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INDIAN INSTITUTE OF BANKING & FINANCE



Professional Development Centre – SOUTH ZONE, CHENNAI



PROGRAMME ON CREDIT APPRAISAL FOR BEGINNERS (Virtual Mode)

26.04.2021 & 27.04.2021

Programme Co-ordinator

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BACKGROUND

During its 93 years of service, IIBF which is an "**Institute of the Bankers, for the Bankers and by the Bankers**" 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 been providing training to bankers in select areas. IIBF has world class training facilities at its Leadership Center, Mumbai. It also has three Professional Development Centres (PDCs) at Delhi, Chennai & Kolkata with residential facilities at Delhi to accommodate more than 50 participants at a time.




PURPOSE

The Programme on Credit Appraisal for Beginners envisages competence building among the young Bankers by improving their appraisal skills and enhancing their knowledge level. The program takes the participants to different stages of credit appraisal and the various credit appraising techniques right from identifying the Borrower, reading their financial statements to preparing the correct appraisal note with emphasis on interactions, presentations, 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 the borrowers and preparing good appraisal notes.

This program has been designed taking in to account the fresh bankers need in the area of credit Appraisal.

With this objective, Professional Development Centre, South Zone of IIBF has decided to organize a 2-days Training Program on Credit Appraisal for Beginners on **26th and 27th April 2021** in **virtual mode**.

OBJECTIVES

-  To Improve the knowledge and skill in credit appraisal
-  To have comprehensive understanding of different stages of credit appraisal process and various techniques in analyzing the borrower's needs.
-  To develop professional credit officials for credit department of the banks for preparing good appraisal notes.

CONTENT OVERVIEW

- ✚ Principles of lending – different types of borrowers – bank’s Credit/Risk Management Policies
- ✚ Selection of borrowers – KYC – background check – verification of CIC reports – interview with the applicant – identifying entrepreneurial skills – visit to the borrower’s proposed place of business
- ✚ An introduction to financial statements of a business entity – sole proprietorship/partnership firms, Private limited companies- detailed study of the Balance sheet and P & L statement from the banker’s point of view – Exercise on ratio analysis and simple case studies
- ✚ Appraisal of all types of term loans - Ascertaining Borrowers’ cash flows – assessing the repayment capacity and fixing the repayment schedule and holiday period, if required
- ✚ The concept of working capital – assessment methods – appraisal standards
- ✚ Preparing the appraisal note – risk analysis and prescribing terms and conditions of sanction
- ✚ Documentation – security creation - Pre-Release audit/legal audit – compliance with all terms of sanction – disbursement – ensuring end use of the loan – post sanction follow up and monitoring

<u>METHODOLOGY</u>	<u>TARGET GROUP</u>	<u>TRAINING PERIOD</u>
Online classes delivering the sessions by <ul style="list-style-type: none">✚ Lecture✚ Exercises✚ Case Studies✚ Sharing of experiences✚ Group discussions	Newly recruited officers/Managers working in credit departments or those are identified for handling Credit Department and Trainers of commercial banks, Co-op banks and RRBs.	26.04.2021 & 27.04.2021 Timings: 10.00 AM to 5.00 PM

FEES

Rs. 4,000/- per participant plus GST @18% i.e. Rs.720/- aggregating to Rs. 4,720/- (In case of TDS deduction, please send us TDS certificate)

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

(Pl Remit the amount only to the following Account)

- ✓ Name of the Bank branch: **State Bank of India**, Vidya vihar (West).
- ✓ Account no: **37067835882** IFSC code: **SBIN0011710**
- ✓ PAN No: AAATT3309D and GSTIN No. 33AAATT3309D2ZY

For further details and nomination please contact:

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NOMINATION FORM

Programme Title: Program on Credit Appraisal For Beginners

Date: 26.04.2021 & 27.04.2021

Programme Type: Virtual

THE PARTICIPANTS NOMINATED:

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

Bank/Organisation: _____

Address: _____

_____ Pin Code: _____

Phone: _____ Fax: _____ E-mail: _____

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- ✓ Kindly narrate: PROGRAM ON CREDIT APPRAISAL FOR BEGINNERS & number of participants.