



INDIAN INSTITUTE OF BANKING & FINANCE

(An ISO 21001:2018 Certified)

TRAINING PROGRAMME

ON

Intensive - Credit Appraisal & Assessment (FB & NFB Limits) for Banks/NBFCs/FIs

(Physical Classroom Session)



13.10.2026 to 15.10.2026 (Tuesday, Wednesday & Thursday)

Coordinated by:

**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 program at their own cost

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Mr. G . Padmanaban Head – PDC, South Zone, Chennai Phone: +91- 44 – 23721429 Mobile: 7397240035 E-mail: head-pdcsz@iibf.org.in	Ms. Priya Maria A Senior Executive, PDC-South Zone, Chennai Phone: +91- 44 -24722990 Mobile: +91 9566274128 E-mail: se.pdcsz1@iibf.org.in	Mr Harinadh Nethinti Junior Executive, PDC-South Zone, Chennai Phone: +91- 44 -24722990 Mobile : 8317550652 E-mail : je.pdcsz2@iibf.org.in
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BACKGROUND

During its 98 years of service, IIBF has emerged as a premier institute in the banking industry. Considering the emerging requirements of the bankers in the dynamic environment, IIBF has been offering certification courses and training programmes to the banking professionals.

The training programs are designed in consultation with the industry experts and human resources personnel with an endeavour to address the skill gaps on a continuous basis. The regular offerings in varied areas prepare the banking professionals ahead of the impending change.

IIBF offers virtual training programmes for its Blended Certification courses and many other programmes to facilitate learning across the country.

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 & Bangalore conducting training sessions in virtual mode and physical training classes, covering any banking subjects.

PROGRAMME OBJECTIVE

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.

PROGRAMME OVERVIEW

In today's dynamic financial landscape, robust credit risk management is the cornerstone of sustainable banking. This intensive programme is specifically designed to equip credit professionals with advanced skills to evaluate, structure, and monitor both **Fund-Based** and **Non-Fund-Based** credit exposures. Participants will transition from basic financial analysis to strategic risk architecture, minimizing Non-Performing Assets (NPAs) while optimizing portfolio growth.

CONTENT OVERVIEW

- Fundamentals of Working Capital
- Financial Statement Analysis for WC
- Inventory Funding & Management
- Advanced WC Solutions (Supply Chain & Digital)
- Term Loan Fundamentals & Technical Appraisal
- Financial Viability & Projections
- Project Risk & ESG Assessment
- Infrastructure & Specialized Term Loans
- Assessment of Bank Guarantees (BG)
- Letter of Credit (LC) Assessment
- Integrated Credit Proposal & Security
- Advanced Workshop & Case Study

TRAGET GROUP:

This programme is highly beneficial for Junior, middle level & senior-level professionals (including newly recruited officers) working in Credit Department at Branches, Central Processing Cells and Controlling Offices Departments in PSUs/Private Banks/SFBs/NBFCs/FIs:

- Credit Analysts & Underwriters
- Relationship Managers (Corporate & SME Banking)
- Risk Managers & Compliance Officers
- Branch Managers & Credit Approvers
- NBFC Executives managing commercial lending portfolio
- Officials working at credit department at Branches, Central Processing Cells and Controlling Departments in PSBs/Private Banks/SFBs/NBFCs/FIs

DURATION

**13.10.2026 to 15.10.2026 (Tuesday, Wednesday & Thursday) (3 days),
from 09.45 AM to 5.30 PM.**

TRAINING METHODOLOGY	TRAINING PERIOD
➤ Expert-led interactive sessions ➤ Real-life case studies ➤ Practical scenarios & discussions ➤ Group exercises & workshop activities <u>Sessions will be handled by experienced bankers, domain experts, and certified trainers with extensive exposure to digital payments, clearing operations, reconciliation, and regulatory compliance.</u>	Date : 13.10.2026 to 15.10.2026 (Tuesday, Wednesday & Thursday) Timings: 09.45 AM to 5.30PM

PROGRAMME FEE

Rs. 10,500/- (Ten Thousand Five Hundred only) plus GST @18% aggregating to

Rs.12,390/- per participant

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

Programme fees may be remitted to the Institute's bank account as per the details given below:

Account Name	: Indian Institute of Banking & Finance
VAN FOR SOUTH ZONE, CHENNAI - TRAINING FEES	: IIBF28TRGSOUTHZONE
IFSC code	: SBIN0004266
BANK	: STATE BANK OF INDIA
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, Professional Development Centre, South Zone, 94, Jawaharlal Nehru Road, Vadapalani, Chennai -600 026



INDIAN INSTITUTE OF BANKING & FINANCE
(ISO 21001:2018 Certified Institute)

Nomination Form (for Banks/FIs & Other Organisations)

Programme title: Intensive - Credit Appraisal & Assessment (FB & NFB Limits) for Banks/NBFCs/FIs

Date: 13.10.2026 to 15.10.2026 (Tuesday, Wednesday & Thursday)

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	:

PROGRAMME FEE

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

Please send your nominations at the earliest to:

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INDIAN INSTITUTE OF BANKING & FINANCE
(ISO 21001:2018 Certified Institute)

Nomination Form (for Self-Sponsored Candidates)

Programme title: Intensive - Credit Appraisal & Assessment (FB & NFB Limits) for Banks/NBFCs/Fls

Date: 13.10.2026 to 15.10.2026 (Tuesday, Wednesday & Thursday)

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					

PROGRAMME FEE

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