INDIAN INSTITUTE OF BANKING & FINANCE

(ISO 21001:2018 Certified)

3-Days Training Programme on

"Credit Fundamentals for Beginners – Building Strong Foundations in Lending and Monitoring"

Program Coordinator : **Mr. Bijoy Kumar Mohanty**

For Officers of Public Sector Banks (PSBs), Small Finance Banks & Financial Institutions

Date
10th - 12th August 2026

Mode
Offline –
Physical Classroom

Duration
3 Days | 12 Sessions | 90 Minutes Each

Venue for Physical Programme:
Leadership Centre, Indian Institute of Banking & Finance,
Kohinoor City, Commercial II, Tower 1, 3rd floor,
Off LBS Marg, Kirol Road, Kurla (W),
Mumbai – 400070

Expert Faculty | Practical Learning | Industry Relevant | Participation Certificate | Networking Opportunities

PROGRAMME OVERVIEW

The Indian Institute of Banking & Finance invites Credit Officers, Branch Managers, Relationship Managers, MSME/Retail Credit Officers and Officers aspiring to move into Credit Functions from Public Sector Banks, Small Finance Banks and Financial Institutions to this comprehensive **3-day training programme.**

The programme is designed for newly recruited/promoted officers handling credit functions and aims to build a strong foundation in credit appraisal, assessment, sanctioning, documentation, monitoring and compliance, with practical exposure through case-lets, group discussions and real-life banking scenarios.

TARGET PARTICIPANTS

- Credit Officers
- Branch Managers
- Relationship Managers
- MSME / Retail Credit Officers
- Officers aspiring to move into Credit Functions

PROGRAMME OBJECTIVES

- Build a strong foundation in credit appraisal, assessment, sanctioning and documentation
- Understand working capital and term lending concepts and their practical application
- Learn post-sanction monitoring and early warning signal identification
- Understand compliance, regulatory framework and risk management in credit
- Develop skills in financial statement analysis and CMA preparation
- Gain practical exposure through case-lets, group discussions and real-life banking scenarios

FACULTY METHODOLOGY

- Interactive Lectures
- Case Studies
- Group Exercises
- Role Plays
- Real-life Banking Examples
- Assessment Quiz

FACULTY

Sessions will be conducted by senior faculties, industry experts and senior bankers with deep insight into credit functions and hands-on experience in lending and monitoring.

- Practical Learning
- Industry Relevant
- Interactive Sessions
- Career Growth
- Professional Excellence

PROGRAMME HIGHLIGHTS

1 Credit as the Core Banking Function – Principles & Fundamentals of Lending

"The road to toxic assets is paved with ignored principles"

- ✔ Role of credit in banking; Principles of sound lending — Safety, Liquidity, Profitability, Diversification
- ✔ Borrower assessment: Character, Capacity, Capital, Collateral, Conditions
- ✔ Credit lifecycle: Lead generation → Appraisal → Sanction → Disbursement → Monitoring → Recovery
- ✔ Types of lending: Retail, MSME, Corporate, Agriculture

2 Understanding CICs and Credit Rating

"Credit scores tell a story — make sure you're reading it right"

- ✔ Credit information sources: Financial statements, Bureau Reports, GST data, Market intelligence
- ✔ Internal & external credit rating; Rating methodology; Importance of RAROC

3 Understanding and Analysis of Financial Statements

"When financial statements are misunderstood, risk is underestimated"

- ✔ Balance Sheet, Profit & Loss Account and Cash Flow Statement analysis
- ✔ Ratio analysis: Liquidity, Solvency, Profitability and Turnover Ratios
- ✔ Introduction to CMA — formats, importance and practical analysis

4 Working Capital Appraisal Process

"Working capital is the lifeline of business — assess it with precision"

- ✔ Working capital concepts, types (CC, OD, Bill Discounting, WCDL) and operating cycle
- ✔ Assessment methods: Turnover Method, MPBF, PBS Method, Cash Budget Method

5 Term Lending Basics

"A weak appraisal today can become a strong regret tomorrow"

- ✔ Term loan appraisal: Management, Commercial, Technical, Financial analysis
- ✔ Project cost, means of finance, repayment schedule, DSCR, Break-even & Sensitivity Analysis

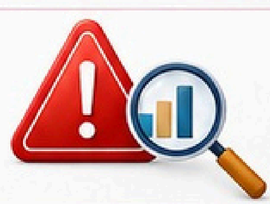
6 Documentation, Security & Legal Aspects of Lending

"Incomplete documents create complete risks"

- ✔ Loan documents: Sanction Letter, Loan Agreement, Hypothecation & Mortgage Documents
- ✔ Types of charges: Hypothecation, Pledge, Mortgage; Creation and registration of charges
- ✔ Importance of legal opinion and valuation reports

7 Post Sanction Monitoring & Early Warning Signals (EWS)

"Every NPA once started as an ignored warning signal"



- ✔ Monitoring tools: Stock statements, Site visits, Account conduct, Drawing power calculation
- ✔ EWS: Delay in repayments, Cheque returns, Declining turnover, GST mismatch, Behavioral signals
- ✔ Role of credit officers in preventive action; End-use verification

8 Credit Compliance, Regulatory Framework & Risk Management

"Follow the credit process. Prevent regulatory observations."

- ✔ RBI guidelines in lending; KYC, AML, Fraud risk management, Credit audit
- ✔ Documentation compliance and internal credit policy adherence
- ✔ Retail & MSME credit: Cash flow-based lending, Digital lending models, Fintech-based assessment

NOMINATION FORM

Please provide accurate details for registration and communication.

Nomination Form – For Individuals

Sr. No.	Name	Designation	Mobile No. (WhatsApp)	E-mail	UTR No.
1					

Nomination Form – For Banks & FIs

Sr. No.	Name	Designation	Branch/ Office	Mobile No. (WhatsApp)	E-mail (Personal)	E-mail (Official)
1						
2						

Name of Bank/ FI	:	
Address	:	
GST Details	:	
PAN No.	:	
Phone/Mobile of Nominating Official	:	
E-Mail of Nominating Official	:	

Easy Submission

Secure Process

Verified Information

Better Communication

PROGRAMME FEES

This is a **Non-Residential Physical Classroom Programme**.
The fees are as follows:

Programme Fee	GST @ 18%	Total Amount
Rs. 10,500/- per participant	Rs. 1,890/-	**Rs. 12,390/-**

MODE OF PAYMENT

Programme fees may be remitted through NEFT to the credit of the Institute's account with the **State Bank of India**, details of which are given below:

Beneficiary Name	Indian Institute of Banking and Finance
Bank Branch	State Bank of India, Vidya Vihar (West), Mumbai
SB Account No.	36919200263
IFSC Code	SBIN0011710
PAN No.	AAATT3309D
GSTIN No.	27AAATT3309D1ZS

Note: In case of TDS deduction, please send us the TDS certificate.

PLEASE SEND YOUR NOMINATIONS AT THE EARLIEST TO :

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Last Date for Registration: 6th August 2026