Committed to professional excellence

INDIAN INSTITUTE OF BANKING & FINANCE
(ISO 21001:2018 Certified)
Professional Development Centre – Eastern Zone (PDC-EZ), Kolkata

Virtual Training Programme (03 days)

Basic Credit Skills (Appraisal, Due Diligence & Monitoring)

26th -28th OCTOBER 2026 (Monday-Wednesday)

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 througha 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 NOMINATION, PLEASE CONTACT:

Mr. Tusharendra Barpanda **Zonal Head, PDC-EZ, IIBF** **Email : head-pdcez@iibf.org.in**	**Ms. Samriddhi Guha** **Jr. Executive, PDC-EZ, IIBF** **Email: je.pdcez2@iibf.org.in**	**Ms. Sneha Datta** **Jr. Executive, PDC-EZ, IIBF** **Email: 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. This Programme is structured to evaluate the credit profile of the Borrower and analyze the risk return profit and the lending proposition to the company engaged in Manufacturing/Service/SME sector.

OBJECTIVE:

- To enhance the confidence among the officers to analyze the credit requests both by quantitatively and qualitatively.
- 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 analzying the credit requests received from the Borrowers

CONTENT OVERVIEW

- Pre-Sanction, Appraisal and Due Diligence; Processing of Loan Applications and Credit Proposals
- Credit Monitoring – Policy, Objectives, Tools available, Off-Site and On-Site Monitoring
- Credit Facilities Review mechanism –
- Early Warning Signals/Special Mention Accounts
- Forensic Audit, IRAC norms
- Declaration & Reporting of Willful Defaulters and subsequent actions
- Insolvency and Bankruptcy Code 2016
- Credit Underwriting and Monitoring

TARGET GROUP FOR THE PROGRAMME: Junior & Middle level officers (including newly recruited officers) working in Credit Department at Branches, Central Processing Cells and Controlling Offices Departments in RRBs/Small Finance Banks/Cooperative Banks.

DATE & TIME:	METHODOLOGY:	FEE:
26th -28th October 2026 (10.00AM to 5.30PM)	Virtual (Online) interactive lectures through IIBF LMS. Case Studies, presentations and sharing of experiences. 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.	Rs. 7500/- per participant plus GST @18% aggregating to Rs.8850/- (In case of TDS deduction, please send us TDS certificate)

REGISTRATION START DATE: 14.09.26 **REGISTRATION END DATE:16.10.26**	**TRAINING START DATE: 26.10.26** **TRAINING END DATE: 28.10.26**

CORRESPONDENCE ADDRESS: Indian Institute of Banking & Finance, PDC-EZ, Avani Heights, 2nd 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 (APPRAISAL, DUE DILIGENCE & MONITORING)**

Mode of Programme: **Virtual Mode** **Date:** **26th -28th October 2026**

Details of Nomination (to be filled out 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. 7500/- per participant plus GST @18% aggregating to Rs.8850/-** (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 : head-pdcez@iibf.org.in	Ms Sneha Datta Jr. Executive, PDC-EZ, IIBF Email : je.pdcez3@iibf.org.in Mob. No. 9903848920	Ms. Samriddhi Guha Jr. Executive, PDC-EZ, IIBF Email :je.pdcez2@iibf.org.in Mob. No. 6290336252

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INDIAN INSTITUTE OF BANKING & FINANCE
PROFESSIONAL DEVELOPMENT CENTRE – EASTERN ZONE, KOLKATA

NOMINATION FORM FOR SELF-SPONSORED CANDIDATES

Programme Title: BASIC CREDIT SKILLS (APPRAISAL, DUE DILIGENCE & MONITORING)
Mode of Programme: Virtual Mode **Date:** 26th -28th October 2026

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. 7500/- per participant plus GST @18% aggregating to Rs.8850/-** 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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