



# INDIAN INSTITUTE OF BANKING & FINANCE

(An ISO 21001:2018 Certified)

TRAINING PROGRAMME

ON

## **ADVANCED CREDIT MANAGEMENT FOR BANKS/FIs**

**(Physical Classroom Session)**

**10.06.2026 to 12.06.2026 (Wednesday, Thursday & Friday)**



**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:**

<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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**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 98 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 seven Professional Development Centres (PDCs) at Chennai, Delhi, Kolkata, Mumbai, Guwahati, Lucknow & Bengaluru.

### **MASTERING BANK CREDIT: END-TO-END RISK & APPRAISAL**

**A Intensive 3-Day Program for Banking Credit Officers**











#### Program Overview

In today's dynamic economic environment, sound credit management is the backbone of a resilient banking institution. Credit officers must balance the dual mandate of supporting business growth while ruthlessly mitigating asset-quality risks.

This intensive, 3-day training program delivers a highly practical masterclass on the entire credit lifecycle. Moving systematically from core financial statement diagnostics to structured trade finance, advanced risk mitigation, and stressed asset management, this program bridges classroom theory with real-world credit committee decision-making. Through **12 focused sessions** and **live corporate case studies**, participants will walk away with an immediate blueprint for sharpening their credit appraisal and portfolio monitoring skills.

## CORE LEARNING OBJECTIVES

By the conclusion of this high-impact training, participants will be able to:

	<b>1 DECONSTRUCT FINANCIALS:</b> Identify financial window-dressing and evaluate a borrower's true cash-generation capacity.	
	<b>2 STRUCTURE COMPLEX LIMITS:</b> Accurately compute and structure fund-based (Cash Credit/Overdraft) and non-fund-based (LC/BG) facilities.	
	<b>3 EVALUATE PROJECT VIABILITY:</b> Master Techno-Economic Feasibility (TEV) studies and analyze long-term debt-servicing metrics (DSCR, IRR).	
	<b>4 SPOT STRESS EARLY:</b> Implement modern Early Warning Signal (EWS) frameworks to detect credit deterioration months before a default occurs.	
	<b>5 NAVIGATE STRESSED ASSETS:</b> Apply legal and financial toolkits for effective corporate debt restructuring and loan recovery.	

### Who Should Attend?

This program is custom-tailored for professionals seeking to elevate their credit underwriting, risk assessment, and asset management capabilities, including:

- Credit Officers, Underwriters, and Credit Managers
- Corporate Relationship Managers & Corporate Bankers
- Branch Managers handling commercial/SME loan portfolios
- Risk Management Professionals & Internal Credit Auditors

### Training Methodology

To bridge the gap between classroom theory and real-world credit desk realities, the program features a dynamic blend of teaching styles:

**60% Interactive Lectures & Group Discussions:** Deep dives into regulatory frameworks, financial concepts, and credit mechanics.

**30% Real-World Case Studies:** Real corporate financial balance sheets and loan applications will be pulled apart and reconstructed by participants.

**10% Live Simulation:** A final-day mock "Credit Committee Review" where participants must debate, defend, or reject a high-stakes credit application.

## **Certification & Deliverables**

Upon successful **completion of the 3-day course**, all participants will receive:

1. A formal **Program Participation Certificate**.
2. A digital **Credit Toolkit** including:
  - ✓ An Excel-based Working Capital Assessment Template (MPBF calculator).
  - ✓ A comprehensive **65-Point Early Warning Signal (EWS)** Checklist for post-disbursement monitoring.
  - ✓ A Term Loan Appraisal checklist.



## **DURATION**

**3 DAYS – 10<sup>th</sup> to 12<sup>th</sup> June, 2026**

*(Wednesday, Thursday & Friday)*

**09:45 A.M. to 05:30 P.M.**



## **PROGRAMME FEE**

The programme fee is as follows:

FEE PER PARTICIPANT

**₹ 10,500/-**

(Rupees Ten Thousand Five Hundred only)

+

**GST @18%**



AGGREGATING TO

**₹ 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)**

## RESIDENCE & LUNCH FACILITIES



LUNCH & SNACKS

➤ **Lunch and snacks** will be provided to the participants by the Institute.



RESIDENCE

- The programme is **Non Residential**.
- Participants have to arrange their **overnight stay** on their own / by their respective Banks.



Kindly plan your travel and accommodation in advance for a comfortable stay.



## VENUE



**INDIAN INSTITUTE OF BANKING & FINANCE**  
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**Professional Development Centre,  
South Zone**



94, Jawaharlal Nehru Road,  
Vadapalani, Chennai – 600 026



Phone: +91 44 – 23721429 / 24722990



Website: [www.iibf.org.in](http://www.iibf.org.in)



Easily accessible from Vadapalani Metro Station  
and major bus routes.





**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: 10.06.2026 to 12.06.2026 (Wednesday, Thursday & Friday)**

**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**

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 to be remitted to credit of Institute's account details as follows:**

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Account no	: 37067835882
IFSC code	: SBIN0011710
PAN No: AAATT3309D and GSTIN No: 33AAATT3309D2ZY	

Please send your nominations at the earliest to:

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

**Programme title: Advanced Credit Management for Banks/FIs**

**Date: 10.06.2026 to 12.06.2026 (Wednesday, Thursday & Friday)**

**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 **Rs.12,390/- per participant**

(In case of TDS deduction, please send us TDS certificate)

**Programme fees to be remitted to credit of Institute's account details as follows:**

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