



INDIAN INSTITUTE OF BANKING & FINANCE

(ISO 21001:2018 Certified)

3-Days Virtual Training Programme on

“Fundamentals of credit”

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



For Officials of Commercial Banks, Small Finance Banks, Co-operative Banks & Financial Institutions



Date
16th – 18th November 2026



Mode
Online



Duration
3 Days | 12 Sessions | 90 Minutes Each



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



Expert
Faculty



Practical
Learning



Industry
Relevant



Participant
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 Commercial Banks, Small Finance Banks, Co-operative Banks and Financial Institutions to this comprehensive 3-day virtual training programme.

The programme is designed for newly recruited/promoted, new to credit officials expected to handle credit functions and aims to build a strong foundation in credit appraisal, assessment, sanctioning, documentation, NPA management, monitoring and compliance, with practical exposure through case-studies and real-life banking scenarios.



TARGET PARTICIPANTS

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



PROGRAMME OBJECTIVES

- Build a strong foundation in credit appraisal, assessment, sanctioning, documentation and monitoring
- 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
- Understand basic concepts of SMA, NPA and provisioning
- Gain practical exposure through case-studies and real-life banking scenarios



FACULTY METHODOLOGY



Interactive
Lectures



Case
Studies



Real-life
Banking Examples



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.



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 lifetime of business – assess it with precision"

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



5

Term Lending Basics

"A weak appraisal today can become a strict 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, Dealing 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



9

Concepts of MSMA, NPA, Timely recovery and healthy banking

- ✓ SMA, NPA and provision on loans & advances and recovery
- ✓ Mechanisms for loan recovery - SARFAESI as a major tool for recovery





Self Nomination – For Individuals



For Self Nomination, click on the link below :



<https://portal.iibf.org.in/training/registration/W27C8AH8JL>



Programme Fees



This is a **Virtual Classroom Programme**. The fees are as follows:

 Programme Fee	 GST @ 18%	 Total Amount
Rs. 2500/- per day	Rs. 2950/-	Rs. 8850/-



Account Details



Account Name	Account Number	IFSC Code	Bank Name	Branch Name	GST NO	Pan No
Indian Institute of Banking & Finance	IIBF28TRGCORPORATE	SBIN0004266	State Bank of India	CMP Centre	27AAATT3309D1ZS	AAATT3309D



Please send your nominations at the earliest to :



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Last Date for Registration: **13th November 2026**

