



# INDIAN INSTITUTE OF BANKING & FINANCE

(An ISO 21001:2018 Certified)

## TRAINING PROGRAMME

ON

## **“Lending to Large and Mid Corporate Sector”**

**(Physical Classroom Session)**

**13.10.2025 to 15.10.2025 (Monday to Wednesday)**



### **Venue:**

**Indian Institute of Banking & Finance,  
Professional Development Centre, South Zone,  
94, Jawaharlal Nehru Road  
Vadapalani, Chennai - 600 026  
Website: [www.iibf.org.in](http://www.iibf.org.in)**

**For Details & Nomination, please contact:**

**Individuals can also register for the programme at their own cost**

<b>Mr. G . Padmanaban</b> Head – PDC, South Zone, Chennai Phone: +91- 44 – 23721429 Mobile: 7397240035 Email: <a href="mailto:head-pdcsz@iibf.org.in">head-pdcsz@iibf.org.in</a>	<b>Ms. Priya Maria A</b> Senior Executive, PDC-South Zone Phone: +91- 44 -24722990 Mobile: +91 9566274128 Email: <a href="mailto:se.pdcsz1@iibf.org.in">se.pdcsz1@iibf.org.in</a>	<b>Mr Harinadh Nethinti</b> Junior Executive, PDC-South Zone, Chennai Phone: +91- 44 -24722990 Mobile : 8317550652 E-mail : <a href="mailto:je.pdcsz2@iibf.org.in">je.pdcsz2@iibf.org.in</a>
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## **Programme on Lending to Large and Mid Corporate Sector** **(Physical Classroom Session)**

### **BACKGROUND**

During its 97 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. The four Professional Development Centres (PDCs) at Chennai, Delhi, Kolkata & Mumbai cater to the increasing demand for the focused training programmes.

### **ABOUT THE PROGRAMME**

#### **1. Program Overview: Enhancing the credit skills**

This intensive training program is specifically designed for banking professionals engaged in corporate lending in India. The corporate credit environment demands highly advanced analytical skills, proactive risk management, and strict adherence to RBI guidelines.

This course moves beyond basic credit skills, focusing on credit appraisal, credit assessment, forex management and enhanced credit monitoring (especially for High-Value Advances). Participants will gain the tools necessary to make sound, risk-adjusted lending decisions and manage portfolio quality effectively.

#### **2. The Importance of Financing the Mid and Large Corporate Sector**

Financing large and mid-sized corporations is not merely a revenue stream for banks; it is a fundamental mechanism that enables national economic scaling, maintains financial stability, and drives infrastructural development.

##### **A. Macroeconomic Engine of Growth**

The mid and large corporate segments play an outsized role in a developing economy like India's, providing the stability and scale required for global competitiveness.

### **i. Contribution to GDP and Industrial Output**

- Scale of Production:** These companies operate large manufacturing facilities, IT service centers, and infrastructure projects (e.g., ports, power plants). Bank financing—especially Term Loans—allows them to undertake massive Capital Expenditure (CAPEX) projects that directly increase the nation's industrial output and Gross Domestic Product (GDP).
- Multiplier Effect:** When a large corporate secures financing for expansion, it increases demand for raw materials (benefiting MSMEs), construction services, and logistics, creating a significant economic multiplier effect.

### **ii. Employment and Skill Development**

- Formal Employment:** Large corporates are the primary source of stable, organized, and high-quality employment. Financing supports job creation directly through expansion and indirectly by maintaining operational capacity.
- Skill Transfer:** These firms invest heavily in training, R&D, and technology adoption, leading to the transfer of advanced skills and know-how across the economy.

### **iii. Driving Exports and Forex Earnings**

- Global Competitiveness:** Financing enables large exporters (IT, Pharmaceuticals, Manufacturing) to access international markets, often requiring specialized financing like Pre-shipment and Post-shipment Credit (PCFC). This generates vital Foreign Exchange (Forex) earnings for the country, helping manage the balance of payments.

## **B. Stability of the Banking System**

Financing large corporations is crucial for the bank's own portfolio health and sustainability, provided the credit is rigorously managed.

### **i. Fee and Non-Fund Based Income**

- High-Value Transactions:** Large corporates require sophisticated, high-volume products beyond simple loans, such as Letter of Credit (LC), Bank Guarantees (BG), and Syndication Services. These transactions generate substantial Fee Income, which diversifies the bank's revenue base away from pure interest income.
- Transaction Banking:** The corporate sector forms the backbone of the bank's transaction banking business (cash management, forex, treasury services), ensuring stable, recurring income.

### **ii. Anchor Relationships and Cross-Selling**

- Ecosystem Value:** A large corporate client acts as an "anchor." Financing this anchor client often brings the business of its entire ecosystem: its dealers, suppliers (often MSMEs), and employees (for retail loans and salary accounts). This significantly lowers the bank's Customer Acquisition Cost (CAC).

- Credit Quality: Generally, established large corporates have more robust corporate governance, clearer financial reporting (due to SEBI/Stock Exchange compliance), and higher credit ratings, offering a relatively lower-risk profile compared to unorganized sectors.

### **iii. Compliance with Priority Sector Requirements**

- While direct lending to large corporates is not priority sector lending, these companies often fund downstream activities (like food processing or renewable energy) that help the bank meet its indirect or overall regulatory targets.

## **C. Infrastructural and Social Impact**

Corporate financing is the fuel for large-scale projects that improve the nation's core economic structure.

### **i. Infrastructure Development**

- Long-Term Funding: Large infrastructure projects (highways, ports, power generation, telecommunications) require massive, long-tenure financing typically provided by banks through structured Project Finance. Without this capital, critical public goods cannot be built or upgraded.

### **ii. Innovation and R&D Funding**

- Technology Adoption: Financing allows corporations, especially those in the IT and pharmaceutical sectors, to invest heavily in Research and Development (R&D). This is essential for innovation, patents, and keeping the national economy competitive on a global stage.

### **iii. Regulatory Compliance and Financial Discipline**

- By subjecting these entities to rigorous financial scrutiny, monitoring covenants, and enforcing RBI guidelines, the banking system essentially imposes a high standard of financial discipline and corporate governance on the largest players in the economy.

## **COURSE OBJECTIVES**

The programme aims to provide an overview to the participants about:

- Understand the key financial and non-financial risks associated with large and mid-corporate lending.
- Master the process of credit appraisal, including financial statement analysis, ratio analysis, and cash flow assessment.
- Evaluate and structure various types of credit facilities, including working capital and term loans.
- Identify and mitigate risks through proper loan documentation, security, and covenants.
- Analyze the role of regulatory frameworks (e.g., RBI guidelines) in corporate lending.
- Understand the full lifecycle of an international trade transaction from a banking perspective.
- Differentiate between various fund-based and non-fund-based facilities for import and export.
- Evaluate and mitigate key risks associated with international trade finance.
- Apply relevant Reserve Bank of India (RBI) regulations and foreign exchange management guidelines.

- Understand the sources and types of foreign exchange risk faced by businesses.
- Differentiate between various hedging instruments and their suitability for different scenarios.
- Master the mechanics and pricing of key FOREX derivatives.
- Analyze a corporate client's forex exposure and recommend an appropriate hedging strategy.
- Conduct a thorough credit risk assessment covering financial, business, industry, and management aspects.
- Analyze complex financial statements and project viability to determine sustainable Debt Service Coverage.
- Effectively structure credit facilities, including security and covenant requirements.
- Complete all mandatory Due Diligence checks in compliance with RBI guidelines (KYC, CIBIL, etc.).
- Draft a robust Credit Appraisal Note (CAN) for presentation to the Sanctioning Authority.
- Implement a robust system for monitoring adherence to sanction terms and conditions.
- Identify and interpret Early Warning Signals (EWS) of potential stress in a borrower account.
- Master the analysis of operational data, financial statements, and security valuations.
- Ensure compliance with all RBI guidelines pertaining to asset classification and provisioning.
- Formulate and execute corrective action plans (CAPs) to protect the bank's interests.

### **KEY MODULES AND COURSE CONTENT**

Foundations of Corporate Finance & Lending, Pre-Sanction Rigor, Credit Appraisal Fundamentals, Business, Industry, and Management (BIM) Analysis, Working Capital Assessment: Analysing operating cycle efficiencies, MPBF (Maximum Permissible Bank Finance) norms, and the Tandon/Chore Committee approach. Assessment of project loans with Calculating and stress-testing Debt Service Coverage Ratio (DSCR) through advanced sensitivity analysis, Credit Facility Structuring, Covenants as Risk Control Tools, Security Valuation & Perfection, comprehensive forex module, trade finance and hedging concepts, Enhanced Monitoring of High-Value Advances (HVA), EWS framework, End use monitoring and Regulatory compliances.

### **METHODOLOGY - Physical Classroom Session**

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

### **TARGET GROUP**

This program is tailored for Officers, Managers and Relationship Managers handling high value advances, Branch Heads involved in credit monitoring, risk management, and recovery operations in banks and financial institutions. It is also ideal for professionals managing stressed assets and compliance. (Banks/FIs may send their nominations in bulk).

### **DURATION**

**3 Days - 13<sup>th</sup> to 15<sup>th</sup> October' 2025 (Monday to Wednesday) 09.30 A.M. to 05.30 P.M.**

### **FEES**

Rs.10,500/- 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.**

**For further details and nomination please contact:**

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**Nomination Form (for Banks/FIs & Other Organisations)**

**Programme Title: Lending to Large and Mid Corporate Sector**

**Date: 13<sup>th</sup> to 15<sup>th</sup> October' 2025 (Monday to Wednesday)**

**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: Lending to Large and Mid Corporate Sector**

**Date: 13<sup>th</sup> to 15<sup>th</sup> October' 2025 (Monday to Wednesday)**

**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**

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