



INDIAN INSTITUTE OF BANKING & FINANCE

TRAINING PROGRAMME

ON

BASIC CREDIT ANALYSIS

(ON-LINE)

24.04.2024 & 25.04.2024 (Wednesday & Thursday)



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

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Programme on Basic Credit Analysis

(On-line)

BACKGROUND

During its 96 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. The four Professional Development Centres (PDCs) at Delhi, Chennai, Kolkata & Mumbai cater to the increasing demand for the focused training programmes.

PURPOSE

Credit is an integral part of the modern economy and the global financial system.

The expansion of credit has been a major contributing factor to global economic development and is often described as the lifeblood of the economy. Access to credit has facilitated GDP expansion through an increase in consumption and the allocation of resources to productive purposes. It has also helped to improve the efficiency and profitability of business by enabling access to funding for things like expansion and capital expenditures. A common way to categorize the key components of credit analysis is by the five Cs of credit analysis – capacity, collateral, covenants, character and credit rating.

Together, these five factors offer a structured and measurable approach for assessing the creditworthiness of a Borrower.

Credit risk analysis is a form of analysis performed by a credit analyst to determine a borrower's ability to meet their debt obligations.

The purpose of credit analysis is to determine the creditworthiness of borrowers by quantifying the risk of loss that the lender is exposed to.

The three factors that lenders use to quantify credit risk include the probability of default, loss given default, and exposure at default.

OBJECTIVES

- ✚ This program has been designed taking in to account the Bankers' need to improve the knowledge and skill of the Officials working in the Credit Department in Branches and controlling offices.
- ✚ It aims at comprehensive understanding of fundamentals of credit analysis while analyzing the credit requests received from the Borrowers.
- ✚ This Programme lays importance in training the newly recruited credit officers and officers working in credit areas to process the credit proposal and prepare the credit appraisal note.
- ✚ This Programme enhances the confidence among the officers to analyse the credit requests both by quantitatively and qualitatively.
- ✚ This Programme is structured to evaluate the credit profile of the Borrower and analyse the risk return profit and the lending proposition to the company engaged in Manufacturing/Service/SME sector.

CONTENT OVERVIEW

- ✚ An overview of Credit Market and why Businesses borrow/Classification of Borrowers/Borrower due diligence/Types of credit facilities/A Brief Introduction to Credit risk /Difference between Liquidity and solvency
- ✚ Macro-Economic and environmental Analysis/Business cycles and external regulations/Managerial Risk
- ✚ Industry analysis/Industry life cycle/competition and structure of the industry
- ✚ Accounting Concepts & Components of Financial Statements
- ✚ Assessment of working capital/ Term Loan assessment under various segments (Corporate/SME (Manufacturing and services)
- ✚ Assessment of Non fund Based Limits
- ✚ Credit Risk and Basel accord

TARGET GROUP

Junior & Middle level officers (including newly recruited officers) working in Credit Department at Branches, Central Processing Cells and Controlling Offices as well as officers working in Internal Audit and Training Departments in commercial Banks/Small Finance Banks/Cooperative Banks/NBFCs

METHODOLOGY

Virtual (Online) Interactive Lectures, Case Studies, Group Discussions, Presentations and Sharing of Experiences

Live sessions by Faculty shall be conducted and participants can view the sessions from home or office using Laptop/Desktop.

DURATION

2 Days – 24th & 25th April'2024 (Wednesday & Thursday) 10 A.M. to 5.00 P.M.

FEE

Rs.4000/- plus GST @18% aggregating to Rs.4720/- 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



Indian Institute of Banking & Finance

(ISO 9001:2015 Certified)

NOMINATION FORM FOR ORGANIZATION WHO NOMINATES THE PARTICIPANTS

Programme title: Programme on Basic Credit Analysis

Date: 24th & 25th April' 2024 (Wednesday & Thursday)

Programme Type: Virtual (Online) mode

Details of participant(s):

Sl. No	Name	Designation	Branch/Office	Mobile No. and Land Line No.	E-mail (PERSONAL MAIL ID)*	E-mail (OFFICIAL MAIL ID)*
1						
2						
3						
4						

***LOGIN DETAILS OF THE PROGRAM WILL BE SHARED ON PERSONAL E-MAIL ID OF PARTICIPANT.**

Bank/Organisation: _____

Address: _____

_____ Pin Code: _____

Phone: _____ Fax: _____ E-mail: _____ Bank's GST no. _____,

UTR Details with Date of Remittance _____

Fee

Rs.4000/-per participant plus GST@18% i.e. Rs.720/- aggregating to **Rs.4720/-**
(In case of TDS deduction, please send us TDS certificate)

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Please send your nominations at the earliest to:

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NOMINATION FORM FOR SELF-SPONSORED CANDIDATES

Programme title: Programme on Basic Credit Analysis

Date: 24th & 25th April' 2024 (Wednesday & Thursday)

Programme Type: Virtual (Online) mode

Details of nominee(s):

Sl. No	Name	Designation	Branch/Office	Mobile No. and Land Line No.	E-mail (PERSONAL MAIL ID)*	UTR NUMBER and DATE For FEES REMITTED
1						

Name of Bank/ FI employed with:

Address of Bank/FI employed with:

Fee

Rs.4000/-per participant plus GST@18% i.e. Rs.720/- aggregating to **Rs.4720/-**
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