi to accommodate more than 50 participants at a time.

### **PROGRAMME HIGHLIGHTS**

- This training program aims at addressing the knowledge gap in advanced level in Credit appraisal, assessment, sanction, disbursement & monitoring among the Middle & Senior Level of officers in Commercial Banks, Small Finance Banks, Cooperative Banks, Regional Rural Banks & NBFCs.
- The program further aims at equipping them with advanced knowledge & conceptual clarity in Credit Management in all segments of Credit .
- The program also aims at upskilling these officers in various tools of due diligence, appraisal & assessment of the need based Credit needs of the eligible borrowers.
- Program will impart the necessary guidance in monitoring of all kinds credit facilities to maintain the asset quality in the entire life cycle of the borrowal accounts.

### **TARGET GROUP:**

- **Officers in Middle & Senior Level in Commercial Banks, Small Finance Banks, Cooperative Banks, Regional Rural Banks & NBFCs.**
- **Officers working in Credit or likely to be posted in Credit**
- **Branch Heads in Scale-II to Scale-IV or equivalent in Commercial Banks, Private Banks, SFBs, Cooperative Banks& NBFCs**

## TRAINING METHODOLOGY

- Intensive discussion & interaction on each topic as given below with help of case studies & exercises.
- Programme will be conducted in Virtual Mode and can be attended from anywhere by using devices with Internet like PC, Laptop, Tablet or Smart Phones.
- After completion of the Training, Post -Training Evaluation will be conducted and Certificate of successful completion of the training program will be issued
- The programme is blended with pre training reading materials & 3 day virtual training.

## CONTENT OVERVIEW

- **Analysis of Financial Statements Such as Balance Sheet/Profit Loss/Operating Statement, Fund/Cash Flow Statement, Auditor's Note, Annual Report & its Interpretation, Exercises on Analysis of Financial Statements**
- **Ratio Analysis , CMA Format/Operating Statements, Practical Case Study & Exercises**
- **Various Methods of Working Capital Assessment, Cash Flow Based Lending, Analysis of GST Returns Digital Lending & Practical Exercises on Working Capital Assessment**
- **Various Concepts of Term Loan/Project Appraisal- BEP Analysis/Margin of Safety/Sensitivity Analysis, Capital Budgeting- Pay Back Period, Discounted Cash Flow Method, NPV Method, IRR Method, Average and Effective Cost of Capital, Benefit Cost Ratio & Practical Case Study Exercise on Term/Project Appraisal**
- **Various types of Non Fund Based Facilities -Letters of Credit, Bank Guarantees, Co-acceptance of Bills**
- **Retail Loans with focus on Home Loans, Education Loans, Vehicle Loans, Loan against property, Personal Loans & Reverse Mortgage Loan Scheme**
- **Various modes for financing MSMEs & Restructuring –TreDs, CGTSME- Credit Guarantee Fund Scheme for Micro & Small Enterprises, CGTMSE Norms/CGSSD- Practical Issues related to Lodgement/ Settlement of Claims**
- **Export Finance - Pre & Post Shipment Credit, Export Credit Insurance, Deemed Export, Diamond Dollar A/c Scheme etc. Case Study in Export Finance**
- **Credit Monitoring & Follow Up, SMA Classification, Early Warning Signals & Red Flagging of A/Cs, Non Cooperative Borrowers etc**
- **Recovery Mechanism – both legal as well as non-legal**

## **DURATION**

3 Days- from 28<sup>th</sup> January 2025 to 30<sup>th</sup> January 2025. Timings: 10:00 am to 5:15 pm.

## **FEE**

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

### **Discount on bulk nominations will be available as under :**

- **5% for nominations of 5 to 9 participants**
- **10% for nominations of 10 to 15 participants and**
- **15% for 16 to 25 participants.**

**Officers in in Commercial Banks, Small Finance Banks, Cooperative Banks, Regional Rural Banks & NBFCs. can self- nominate also.**

## **The last date for sending Nomination is 24.01.2025.**

(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:

- ✓ Account in the Name of : **Indian Institute of Banking & Finance**
- ✓ Name of the Bank branch: **State Bank of India, Vidya Vihar Branch**
- ✓ Account no : **36919200263 (Savings A/c)**
- ✓ IFSC code : **SBIN0011710**
- ✓ PAN No : **AAATT3309D**
- ✓ GST TIN ID : **27AAATT3309D1ZS for Maharashtra**

### ***For further details and nomination kindly contact:***

<b>Mr. Anand Mohan, Faculty Programme Coordinator Mobile: 8334836555 Email: fm.trg3@iibf.org.in</b>	<b>Mr. L.V.R. Prasad, Director (Training), Phone : +91-22-68507004, Mobile : 9650433118 Email: dir.trg@iibf.org.in</b>
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## INDIAN INSTITUTE OF BANKING & FINANCE

(ISO 9001:2015 Certified)

### NOMINATION FORM

**Program Title: ADVANCED CREDIT MANAGEMENT for Middle & Senior Level of officers in Commercial Banks, Small Finance Banks, Cooperative Banks, Regional Rural Banks & NBFCs.**

Date: 28<sup>th</sup> January 2025 -30<sup>th</sup> January 2025

Programme Type: VIRTUAL MODE

#### LIST OF PARTICIPANTS NOMINATED:

Sl. No	Name (Mr./Ms./Mrs.)	Designation	Branch/ Office	Mobile No.and Land Line No.	E-mail (PERSONAL AND OFFICIAL MAIL ID BOTH)*
1					
2					
3					
4					
5					

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

Bank/Organisation: \_\_\_\_\_

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

Pin Code: \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_ E-mail: \_\_\_\_\_

**FEE: Rs.6,000/- per participant plus GST @ 18% i.e. Rs.1080/- aggregating to Rs.7080/- (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:

- ✓ Account in the Name of : Indian Institute of Banking & Finance
- ✓ Name of the Bank branch: State Bank of India
- ✓ Account no: 36919200263 (Savings A/c) IFSC code: SBIN0011710
- ✓ (PAN No: AAATT3309D and GST TIN No: 27AAATT3309D1ZS for Maharashtra)
- ✓ Kindly narrate: "Advanced Credit Management 28<sup>th</sup>-30<sup>th</sup> January 2025" ; "<No.of> participants"

**For Details & Nominations, please contact:**

Mr. Anand Mohan, Faculty  
Programme Coordinator  
Mobile: 8334836555  
Email: fm.trg3@iibf.org.in

Mr. L.V.R. Prasad,  
Director (Training),  
Phone : +91-22-68507004,  
Mobile : 9650433118  
Email: dir.trg@iibf.org.in



## INDIAN INSTITUTE OF BANKING & FINANCE

(ISO 9001:2015 Certified)

### NOMINATION FORM for SELF-SPONSORED CANDIDATES

**Program Title: ADVANCED CREDIT MANAGEMENT for Middle & Senior Level of officers in Commercial Banks, Small Finance Banks, Cooperative Banks, Regional Rural Banks & NBFCs.**

Date: **28<sup>th</sup> January 2025 -30<sup>th</sup> January 2025**

Programme Type: **VIRTUAL MODE**

Details of nomination:

Sl. No	Name	Designation	Contact No. (Mobile)	E-mail (PERSONAL)	UTR NUMBER
1					

Bank/Organisation: \_\_\_\_\_

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

\_\_\_\_\_ Pin Code: \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_ E-mail: \_\_\_\_\_

**FEE: Rs.6,000/- per participant plus GST @ 18% i.e. Rs.1080/- aggregating to Rs.7080/- (In case of TDS deduction, please send us TDS certificate).**

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- ✓ (PAN No: AAATT3309D and GST TIN No: 27AAATT3309D1ZS for Maharashtra)
- ✓ Kindly narrate: : "Advanced Credit Management 28<sup>th</sup>-30<sup>th</sup> January 2025"

For Details & Nominations, please contact:

<b>Mr. Anand Mohan, Faculty Programme Coordinator Mobile: 8334836555 Email: fm.trg3@iibf.org.in</b>	<b>Mr. L.V.R. Prasad, Director (Training), Phone : +91-22-68507004, Mobile : 9650433118 Email: dir.trg@iibf.org.in</b>
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