



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)

Online Programme on Fundamentals of credit analysis for Officers of UCBs

May 13-17, 2024

Focus:

- ❖ Credit analysis is the process of determining a potential borrower's credit risk. For banks and borrowers, the interest rate is the primary pricing mechanism. In order to appropriately price a loan, banks need an assessment of a borrower's credit risk / the likelihood that the borrower will fail to make the payments. Banks require higher return / interest on a loan from a borrower with high credit risk. Additional return required by the bank for bearing the credit risk is the risk premium. Borrower's credit-risk profile is used to establish the risk premium appropriate for the interest rate.
- ❖ Credit appraisal plays a significant role in maintaining asset quality of the bank. There is a need for 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. As you are aware, the quality of loan portfolio of UCBs has come under considerable stress. In view of the foregoing, IIBM has designed the present programme to strengthen the knowledge & upskill the UCB Officials.

Programme Objectives:

- ❖ 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.

Learning:

- ❖ RBI's future outlook for UCBs and the way forward.
- ❖ Strengthening credit appraisal
- ❖ Understanding financial statements, Analysis and interpretation of Ratio.
- ❖ Term loan appraisal.
- ❖ Working Capital assessment
- ❖ Credit Monitoring

Pedagogy:

This online course will have **15 hours of engagement time** spread over a maximum **5 days from Monday to Friday (3 hours a day)**, which includes several self-paced studies. The courseware will include the following:

- Reading material for self-study and case study or exercise
- Live sessions by faculty and / or guest faculty
- Participants may ask questions after each session on the day's topic through chat on learning management platform.

Participants nominated and enrolled to the programme will be provided with login id and password to enter the learning management platform of the institute. Guidance will be provided for navigating through the various activities in the platform such as accessing courseware, viewing video sessions, questions through chat etc. The programme window will be open for maximum 5days including date of commencement.

Completion certificate:

A completion certificate will be given to the participant at the end of the programme. A participant has to remain logged in for at least 90% the total number of engagement hours within the duration of the programme for being considered to have completed the same.

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.

When:

The programme will commence on May 13 (Monday), 2024 and will be over by May 17, 2024 (Friday).

Registration:

Participant shall be nominated by his/her organization through **email: programme@iibm.ac.in**. Online nomination is accepted through our **website www.iibm.ac.in**. The last date for receiving nomination is May 10, 2024.

Fee:

The programme is **free of cost** for the participants from UCBs located in North Eastern Region including Sikkim and 50% for UCBs located outside North Eastern Region.

	Fee	GST 18%	Total
UCBs located in north eastern region including Sikkim	NIL	NIL	NIL
UCBs from states other than NER (50% of normal fee)	Rs.2625/-	Rs.472.50	Rs.3097.50

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
GSTIN	18AAAAI0785K1ZG
PAN	AAAAI0785K

b) While remitting online programme participation fee kindly advise us the following particulars through the email address mentioned above under registration.

Title of the Programme	Participant's Name	Organization's Name	Participant Contact Nos.	Amt. of Fee	EFT/NEFTUTR No.	EFT/NEFT Date

Program Coordinator:

Shri A.K Bajpai, Faculty Member, Cell: (+91) 9962094369
