



INDIAN INSTITUTE OF BANKING & FINANCE

(An ISO 21001:2018 Certified)

TRAINING PROGRAMME

ON

ADVANCED CREDIT MANAGEMENT FOR BANKS/FIs

(Physical Classroom Session)

19.06.2025 to 21.06.2025 (Thursday, Friday & Saturday)



Venue:

**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:

Mr. G . Padmanaban Head – PDC, South Zone, Chennai Phone: +91- 44 - 23721429 Mobile: 7397240035 Email: head-pdcsh@iibf.org.in	Ms. Priya Maria A Senior Executive, PDC-South Zone Phone: +91- 44 -24722990 Mobile: +91 9566274128 Email: se.pdcsh1@iibf.org.in	Mr Harinadh Nethinti Junior Executive, PDC-South Zone, Chennai Phone: +91- 44 -24722990 Mobile : 8317550652 E-mail : je.pdcsh2@iibf.org.in
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Individuals can also register for the programme at their own cost



Programme on Advanced Credit Management for Banks/FIs

(Physical Classroom Session)

BACKGROUND

During its 97 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 Development Center, Mumbai. It also has three Professional Development Centres (PDCs) at Chennai, Delhi, Kolkata & Mumbai.

PURPOSE

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.

Small and Medium Enterprises (SMEs) play a major role in most economies, particularly in developing countries. SMEs account for the majority of businesses worldwide and are important contributors to job creation and global economic development. They represent about 90% of businesses and more than 50% of employment worldwide. Formal SMEs contribute up to 40% of national income (GDP) in emerging economies. These numbers are significantly higher when informal SMEs are included. According to our estimates, 600 million jobs will be needed by 2030 to absorb the growing global workforce, which makes SME development a high priority for many governments around the world. In emerging markets, most formal jobs are generated by SMEs, which create 7 out of 10 jobs. However, access to finance is a key constraint to SME growth, it is the second most cited obstacle facing SMEs to grow their businesses in emerging markets and developing countries.

SMEs are less likely to be able to obtain bank loans than large firms; instead, they rely on internal funds, or cash from friends and family, to launch and initially run their enterprises. The International Finance Corporation (IFC) estimates that 65 million firms, or 40% of formal micro, small and medium enterprises (MSMEs) in developing countries, have an unmet financing need of \$5.2 trillion every year, which is equivalent to 1.4 times the current level of the global MSME lending.

What is funding of SMEs and Large corporates ?

Capital is supplied through the business finance market in the form of bank loans and overdrafts; leasing and hire-purchase arrangements; equity/corporate bond issues; venture capital or private equity; asset-based finance such as factoring and invoice discounting, and government funding in the form of grants or loans.

SME loans are a type of business loan specifically designed for small and medium-sized enterprises (SMEs). They are financial products offered by lenders to help SMEs with various needs, such as working capital, equipment purchases, business expansion, or managing day-to-day expenses. These loans are often flexible and accessible, with terms tailored to the specific needs of smaller businesses.

To ascertain the needs of SME entrepreneurs and Corporates, Bankers have to acquire in-depth knowledge in sourcing marketable, viable proposal first. Do proper due diligence before onboarding a customer, assessment of proposal, recommend opt requirement, get sanction, do documentation and follow up continuously the advance, to maintain the quality of assets.

Further, a common way to categorize the key components of credit analysis is by the five Cs of credit analysis – **capacity, collateral, covenants, character and credit rating**. Together, these five factors offer a structured and measurable approach for assessing the creditworthiness of a Borrower.

Credit risk analysis is a form of analysis performed by a credit analyst to determine a borrower's ability to meet their debt obligations.

The purpose of credit analysis is to determine the creditworthiness of borrowers by quantifying the risk of loss that the lender is exposed to.

The three factors that lenders use to quantify credit risk include the probability of default, loss given default, and exposure at default.

OBJECTIVES

This program has been designed taking in to account the Bankers' need to improve the knowledge and skill of the Officials working in the Credit Department in Branches, controlling offices, processing centres and branches.

It aims at comprehensive understanding of fundamentals of credit analysis while analyzing the credit requests received from the Borrowers.

This Programme lays importance in training the newly recruited credit officers and officers working in credit areas to process the credit proposal and prepare the credit appraisal note, developing skills in both pre sanction and post sanction process.

This Programme enhances the confidence among the officers to analyse the credit requests both by quantitatively and qualitatively and follow up of credit.

This Programme is structured to evaluate the credit profile of the Borrower and analyse the risk return profit and the lending proposition to the company engaged in Manufacturing/Service/SME sector.

CONTENT OVERVIEW

An overview of Credit Market and why Businesses borrow/Classification of Borrowers/Borrower due diligence/Types of credit facilities/A Brief Introduction to Credit risk /Difference between Liquidity and solvency

Macro-Economic and environmental Analysis/Business cycles and external regulations/Managerial Risk

Industry analysis/Industry life cycle/competition and structure of the industry

Accounting Concepts & Components of Financial Statements

Assessment of working capital/ Term Loan assessment under various segments (Corporate/SME (Manufacturing and services)

Assessment of Non fund Based Limits

Credit Risk and Basel accord

TARGET GROUP

Junior & Middle level officers (including newly recruited officers) working in Credit Department at Branches, Central Processing Cells and Controlling Offices as well as officers working in Internal Audit and Training Departments in commercial Banks/Small Finance Banks/Cooperative Banks/NBFCs

METHODOLOGY - Physical Classroom Session

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

DURATION

3 Days – 19th to 21st June 2025 (Thursday, Friday & Saturday) 09.45 A.M. to 05.30 P.M.

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 credit of Institute's account with State Bank of India, details of which are given below:

- ✓ Name of the Bank branch: State Bank of India, Vidya Vihar(West), Mumbai.
- ✓ Account no: **37067835882** IFSC code: **SBIN0011710**
- ✓ 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
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Nomination Form (for Banks/FIs & Other Organisations)

Programme title: Advanced Credit Management for Banks/FIs

Date: 19th to 21st June 2025 (Thursday, Friday & Saturday)

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					

Name of the Bank/FI	:
Address	:
GST No	:
PAN No	:
Phone/Mobile Number of Nominating Official :	
E-Mail ID of Nominating Official	:

Fee

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Please send your nominations at the earliest to:

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INDIAN INSTITUTE OF BANKING & FINANCE
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Nomination Form (for Self-Sponsored Candidates)

Programme title: Advanced Credit Management for Banks/FIs

Date: 19th to 21st June 2025 (Thursday, Friday & Saturday)

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					

Fee

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

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