



INDIAN INSTITUTE OF BANKING & FINANCE

(An ISO 9001:2008 Certified Organization)

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

From 17th to 21st December, 2012

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:

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Email: drnamboodiri@iibf.org.in**



PROGRAMME on “CREDIT APPRAISAL”

(Industrial and Commercial Advances other than SMEs)

BACKGROUND

During its 84 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.

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 17th to 21st December 2012 (5 Days). The Programme commences at 9.30 AM on 17th December, 2012

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.
(Location sketch is enclosed)

FEE

Rs.15,000/- per participant plus service tax @12.36% i.e. Rs.1854/- aggregating to Rs.16854/- (In case of TDS deduction, please send us TDS certificate)

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)

The programme is Non residential.

In case the participants require, the Institute, on specific request, will arrange for stay in Kohinoor Elite (A new 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.



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NOMINATION FORM

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

Date: From 17th to 21st December, 2012

Programme Type: **Non Residential**

THE PARTICIPANTS NOMINATED:

Sl. No	Name (Mr./Ms./Mrs.)	Designation	Branch/ Office	Mobile No.and Land Line No.	E-mail
1					
2					
3					
4					

Bank/Organisation: _____

Address: _____

Pin Code: _____

Phone: _____ Fax: _____ E-mail: _____

Fee: Rs.15,000/- per participant plus service tax @12.36% i.e. Rs.1854/- aggregating to Rs.16854/- (In case of TDS deduction, send us TDS certificate)

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Please send your nominations at the earliest to:

Dr. T. C. G. Namboodiri,
Joint Director – (Faculty)
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