



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)



Programme on Credit Appraisal and Pre & Post Sanction Supervision Programme for Officers of UCBs

**[Sponsored by Reserve Bank of India]
(February 11-15, 2019)**

Programme Director:

Shri B. A. Laskar

Former Executive SBI & Faculty Member, IIBM

Mobile: 8399966036

Office Address:

Jawahar Nagar, Khanapara, Guwahati – 781022, Assam

Tel : 91-361-2363155, 2360178

Fax : 91-361- 2363102

E-mail : programme@iibm.ac.in

Website: www.iibm.ac.in

WHY THIS PROGRAMME?

The quality of loans & advances portfolio of UCBs has come under considerable stress in recent times. Even though, gross NPAs of UCBs showed a decline from 8.5% to 6% during the financial year 2017-18 as per Financial Stability Report published by RBI as on 30 June 2018, there is still scope for a lot of improvement in credit discipline beginning from credit appraisal, execution of document, disbursement of follow up and monitoring to ensure credit quality, lower NPA and higher recovery. We have designed the present programme keeping in view the special requirements of Officials in UCBs handling Credit portfolio.

WHAT FOR?

- To provide the participants with the necessary understanding and skill for analysis of credit proposals for making quality advances.
- To increase confidence level of the officers for effective handling of credit portfolio.

PROGRAMME TAKE-AWAYS:

- Lending policy overview.
- Analysis and interpretation of financial statements, Ratio analysis, Cash flows, Fund flows & IRR.
- Term loan appraisal with case study.
- Assessment of Working Capital with case study.
- Proper execution of documents & Document Audit.
- Credit Audit - Stock Audit
- On-site & Off-site follow-up of loans and advances.
- Review & Renewal of borrowing accounts.
- Treatment of potential NPA accounts.
- Compromise Settlement of NPA accounts within Recovery policy.
- Recovery through DRT, Lok-Adalat & Recovery under various State Acts on recovery of loans by Co-operative Banks.
- Credit related frauds.
- Field Visit

FOR WHOM?

This programme has been designed exclusively for Officers of the Urban Cooperative Banks working in branches as well as in Head Offices looking after loans & advances.

PEDAGOGY:

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

WHERE?

IIBM campus (Near Kendriya Vidyalaya, Khanapara), Jawahar Nagar, Guwahati - 781022. For details regarding location of IIBM please visit our website. Services of UBER & OLA are available in Guwahati

WHEN?

5 days (February 11- 15, 2019).

The programme will commence at 09.30 am on February 11, 2019 (Monday) and will be over by afternoon of February 15, 2019 (Friday).

The participants may accordingly make their travel arrangements so as to reach IIBM on February 10, 2019 (Sunday) and depart on February 16, 2019 (Saturday).

We provide hostel accommodation on a twin sharing basis.

REGISTRATION:

Participants should be nominated by his/her organization through E-mail: iibm.ghy@gmail.com or Fax - 0361-2363103, 2363102. Online nomination facility is also available in our website www.iibm.ac.in. Nomination is accepted on first come first serve basis.

FEE:

The normal fee per participant for a five-day programme for UCBs is ₹12,500/- excluding GST. However, as a special case, IIBM, Guwahati under an arrangement with the Department of Co-operative Bank Regulation, Reserve Bank of India, Central Office, Mumbai will provide the training at subsidized fee as under:

Geographical location of the UCBs	FEE	GST @ 18%	TOTAL
UCBs located in North Eastern Region including Sikkim	NIL	NIL	NIL
UCBs from States other than North Eastern States (50% of normal fee)	₹6250.00	₹1125.00	₹7375.00

Generally, payment of participation fees is to be made in advance through National Electronic Funds 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/ Organisatio n	Amt. of Fee	EFT/ NEFT No.	EFT/ NEFT Date