



INDIAN INSTITUTE OF BANKING & FINANCE

(ISO 9001:2015 Certified)

12th PROGRAMME **on** **“CREDIT APPRAISAL”** (Industrial and Commercial Advances)

From 10th to 14th July, 2017

Venue:

**Leadership Center,
Indian Institute of Banking & Finance,
Kohinoor City, Commercial II, Tower 1, 3rd floor,
Off LBS Marg, Kiroli Road,
Kurla (W), Mumbai – 400070.
Website: www.iibf.org.in**

For Details & Nomination, please contact:

<p>Mr. Prabhakara S. Joint Director-Training Phone: +91-22-25047008 +Email: prabhakara@iibf.org.in</p>	<p>Mr. Anjan Dandekar Junior Executive Phone: +91-22-25047042 Email: anjan@iibf.org.in</p>
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PROGRAMME on “CREDIT APPRAISAL” (Industrial and Commercial Advances)

BACKGROUND

During its 89 years of service, IIBF 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 started providing training programmes in selected areas. IIBF has world class training facilities at its Leadership center in Mumbai.

PURPOSE

The program envisages competence building among the participants by improving their appraisal skill and enhancing their knowledge level. The program takes the participants through logical journey right from collection and scrutiny of loan application to the credit decision making, with emphasis on interactions, group discussions, sharing of experience and exercises, apart from the traditional training methods. During the course of the Program, the participants are taken through the entire gamut of the credit appraisal process enabling them, to return to their work place with added confidence in handling credit proposals.

This program on **Credit Appraisal (Industrial and Commercial advances)** has been designed taking in to account the bankers need in the area of credit.

OBJECTIVES

- To Improve the knowledge and skill in credit appraisal.
- To have comprehensive understanding covering the entire gamut of credit appraisal.
- To develop professional credit officials to man the credit department of the banks.

CONTENT OVERVIEW

- Lending guidelines – Regulatory guidelines and Loan policies
- Market information – Gathering market information, Credit rating, external rating agencies - credit report preparation
- Management Appraisal and Technical appraisal
- Financial appraisal
- Financial statement analysis, ratio analysis, break even analysis, fund flow and cash flow analysis
- CMA data analysis
- Working capital assessment, different methods of WC assessment
- Assessment of non fund based limits
- Term Loan appraisal and assessment
- Credit Committee discussion
- Process note presentation

- Credit decision making- Different situations in decision making. Role of head and heart in credit decisions

METHODOLOGY

Case Studies, exercises, group discussions, presentations and sharing of experiences.

TARGET GROUP

Officers/Managers handling or identified for handling Credit Portfolio and Trainers.

DURATION

From 10th to 14th July 2017 (5 Days). The Programme commences at 9.30 AM on 10th July, 2017

VENUE

Leadership Center,
Indian Institute of Banking & Finance,
Kohinoor City, Commercial II, Tower 1, 3rd floor,
Off LBS Marg, Kiroli Road, Kurla (W),
Mumbai – 400070.

FEE

Rs.15,000/- per participant plus GST @18% i.e. Rs.2700/- aggregating to Rs.17,700/*-(In case of TDS deduction, please send us TDS certificate) * or subject to any change in GST rate
Programme fees may be remitted to the credit of Institute's account with Bank of Baroda, details of which are given below:

- ✓ Name of the Bank branch: Bank of Baroda, Kurla (West).
- ✓ Account no: 19750200000806 IFSC code: BARBOKURLAX(0 is zero)
- ✓ (PAN No: AAATT3309D and Service Tax No. AAATT3309DSD002)
- ✓ GST ARN NoAA270317161777S, GST Provisional ID 27AAATT3309D1ZS for Maharashtra

The programme is Non residential.

In case the participants require, the Institute, on specific request, will arrange for stay in Kohinoor Elite (A hotel within 5 minutes walking distance from the Institute) at a price of Rs.5500/- per day plus taxes for double occupancy and Rs.4,500 plus taxes for single occupancy exclusive for IIBF trainees and include breakfast, lunch, evening tea and dinner, 4 hour internet and laundry for four pieces of clothing.

Please send your nominations at the earliest to:

<p>Mr. Prabhakara S. Joint Director-Training Phone: +91-22-25047008 +Email: prabhakara@iibf.org.in</p>	<p>Mr. Anjan Dandekar Junior Executive Phone: +91-22-25047042 Email: anjan@iibf.org.in</p>
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Off LBS Marg, Kiroli Road,
Kurla (W), Mumbai – 400070.

NOMINATION FORM

Programme Title: **Credit Appraisal (Industrial and Commercial Advances)**

Date from 10th to 14th July 2017

Programme Type: **Non Residential**

DETAILS OF PARTICIPANTS NOMINATED:

Sl. No	Name (Mr./Ms./Mrs.)	Designation	Branch/Office	Mobile No.and Land Line No.	E-mail
1					
2					
3					

Bank/Organisation: _____

Address: _____

_____ Pin Code: _____

Phone: _____ Fax: _____ E-mail: _____

Fee: Rs.15,000/- per participant plus GST @18% i.e. Rs.2700/- aggregating to Rs.17,700/*-(In case of TDS deduction, send us TDS certificate) * or subject to any change in GST rate

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