



INDIAN INSTITUTE OF BANKING & FINANCE

(An ISO 21001:2018 Certified Institute)

Professional Development Centre – Western Zone

**Physical Training Program for Banks, NBFCs & FIs on
Mastering Retail, Agriculture & MSME Credit with
An Overview on Fintech Partnerships / Digital Lending / Co-Lending
at Bank of India's, APEX-Centre of Excellence
from 15th to 16th September 2026 at BHOPAL**



Open to Members & Non-Members
Individual participants can also register at their own cost.

Program Co-ordinators: Mr. Kuldeep Jindal & Mr. Shijoy Joseph
Mail Id: head-pdcwz@iibf.org.in ; je.pdcwz1@iibf.org.in

192-193, Maker Tower, F Wing, 19th Floor, Cuffe Parade Mumbai - 400005.

Website: www.iibf.org.in

[About Indian Institute of Banking & Finance](#)

Indian Institute of Banking & Finance (IIBF), a non-profit organization, established on 30th April 1928, formerly known as the Indian Institute of Bankers (IIB) is the apex professional body for India's banking and financial services sector and its employees.

It is managed by a Governing Council comprising representatives from RBI, SBI, IBA, major public and private sector banks, cooperative banks, small finance banks, and academia. **The governing council is headed by its President - Chairman, State Bank of India (SBI) and Indian Banks' Association (IBA).**

Over its 98 years of service, IIBF has been actively engaged in examinations, training, and academic initiatives, emerging as a premier institute in banking and finance education.

With over 11 lakh members, IIBF is the largest institute of its kind globally and has been instrumental in shaping industry-ready competencies. It is recognised as a centre of excellence, offering flagship qualifications such as JAIIB, CAIIB, diplomas, and specialised certifications aligned with evolving industry needs.

IIBF is also representing **India in the Asian-Pacific Association of Banking Institutes (APABI)**, strengthening its **global engagement and collaboration in banking education and professional standards.**

Its **integrated framework spans education, training, examinations, consultancy, and continuous professional development.** Through its **Leadership Centre in Mumbai and Professional Development Centres across Mumbai, Delhi, Chennai, Kolkata, Guwahati, Lucknow and Bengaluru,** IIBF delivers **high-impact learning nationwide, fostering future-ready, competent, and resilient finance professionals.**

[About Bank of India APEX — A Centre of Excellence for Agriculture & Priority Sector Lending](#)

Established in 1906, Bank of India is one of India's leading public sector banks, with over 5,510 branches and a strong domestic and global presence. The Bank has developed a robust learning ecosystem through its specialized Centres of Excellence (BOI APEX) to build future-ready banking professionals.

Located in **Bhopal, Madhya Pradesh, BOI APEX – (Academy for Professional Excellence)** focuses on strengthening capabilities in **Retail, Agriculture and MSME (RAM) – Priority Sector lending.** This **cross-bank programme brings together professionals from Banks, NBFCs and Financial Institutions** to enhance their credit and lending capabilities while exchanging knowledge, experiences and best practices across the **Retail, Agriculture and MSME** segments.

ABOUT THE PROGRAMME

This **two-day joint training programme** is designed for banking and financial sector professionals involved in **Retail, Agriculture and MSME (RAM) lending**. The programme provides a practical understanding of the complete credit journey, from **credit appraisal and financial analysis to sanction, documentation and disbursement**.

The programme covers **financial statement and CMA analysis, working capital and term loan appraisal, credit scoring and rating, collateral evaluation, MSME and retail lending, agriculture finance, digital lending, fintech partnerships and regulatory requirements**.

Through **expert-led sessions, practical insights and application-oriented discussions**, participants will strengthen their ability to **assess creditworthiness, identify risks, evaluate lending proposals and make informed and responsible credit decisions**.

The programme is being conducted at **Bank of India's APEX – Academy for Professional Excellence, Bhopal – Centre for Agriculture & Priority Sector Lending**, providing an excellent platform for **professional learning, peer interaction, knowledge sharing and networking** among professionals from Banks, NBFCs and Financial Institutions.

PROGRAMME OBJECTIVES

- **Understand the end-to-end credit appraisal process** across Retail, Agriculture and MSME (RAM) segments.
- **Analyse financial statements, CMA data, cash flows and key financial ratios** for effective credit assessment.
- **Evaluate working capital and term loan proposals**, including DSCR, DSRA, BEP and other key appraisal parameters.
- **Assess credit risk, collateral, security and borrower creditworthiness** through appropriate due diligence.
- **Understand contemporary lending practices**, including digital lending, fintech partnerships, co-lending and data-driven credit assessment.
- **Strengthen knowledge of documentation, disbursement, regulatory compliance and post-sanction requirements**.
- **Apply practical credit appraisal techniques** to make informed, risk-sensitive and commercially sound lending decisions.

CONTENT OVERVIEW

- **Credit Appraisal & Financial Analysis**
Borrower assessment, financial statements, CMA data, credit scoring, valuation and financial ratios.
- **Working Capital & Term Loans**
Working capital finance, term loan appraisal, DSCR, DSRA, BEP and TEV study.
- **RAM & Digital Lending**
MSME, Retail and Agriculture lending, digital lending, fintech, Account Aggregator and co-lending.
- **Documentation & Compliance**
Pre-disbursement checks, documentation, security creation, CERSAI/ROC, due diligence and legal compliance.

METHODOLOGY

- **Expert-led Interactive Sessions** – Practical insights on credit appraisal and lending.
- **Case-Based Learning** – Realistic banking scenarios across Retail, Agriculture and MSME lending.
- **Practical Analysis & Application** – Financial statements, CMA data, ratios, credit proposals, documentation and risk assessment.
- **Interactive Learning & Knowledge Sharing** – Peer discussions, experience sharing, best practices and Q&A.

TARGET GROUP

- **Credit Officers & Managers** – Credit appraisal, sanction and monitoring
- **Retail Banking Officers** – Retail loan products and digital lending
- **Agriculture Banking Officers** – KCC, farm, warehouse and allied activity finance
- **MSME Banking Officers** – MSME lending, schemes and credit assessment
- **Branch & Relationship Managers** – Credit sourcing, assessment and portfolio management
- **Credit Risk, Administration & Lending Professionals** – Risk assessment, documentation, disbursement and compliance from **Banks, NBFCs and FIs**.

DURATION

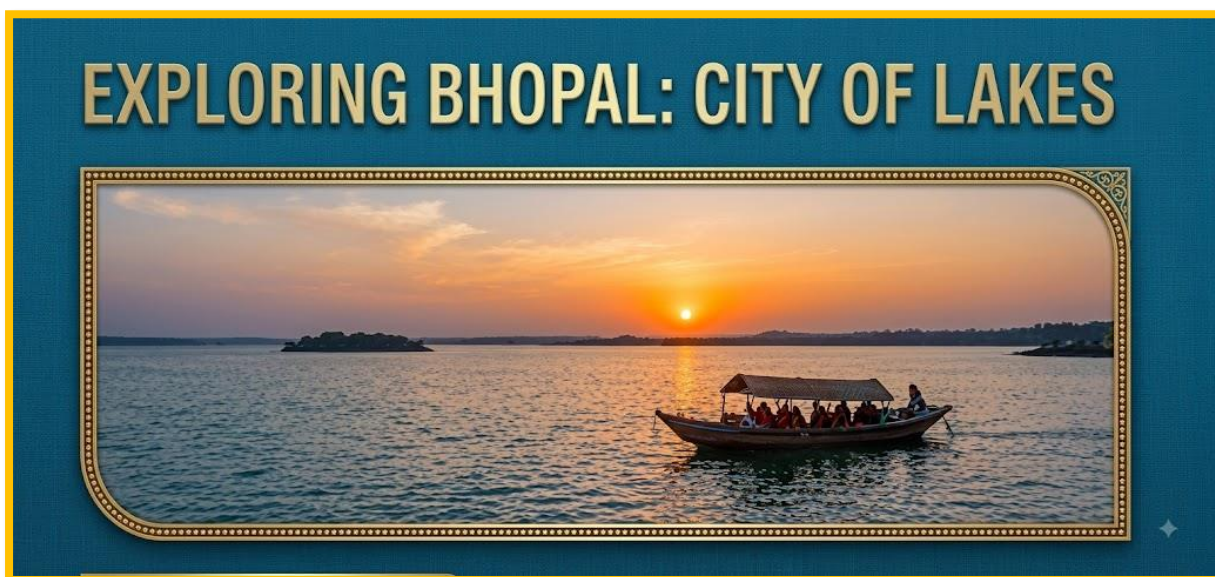
- 15th & 16th September 2026 (09:30 AM to 04:30 PM) – 2 Days
- Residential & Non-Residential Option

LEARNING BEYOND THE CLASSROOM (Optional)

To make the programme a holistic learning and networking experience, participants will have opportunities for **informal interactions, peer learning and networking** beyond the classroom sessions.

15th September 2026 (Evening)

- Local sight-seeing / lake visit
- Informal interaction among participants, faculty and organisers.



16th September 2026 (Evening)

- Networking dinner and knowledge-sharing session.
- Interaction with fellow professionals and faculty.

*These activities are designed to complement the learning experience and encourage **peer interaction, knowledge sharing, collaboration and professional networking**, making the programme both professionally enriching and personally engaging at **Bank of India's APEX – Academy for Professional Excellence, Bhopal**.*

TRAINING & STAY VENUE

Bank of India, APEX Centre of Excellence

Bank of India Building, Jail Road, Arera Hills, Bhopal, M.P. 462011

Participants will be accommodated at the training centre on a comfortable twin-sharing basis resulting into meaningful interactions, and enhanced networking opportunities.

बैंक ऑफ़ इंडिया
Bank of India



STAFF TRAINING COLLEGE BANK OF INDIA BHOPAL



- 1 Bhopal Junction (BPL) - Approx. 6-7 km
- 2 Rani Kamalapati Railway Station (RKWP) - Approx. 3-4 km
- 3 Raja Bhoj Airport - Approx. 17-20 km
- 4 ISBT Bhopal - Approx. 8-10 km
- 5 Nadra Bus Stand - Approx. 7 km
- 6 Habibganj Bus Points - Approx. 7 km
- 7 Habibganj Bus Points - Approx. 5 km



CONTACT & ADDRESS



Address

Bank of India Building,
Jail Road, Arera Hills,
Bhopal – 462011
Madhya Pradesh



Telephone

0755-2551014



Email

stc.bhopal@bankofindia.bank.in

OUR PHILOSOPHY OF TRAINING

At the Staff Training College, Bhopal, training is not merely about policy transmission or procedural orientation.



Building
institutional
character



Strengthening
professional
judgement



Enhancing
ethical banking
practices



Cultivating
leadership for a
financial era

Check In from: **03:00 PM on 14th September 2026**

Check Out permitted by: **11:00 AM on 17th September 2026**

For Local Co-ordination at Bhopal,
Kindly Contact the following Bank of India Officials

Mr. Awdhesh Shrivastava	Mr. Ranjan Kumar Thakur
Resident Officer	Vice-Principal
Mobile:8081148914	Mobile: 9386487684

FEES

Residential	Non-Residential
₹ 18,000/- plus GST @18% (₹ 3,240/-) Total 21,240/-	₹ 10,000/- plus GST @18% (₹ 1,800/-) Total 11,800/-

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

Programme fees may be remitted to the credit of Institute's account as given below:

Beneficiary Name	: Indian Institute of Banking and Finance
Name of the Bank Branch	: State Bank of India, Vidyavihar (West), Mumbai.
SB Account No	: 42895503864
IFSC Code	: SBIN0011710
PAN No.: AAATT3309D	GSTN No.: 27AAATT3309D1ZS

In case of any quires, kindly contact

(Program Co-ordinators)	
Mr. Kuldeep Jindal	Mr. Shijoy Joseph Vadasery
Zonal Head	Junior Executive
head-pdcwz@iibf.org.in	je.pdcwz1@iibf.org.in
Mob: +91 9867625389	Mob: +91 9820127826

**** Last Date of Registration is 08th Sep 2026 ****

To register kindly email, the following details

Sr. No.	Name (as required on certificate)	Institution Name	Branch/ Office/ Department	Designation	Mobile No. (WhatsApp)	E-mail Id	Food Preference (Jain / Veg / Non-Veg)	Gender
1	Ms.							
2	Mr.							
Add additional rows as required								

Institution Details	
Name of Bank / FI	:
GST No./ ISD No. (For Invoice)	:
PAN No.	:
Details of Nominating Authority	
Name	:
Designation	:
Mobile No.	:
E-Mail Id	: