INDIAN INSTITUTE OF BANKING & FINANCE

(ISO 21001:2018 Certified)

PROFESSIONAL DEVELOPMENT CENTRE LUCKNOW

Launches training programme on

"EXECUTIVE PROGRAMME IN ADVANCE CREDIT & EXPORT FINANCE"

In Physical/Virtual Mode

Date: 2nd to 3rd November 2026

The programme can also be attended in online mode.

Programme Coordinator: Mr. Abhay Kumar, Mr. Udit Negi
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"EXECUTIVE PROGRAMME IN ADVANCE CREDIT & EXPORT FINANCE"

BACKGROUND

The Indian Institute of Banking & Finance (IIBF) is a professional body founded in 1928, now in its 97th year of service to the banking fraternity in India, has always strived to pursue its mission of developing professionally competent bankers and financial services professionals. The flagship courses of the Institute, JAIIB and CAIIB and RBI mandated capacity building courses in the specialized domains of Treasury, Credit Management, Risk Management, Foreign Exchange and Accounting & Audit are presently offered to Banking & Finance professionals. Indian Institute of Banking & Finance is an ISO 21001:2018 Certified Institute.

The Institute has also been focusing on developing customised Certifications for banks for upskilling and cross skilling of Bankers, depending on the knowledge and skill-gap identified in consultation with the bank itself. Also Diploma and Certification courses are offered to upgrade the competencies of the Banking and Finance Professionals in specialized fields like Credit Management, MSME, Compliance, KYC/AML, Digital Banking, Cyber Security, Advance Wealth Management, Risk Management, NPA Management etc.

IIBF also has state-of-the-art training facilities at its Leadership Centre at Mumbai. It also has seven Professional Development Centres (PDCs) at Chennai, Delhi, Kolkata, Mumbai, Guwahati, Lucknow and Bangalore conducting training sessions in virtual mode and physical training classes, covering all topics related to Banking & Finance.

PROGRAMME OVERVIEW AND PURPOSE

Sound lending decisions are essential for maintaining the financial health and stability of banks. As the banking landscape continues to evolve with changing regulations and heightened credit risks, bankers need to look beyond basic financial statement analysis. They must be able to evaluate a borrower's financial position, understand repayment capacity, and identify potential risks before extending credit.

Whether assessing a company's working capital needs or financing a new project, bankers require strong analytical skills to interpret financial statements, analyse cash flows, recognise early warning signals, and make sound credit decisions. A solid understanding of balance sheet analysis, working capital assessment, and project finance enables them to evaluate credit proposals more effectively while balancing business growth with prudent risk management.

This training programme has been carefully designed to strengthen these critical competencies by providing participants with practical insights, analytical tools, and industry best practices that can be readily applied in day-to-day credit appraisal and credit monitoring.

The Programme is being launched in physical mode however, the participants may also join virtually through Zoom.

OBJECTIVES

Upon completion of the programme, participants will be able to:

- Overview of corporate credit.
- Credit Policy
- Principles of lending.
- Pre-sanction Due Diligence.
- Credit Appraisal.
- Credit control and monitoring.
- Understand Corporate Lending and its important pillars.
- Gain a comprehensive understanding of the Balance Sheet, Profit & Loss Account, and Cash Flow Statement, and appreciate how these financial statements are interrelated and interpreted.
- Evaluate the overall financial health of borrowers by analysing key indicators of profitability, liquidity, solvency, operational efficiency, and financial stability.
- Identify appropriate sources of finance for both working capital and long-term project funding. Fund based and Non-Fund based credit facilities.
- Understand operating cycles and accurately estimate the credit needs of different businesses
- Assess working capital requirements using established banking principles and industry-accepted methodologies.
- Assessment of term loan,/project finance.
- Recognise early warning signals that may indicate emerging credit risks or financial stress in borrower accounts.
- Expectation of Documents.
- Understanding Export Finance.
- Pre-Shipment & Post-Shipment Finance.
- Export Documentation.
- Legal Framework for Export Finance.
- Risks in Export Finance.

CONTENT OVERVIEW

- Overview of Credit Management.
- Principles of Lending.
- Credit Appraisal.
- Pre-Sanction Due Diligence.
- Working capital assessment.
- Term loan assessment.
- Non-Fund Based Credit Facilities.
- Analysis of Financial Statements
- CMA Data Analysis
- Introduction of Ind AS and its impact on Financial Statements
- Pre & Post disbursement measures.
- Project financing including TEV study, BEP, NPV, DCF, TRR
- Monitoring & Follow-up of Advances
- Introduction to Export Finance.
- Pre-shipment & post-shipment Finance
- Methods of export payment.
- Letter of Credit.
- Export Documentation.
- Foreign Exchange Risk in Export Finance.
- Risks in Export Finance.
- Digitization of Export Finance.
- FEMA Guidelines.

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

TARGET GROUP
Branch Managers, Middle and Senior Level Management, Credit Managers working in PSBs, Private Banks, RRB, Small Finance Banks, NBFCs.

DURATION
2 Days: 2nd to 3rd November 2026
Timings: 9:30 AM to 5:30 PM

FEES
Participants can join the training either physically at our Professional Development Centre at Lucknow or they may join virtually through Zoom. The fees for both is as below:

Physical (Offline) Training at our Lucknow centre- Vibhuti Khand	Virtual (Online) Training

₹7000/- + 18% GST= **₹ 8260/-**	₹5000/- + 18% GST= **₹ 5900/-**

Accommodation (if required) will be provided to participants at Rs. 2500/- + GST per person per day on twin sharing basis. Single occupancy accommodation will also be provided is required. 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:

Particular	**Account Details**
Account Name	Indian Institute of Banking & Finance
Virtual Account No.	IIBF28TRGLUCKNOW
IFSC	SBIN0004266
BANK	STATE BANK OF INDIA
Bank Branch Address	Kurla West

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

For more details Kindly contact Programme Co-ordinators:

1- **Mr. Abhay Kumar: Email ID- head-pdclko@iibf.org.in; Contact No- 9340666010**
2- **Udit Negi: Email ID- se.pdclko1@iibf.org.in, Contact No: 8077847373**

Participants will be provided with a Participation Certificate upon successful completion of the training programme.

ANNEXURE I

INDIAN INSTITUTE OF BANKING & FINANCE

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NOMINATION FORM FOR ORGANIZATION NOMINATING THE PARTICIPANTS

Programme title: "EXECUTIVE PROGRAMME IN ADVANCE CREDIT & EXPORT FINANCE"

Date: 2nd – 3rd November 2026 **Programme type: Physical/Virtual**

Details of nominee(s):

Sr.	Name	Designation	Contact	Email	Training Mode (physical/ virtual)

Name of Bank/FI:____
Address:____
GST Details of nominating Bank/FI:____________________________________
Name, Designation of nominating official: __________, ______Email and Phone__________

FEES: Participants can attend the training either physically at our Professional Development Centre at Lucknow or they may join virtually through Zoom. The fees for both is as below:

Physical (Offline) Training at our Lucknow centre- Vibhuti Khand	Virtual (Online) Training
₹7000/- + 18% GST= **₹ 8260/-**	₹5000/- + 18% GST= **₹ 5900/-**

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In case of TDS deduction, please send us TDS certificate.

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

For Registration, kindly contact Programme Co-ordinators:

1- **Mr. Abhay Kumar: Email ID- head-pdclko@iibf.org.in; Contact No- 9340666010**
2- **Udit Negi: Email ID- se.pdclko1@iibf.org.in, Contact No: 8077847373**

ANNEXURE II

INDIAN INSTITUTE OF BANKING & FINANCE
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NOMINATION FORM FOR SELF SPONSORED CANDIDATES

Programme title: "EXECUTIVE PROGRAMME IN ADVANCE CREDIT & EXPORT FINANCE"

Date: 2nd – 3rd November 2026 **Programme type: Physical/Virtual**

Details of nomination:

Sr.	Name	Designation	Contact	Email	Training Mode (physical/ virtual)

Name of Bank/FI employed with:____
Address of Bank/FI:____
UTR No. with date of payment:____

FEES: Participants can join the training either physically at our Professional Development Centre at Lucknow or they may join virtually through Zoom. The fees for both is as below:

Physical (Offline) Training at our Lucknow centre- Vibhuti Khand	Virtual (Online) Training
₹7000/- + 18% GST= **₹ 8260/-**	₹5000/- + 18% GST= **₹ 5900/-**

For Registration, kindly contact Programme Co-ordinators:

1- **Mr. Abhay Kumar: Email ID- head-pdclko@iibf.org.in; Contact No- 9340666010**
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