

## ***FEE:***

The all-inclusive fee for the programme is as below:

	<b>Fee</b>	<b>GST @ 18%</b>	<b>Total</b>
Commercial Banks and others	₹17,500/-	₹3,150/-	₹20,650/-
Sponsor Banks of IIBM viz. RBI, NABARD, SBI, United Bank of India, UCO Bank, Central Bank of India, Allahabad Bank and Punjab National Bank.	₹16,000/-	₹ 2,880/-	₹18,880/-
Cooperative Banks & RRBs	₹12,500/-	₹ 2,250/-	₹14,750/-

Generally payment of participation fees is to be made in advance through National Electronic Fund Transfer (NEFT) on or before the due date for submission of nomination. In exceptional cases a Demand Draft/Pay Order drawn in favour of Indian Institute of Bank Management payable at Guwahati may be forwarded along with hard copy of nominations. It may kindly be ensured that the officers being deputed for training carry details of remittance of programme fees. The details of our Bank Account are as follows:

Beneficiary Name	INDIAN INSTITUTE OF BANK MANAGEMENT
Bank A/c No.	10821418158
A/c Type	S B A/c
MICR Code	781002037
IFS Code	SBIN0010669
Name of the Branch	IIBM Branch
Name of the Bank	STATE BANK OF INDIA

**“Payment of fees for all employees of RBI shall be borne by RBI, Guwahati. A copy of nomination letter may be sent to RBI Guwahati for facilitating payment on time.”**

b. While remitting programme participation fee kindly advise us the following particulars.

Title of Programme including Commencement Date	Name of the Participant/s	Name of Bank/ Organisation	Amt. of Fee	EFT/ NEFT No.	EFT/ NEFT Date

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## **INDIAN INSTITUTE OF BANK MANAGEMENT**

*“A Centre of Excellence in the Service of Banks, FIs and their Customers”*  
(An Institute sponsored by RBI, NABARD and five PSU Banks)



### **Financial Analysis and Credit Management (February 05 – 09, 2018)**

**Programme Director:**

**S. K. Biswal**

Faculty Member

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## WHY THIS PROGRAMME?

- ❖ The Banking sector is burdened with an increase in level of assets under stress and a number of Banks have reported loss or reduced profit in the fourth quarter of the financial year 2016-17 as a result of higher provisioning for NPAs.
- ❖ There is a felt need for skill improvement in credit analysis and financial appraisal across the financial sector. The Reserve Bank of India have also stressed the need for Banks to strengthen their due diligence, credit appraisal system and post sanction monitoring to minimise and mitigate the problems of increasing NPAs in the Banking sector.
- ❖ The skill of analysing financial statements and correctly appraising the credit requirement of borrowers is one of the key requirements of Bank officials looking after credit portfolios.
- ❖ The ever increasing NPAs in the Banking Industry demand that stressed accounts be identified early & corrective measures be initiated in time to arrest the situation.
- ❖ We have carefully designed the present programme with a view to enhance and upgrade the skills of participants who are already working in the area of Credit Management.

## WHAT FOR?

- ❖ To enhance the skills of participants in the areas of Credit Analysis and financial Appraisal of loans.
- ❖ To equip them with the necessary skill and aptitude to deal with problem loans at the incipient stage
- ❖ To upgrade the skills of participants in dealing with NPA accounts and recovery of NPAs.

## PROGRAMME TAKE-AWAYS:

- ❖ Lending Strategies & Policies: Due Diligence in Credit Appraisal
- ❖ Analysis & Interpretation of Financial Statements, including Ratio Analysis, CMA Data, with exercises
- ❖ Funds flow & Cash Flow Payback Period, Break Even Analysis, Sensitivity Analysis, Internal Rate of Return, Discounted Cash Flow with exercises
- ❖ Advanced techniques for Appraisal of Term Loan – Procedure & Safeguards with Case Studies
- ❖ Different Techniques for Assessment of Working Capital With case Studies
- ❖ Credit Risk Framework : Assessment & Mitigation Techniques
- ❖ Legal Aspects of Loan Documentation & Creation of Charge on Security,
- ❖ Monitoring of Loan Assets: Tools, Procedure & Safeguard

- ❖ Important follow up aspects—Credit Audit; Stock Audit; Document Audit
- ❖ Follow up of SMA—Review & Restructuring of Borrowal Accounts including CDR Mechanism
- ❖ Compromise Settlement of NPA within Recovery Policy of Banks
- ❖ Recovery of NPAs through SARFAESI, DRT, Lok Adalat & PDR Act.
- ❖ Legal Risk management
- ❖ Field Visit

The actual programme content may also be customised to suit participants' profile requirements.

## PEDAGOGY:

The training methodology includes a mix of Interactive lecture sessions, discussions, experience sharing, case-exercises and field visit.

## FOR WHOM?

Branch Managers / Middle & Junior level officers of Commercial Banks, RRBs and Cooperative Banks (Urban Co-operative Banks, State Co-operative Banks)/ RBI/ NABARD who are working in areas related to Credit Management/inspection of Bank Branches/ day to day operations

## WHEN?

The programme will commence at 9:30 a.m. on February 05, 2018 (Monday) and will be over by 5:00 p.m. of February 09, 2018 (Friday). *We provide hostel accommodation on a twin sharing basis.*

## REGISTRATION:

Participant should be nominated by his/her organization through email: iibm\_gmail.com or Fax (+91)-361-2363103, 2363102. **The last date for receiving nomination is February 01, 2018.**

## WHERE?

IIBM campus (Near Kendriya Vidyalaya, Khanapara), Jawahar Nagar, Guwahati – 781022. **Those coming by air may avail of pre-paid taxi from Lokapriya Gopinath Bordoloi Airport to IIBM. Those coming by train may avail of autorickshaw/taxi from Paltanbazar-side of Guwahati railway station to IIBM.** For details regarding location of IIBM please visit our website.

**The contact number of some Radio taxi services are My Taxi : 03612228888, Prime Cabs : 03612222233.** OLA and UBER taxi service are also available at Guwahati.