



# INDIAN INSTITUTE OF BANKING & FINANCE

(ISO 21001:2018 Certified)

## 3-Days Training Programme on “Credit Fundamentals for Beginners – Building Strong Foundations in Lending and Monitoring”



Program Coordinator : **Mr. Bijoy Kumar Mohanty**



For Officers of Public Sector Banks (PSBs),  
Small Finance Banks & Financial Institutions



### Date

20<sup>th</sup> – 22<sup>nd</sup> July 2026



### Mode

Offline –  
Physical Classroom



### Duration

3 Days | 12 Sessions | 90 Minutes Each



### Venue for Physical Programme:

Leadership Centre, Indian Institute of Banking & Finance,  
Kohinoor City, Commercial II, Tower 1, 3rd floor,  
Off LBS Marg, Kirool Road, Kurla (W),  
Mumbai – 400070



Expert  
Faculty



Practical  
Learning



Industry  
Relevant



Participation  
Certificate



Networking  
Opportunities



## PROGRAMME OVERVIEW

The Indian Institute of Banking & Finance invites Credit Officers, Branch Managers, Relationship Managers, MSME/Retail Credit Officers and Officers aspiring to move into Credit Functions from Public Sector Banks, Small Finance Banks and Financial Institutions to this comprehensive **3-day training programme**.

The programme is designed for newly recruited/promoted officers handling credit functions and aims to build a strong foundation in credit appraisal, assessment, sanctioning, documentation, monitoring and compliance, with practical exposure through case-lets, group discussions and real-life banking scenarios.



### TARGET PARTICIPANTS

- Credit Officers
- Branch Managers
- Relationship Managers
- MSME / Retail Credit Officers
- Officers aspiring to move into Credit Functions



### PROGRAMME OBJECTIVES

- Build a strong foundation in credit appraisal, assessment, sanctioning and documentation
- Understand working capital and term lending concepts and their practical application
- Learn post-sanction monitoring and early warning signal identification
- Understand compliance, regulatory framework and risk management in credit
- Develop skills in financial statement analysis and CMA preparation
- Gain practical exposure through case-lets, group discussions and real-life banking scenarios



### FACULTY METHODOLOGY

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|---|---|--|---|---|--|
| <br>Interactive Lectures | <br>Case Studies | <br>Group Exercises | <br>Role Plays | <br>Real-life Banking Examples | <br>Assessment Quiz |
|---|---|--|---|---|--|



### FACULTY

Sessions will be conducted by senior faculties, industry experts and senior bankers with deep insight into credit functions and hands-on experience in lending and monitoring.



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|--|---|--|--|---|
|  Practical Learning |  Industry Relevant |  Interactive Sessions |  Career Growth |  Professional Excellence |
|--|---|--|--|---|

# PROGRAMME HIGHLIGHTS



## 1 Credit as the Core Banking Function – Principles & Fundamentals of Lending

*"The road to toxic assets is paved with ignored principles"*

- ✓ Role of credit in banking; Principles of sound lending — Safety, Liquidity, Profitability, Diversification
- ✓ Borrower assessment: Character, Capacity, Capital, Collateral, Conditions
- ✓ Credit lifecycle: Lead generation → Appraisal → Sanction → Disbursement → Monitoring → Recovery
- ✓ Types of lending: Retail, MSME, Corporate, Agriculture



## 2 Understanding CICs and Credit Rating

*"Credit scores tell a story — make sure you're reading it right"*

- ✓ Credit information sources: Financial statements, Bureau Reports, GST data, Market intelligence
- ✓ Internal & external credit rating; Rating methodology; Importance of RAROC



## 3 Understanding and Analysis of Financial Statements

*"When financial statements are misunderstood, risk is underestimated"*

- ✓ Balance Sheet, Profit & Loss Account and Cash Flow Statement analysis
- ✓ Ratio analysis: Liquidity, Solvency, Profitability and Turnover Ratios
- ✓ Introduction to CMA — formats, importance and practical analysis



## 4 Working Capital Appraisal Process

*"Working capital is the lifeline of business — assess it with precision"*

- ✓ Working capital concepts, types (CC, OD, Bill Discounting, WCDL) and operating cycle
- ✓ Assessment methods: Turnover Method, MPBF, PBS Method, Cash Budget Method



## 5 Term Lending Basics

*"A weak appraisal today can become a strong regret tomorrow"*

- ✓ Term loan appraisal: Management, Commercial, Technical, Financial analysis
- ✓ Project cost, means of finance, repayment schedule, DSCR, Break-even & Sensitivity Analysis



## 6 Documentation, Security & Legal Aspects of Lending

*"Incomplete documents create complete risks"*

- ✓ Loan documents: Sanction Letter, Loan Agreement, Hypothecation & Mortgage Documents
- ✓ Types of charges: Hypothecation, Pledge, Mortgage; Creation and registration of charges
- ✓ Importance of legal opinion and valuation reports



## 7 Post Sanction Monitoring & Early Warning Signals (EWS)

*"Every NPA once started as an ignored warning signal"*

- ✓ Monitoring tools: Stock statements, Site visits, Account conduct, Drawing power calculation
- ✓ EWS: Delay in repayments, Cheque returns, Declining turnover, GST mismatch, Behavioral signals
- ✓ Role of credit officers in preventive action; End-use verification



## 8 Credit Compliance, Regulatory Framework & Risk Management

*"Follow the credit process. Prevent regulatory observations."*

- ✓ RBI guidelines in lending; KYC, AML, Fraud risk management, Credit audit
- ✓ Documentation compliance and internal credit policy adherence
- ✓ Retail & MSME credit: Cash flow-based lending, Digital lending models, Fintech-based assessment



# NOMINATION FORM

Please provide accurate details for registration and communication.



## Nomination Form – For Individuals



Sr. No.	Name	Designation	Mobile No. (WhatsApp)	E-mail	₹ UTR No.
1					



## Nomination Form – For Banks & FIs



Sr. No.	Name	Designation	Branch/Office	Mobile No. (WhatsApp)	E-mail (Personal)	E-mail (Official)
1						
2						

	Name of Bank/ FI	:	_____
	Address	:	_____
	GST Details	:	_____
	PAN No.	:	_____
	Phone/Mobile of Nominating Official	:	_____
	E-Mail of Nominating Official	:	_____



Easy Submission



Secure Process



Verified Information



Better Communication





# PROGRAMME FEES



This is a **Non-Residential Physical Classroom Programme**.

The fees are as follows:

 Programme Fee	 GST @ 18%	 Total Amount
Rs. 10,500/- per participant	Rs. 1,890/-	Rs. 12,390/-



## MODE OF PAYMENT



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

 <b>Beneficiary Name</b>	Indian Institute of Banking and Finance
 <b>Bank Branch</b>	State Bank of India, Vidya Vihar (West), Mumbai
 <b>SB Account No.</b>	36919200263
 <b>IFSC Code</b>	SBIN0011710
 <b>PAN No.</b>	AAATT3309D
 <b>GSTIN No.</b>	27AAATT3309D1ZS



**Note:** In case of TDS deduction, please send us the TDS certificate.



**PLEASE SEND YOUR NOMINATIONS AT THE EARLIEST TO :**



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Last Date for Registration:

**15th July 2026**

