INDIAN INSTITUTE OF BANKING & FINANCE

(An ISO 21001:2018 Certified)

TRAINING PROGRAMME

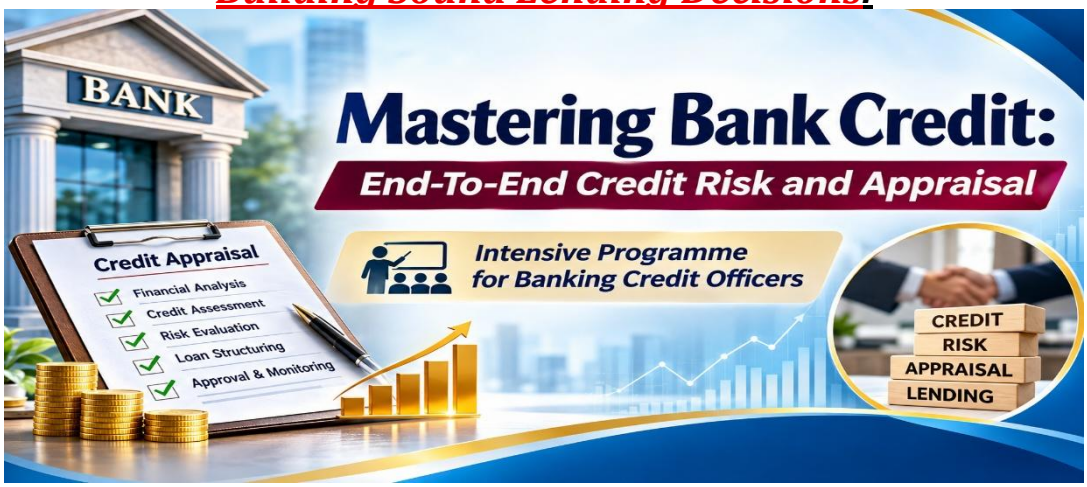
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Mastering Bank Credit: End-To-End Credit Risk and Appraisal (Intensive Program for Banking Credit Officers)

(PHYSICAL CLASSROOM SESSION)

15.12.2026 to 17.12.2026 (Tuesday, Wednesday & Thursday)

Strengthening Credit Appraisal Skills, Enhancing Risk Assessment and Building Sound Lending Decisions.



Coordinated by:

Indian Institute of Banking & Finance,
Professional Development Centre, South Zone,
94, Jawaharlal Nehru Road
Vadapalani, Chennai - 600 026

Website: www.iibf.org.in

For Details & Nomination, please contact:

Individuals can also register for the program at their own cost

Mr. G . Padmanaban **Head – PDC, South Zone, Chennai** **Phone: +91- 44 – 23721429** **Mobile: 7397240035** **E-mail: head-pdcsz@iibf.org.in**	**Ms. Priya Maria A** **Senior Executive, PDC-South Zone, Chennai** **Phone: +91- 44 -24722990** **Mobile: +91 9566274128** **E-mail: se.pdcsz1@iibf.org.in**	**Mr Harinadh Nethinti** **Junior Executive, PDC-South Zone, Chennai** **Phone: +91- 44 -24722990** **Mobile : 8317550652** **E-mail : je.pdcsz2@iibf.org.in**

BACKGROUND

During its 98 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. It also has seven Professional Development Centres (PDCs) at Chennai, Delhi, & Kolkata, Mumbai, Guwahati, Lucknow & Bangalore conducting training sessions in virtual mode and physical training classes, covering any banking subjects.

PROGRAMME OBJECTIVE

The primary objective of this intensive 3-day training program is to equip Banking Credit Officers, Risk Managers, and Relationship Managers with practical, end-to-end expertise in credit risk evaluation, appraisal methodologies, financial analysis, structuring facilities, and managing post-sanction credit risks.

By the end of this program, participants will be able to:

- Rigorously evaluate borrower creditworthiness using both quantitative financial tools and qualitative assessment frameworks.
- Analyze complex financial statements, balance sheets, cash flow dynamics, and working capital cycles to determine realistic funding requirements.
- Structure fund-based and non-fund-based credit facilities tailored to specific business models while mitigating credit risk.
- Identify early warning signals (EWS), monitor non-performing assets (NPAs), and execute effective restructuring and recovery strategies.
- Navigate regulatory frameworks, credit risk models, and stress testing techniques to align credit decisions with risk appetite.

PROGRAMME HIGHLIGHTS

- **12 Comprehensive 90-Minute Modules**: Structured across 3 packed days covering the full lifecycle of bank credit.
- **Practical Case Studies**: Real-world appraisal notes, financial spread analysis, and default scenarios.
- **Hands-on Exercises**: Ratio calculations, Working Capital Assessment (Tandon/Nayak/Cash Flow methods), and DSCR stress testing.
- **Risk-Oriented Approach**: Balanced perspective on credit growth vs. risk mitigation.
- **Interactive Methodology**: Peer learning, real case walkthroughs, and group discussions.

DELIVERY METHODOLOGY

- **Interactive Lectures & Conceptual Framing (40%):** Deep dive into core concepts, regulatory guidelines, and risk frameworks.
- **Case Study Analysis & Spreadsheets (30%):** Deconstructing real business balance sheets, credit proposals, and loan defaults.
- **Group Exercises & Simulations (20%):** Hands-on exercise in drafting credit appraisal memos and facility structuring.
- **Q&A and Best Practice Discussions (10%):** Addressing daily operational challenges faced by credit officers.

DURATION

04.12.2026 & 05.12.2026 (Friday & Saturday), from 09.45 AM to 5.30 PM.

LEARNING METHODOLOGY

The three-day physical classroom programme will adopt an interactive and practical learning approach, combining expert-led sessions with real-life banking experiences.

- **Expert-Led Classroom Sessions**: Interactive sessions by experienced banking professionals and subject matter experts.
- **Case Study Discussions**: Analysis of real-life credit proposals, lending decisions and credit risk scenarios.
- **Practical Exercises**: Hands-on exercises on credit appraisal, financial statement analysis and risk assessment.
- **Group Discussions**: Sharing of experiences and best practices in credit management and lending operations.
- **Interactive Q&A Sessions**: Clarification of doubts and discussions on practical challenges faced by banking credit officers.
- **Knowledge Sharing**: Insights into emerging trends, regulatory requirements and effective credit risk management practices.

KEY HIGHLIGHTS & LEARNING

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Day 1: Credit Assessment, Business Model Analysis & Financial Appraisal
├── Session 1: The Credit Risk Ecosystem & Credit Architecture
├── Session 2: Qualitative Appraisal & Management Risk Evaluation
├── Session 3: Financial Statement Analysis & Ratio Interpretation for Credit
└── Session 4: Cash Flow & Funds Flow Analysis for Credit Officers

Day 2: Working Capital, Term Lending & Credit Structuring
├── Session 5: Assessment of Working Capital Facilities (Fund-Based & Non-Fund Based)
├── Session 6: Appraisal of Term Loans, Project Finance & Feasibility Analysis
├── Session 7: Security Assessment, Valuation, Documentation & Credit Structuring
└── Session 8: Credit Rating Models, Risk-Adjusted Return & Pricing

Day 3: Credit Monitoring, EWS, Restructuring & NPA Management
├── Session 9: Post-Sanction Monitoring, Control & Due Diligence
├── Session 10: Early Warning Signals (EWS) & Fraud Risk Mitigation
├── Session 11: Stress Testing, NPA Management & Restructuring Frameworks
└── Session 12: Recovery Management, Legal Remedies & Case Workshop
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FEES

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 may be remitted to the Institute's bank account as per the details given below:

Account Name	: Indian Institute of Banking & Finance
Account Number (VAN)	: IIBF28TRGSOUTHZONE
IFSC code	: SBIN0004266
BANK	: STATE BANK OF INDIA
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.

VENUE

Indian Institute of Banking & Finance,
Professional Development Centre, South Zone,
94, Jawaharlal Nehru Road
Vadapalani, Chennai -600 026

INDIAN INSTITUTE OF BANKING & FINANCE
(ISO 21001:2018 Certified Institute)

Nomination Form (for Banks/FIs & Other Organisations)

Programme Title: **Mastering Bank Credit: End-To-End Credit Risk and Appraisal (Intensive Program for Banking Credit Officers)**

Date: **15.12.2026 to 17.12.2026 (Tuesday, Wednesday & Thursday)**

Programme Type: **Physical Classroom Session**

Details of participant(s):

Sl. No	Name (Mr./Ms./Mrs.)	Designation	Branch /Office	Mobile No. and Land Line No.	E-mail
1					
2					

Name of the Bank/FI	:
Address	:
GST No	:
PAN No	:
Phone/Mobile Number of Nominating Official :	
E-Mail ID of Nominating Official	:

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Please send your nominations at the earliest to:

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INDIAN INSTITUTE OF BANKING & FINANCE
(ISO 21001:2018 Certified Institute)

Nomination Form (for Self-Sponsored Candidates)

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Date: **15.12.2026 to 17.12.2026 (Tuesday, Wednesday & Thursday)**

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