



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)

SPECIAL PROGRAMME FOR CREDIT OFFICERS

(January 28 - February 01, 2019)

Programme Director:

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MoF, IIBM

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Why this programme ?

Lending is the core activity of the bank. Profitability of a bank depends on interest income. Therefore, the need of the hour is to strengthen the Credit delivery System.

Lending consist primarily of three segments – Corporate lending, Small business lending and Consumer lending. It is seen that coporate loans, in general, are experiencing more stress than usual. What is most concerning that retail lending, which was considered to be the safest of the lot, is also showing sign to stress. Small business loans (MSME) are also under duress. The performance of the banks in India itself speaks that they are facing great challenge to contain the rise of NPA.

In view of the above, it is necessary to strengthen credit delivery of the bank by strong appraisal system, effective supervision, monitoring and follow up at every stage.

Considering the present situation in banking industry, we have designed the programme to meet the needs of the officials who are handling credit portfolio.

What for ?

To strengthen the skills of the officials of the Credit Department to enable them to manage credit portfolio more professionally with confidence.

Programme take-aways :

- Economic Scenario / Banking Environment
- CMA Data
- Fund Flow, Cash Flow Statement
- Financial Ratio analysis, Break Even analysis, Sensitivity analysis, Concept of NPV and IRR and BCR
- Assessment of Working Capital requirement with case study
- Prospect of Retail Loans, Term Loan Appraisal with case study
- Assessment of Non-Fund Based Limit

- Financing to Agricultural Sector
- Risk Management
- Change Management
- Proper execution of documents & Creation of valid charge
- Credit Monitoring
- Challenges in Recovery Management

Pedagogy :

Interactive lecture sessions, group work/discussions, case exercises and experience sharing and educational field visit.

For whom ?

Officers of Commercial Banks, RRBs, State Co-operative Banks specially officers in Scale II and Scale III and assigned with the responsibility of administration of credit.

When ?

The programme will commence at **09.45 a.m. on January 28, 2019** and will conclude by **04.30 p.m. on February 01, 2019**. ***We provide hostel accommodation on a twin sharing basis.***

Where ?

IIBM Campus (Near Kendriya Vidyalaya, Khanapara), Jawahar Nagar, Guwahati-781022. For details regarding location of IIBM please visit our website. The contact numbers of some of the Radio taxi services are, My Taxi 0361-2228888. App based taxi services viz. Uber and Ola are also available in Guwahati.

Registration:

Participants should be nominated by his/her organization on or before January 22, 2019 through E-mail : programme@iibm.ac.in or Fax-(+91)-361-2363102. Nominations are accepted on first come first served basis.

Fee:

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

| | Fee | GST 18% | Total |
|--|------------|----------------|--------------|
| Commercial Banks and Financial Institutions | ₹ 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 & 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 carries details of remittance of programme fees.

a. 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 |

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

| Title of Programme including Commence-ment Date | Name of the Participant/s | Name of Bank/ Organisation | Amt. of Fee | EFT/ NEFT No. | EFT/ NEFT Date |
|---|---------------------------|----------------------------|-------------|---------------|----------------|
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