



**Training Programme on  
Credit Appraisal in Banks and Financial Institutions**

**July 17 – 21, 2017**  
ASCI, Hyderabad



**ADMINISTRATIVE STAFF COLLEGE OF INDIA**

## **INTRODUCTION**

Banking plays a key role not only in financial markets but also in economic growth of any country. In a typical banking business, credit is one of the major drivers in a bank's growth. Credit-Deposit ratio of a bank is a benchmark that will indicate efficiency of its management. Besides, growth rate in a bank's credit is linked to economic activity of the country. By observing availability of credit, policy makers can understand long term economic growth or level of inflation.

As credit is one of the main drivers of a bank/financial institution's profitability, efficiency, and soundness, evaluation of credit proposals assumes significance. As banking falls under service sector, success of any bank/financial institution depends mainly on the strength of quality of its man power. Hence, a credit officer in a bank/financial institution will be respected by his colleagues, superiors, customers based on his level of experience, knowledge, wisdom, financial acumen, relationship management skills, etc. In this context, the Administrative Staff College of India (ASCI) is organizing a five-day training programme on 'Credit Appraisal in Banks/Financial Institutions' targeting primarily officers in credit and other related departments.

## **MAIN OBJECTIVES OF THE PROGRAMME**

- To enable the participants to appreciate credit in general and corporate finance in particular.
- To appraise credit proposals received by banks & FIs from the corporate clients.
- To make participants understand corporate credit decisions, including the need to recognize the impact of specific decisions on quantitative benchmarks, and qualitative parameters.
- To know about the best practices in management of corporate credit portfolio.
- To develop practical insights on regulatory environment in the banking industry.

## **KEY CONTENTS OF THE PROGRAMME**

1. Introduction to the programme
2. Macro-economic environment & industry outlook
3. Principles of good lending & credit policy
4. Due diligence of corporate borrowers
5. Analysis of financial statements of corporate clients
6. Understanding CMA, funds flow, cash flow statements
7. Credit rating & risk management
8. Profile of loan products in corporate credit including loans in foreign currency
9. Basel III norms for corporate credit
10. Appraisal of working capital credit proposals (fund based limits)
11. Trade finance – Appraisal of non-fund based limits
12. Appraisal of long term finance proposals
13. Preparation of term sheet; pricing of loans and advances
14. Legal aspects and documentation of corporate credit

## **RESOURCE PERSONS**

Experts on credit appraisal as well as practitioners in the banking industry would share concepts and experiences during the programme.

## **PARTICIPANTS' PROFILE**

Participants of the training programme can be from officers (middle management to senior management level) from the respective credit departments viz., SME, mid-corporate, and large corporate segments, officers in trade finance, credit/financial analysts, credit risk analysts, etc. in banks/financial institutions including state financial corporations, non-banking financial companies, infrastructure finance companies, etc. Besides, the officials from credit rating agencies and housing finance companies may find the programme quite useful.

## VENUE

The Programme is fully residential and the participants will be accommodated in air-conditioned single rooms. However, the College does not provide accommodation for the family. Transport between Airport/Railway Station and venue will be arranged by the College. The Bella Vista Campus of the college is WiFi enabled in a comprehensive way.

## DURATION

The duration of the programme is from **July 17 – 21, 2017**. The participants are expected to arrive a day before and may leave after completion of the programme.

## PROGRAMME FEE

Rs. 54,000/- (US\$1840, if foreign) plus 15% service tax per participant will be charged to cover tuition, board and lodging, courseware (in electronic form) and other facilities of the College including Internet usage.

Rs.46,500/- plus 15% service tax for Indian participants who are not availing hostel accommodation will be charged to cover tuition, course ware (in electronic form) working lunch and other facilities of the College including internet usage.

A discount of 10% on the Programme fee for three or more participants from the same organisation will be given, provided the payment is made to the College's bank account on or before July 14, 2017. Bank details are given below:

For Foreign Participants:

Receiver's	Bank of America, New York (SWIFT: BOFAUS3N)
Correspondent Bank	Via Chips ABA 0959 for Account UID 002473 Via Fedwire 026009593
For Credit of	State Bank of India, Treasury Department, Mumbai, India, SWIFT BIC – SBHYINBB002Nostro A/c No.6550992180.
Ultimate Beneficiary	Administrative Staff College of India, Account No.62090698960,State Bank of India, Bellavista, Raj Bhavan Road Branch, Hyderabad.

For Indian Participants :

### Bank Particulars

Bank Name	State Bank of India
Address line 1	6-3-1092, 1st floor, A Block
Address line 2	Raj Bhavan Road Branch, (Bellavista)
Address line 3	Hyderabad – 500 082
Beneficiary Account Name	Administrative Staff College of India
Bank Account Number	62090698675
Bank MICR No	500004008
NEFT IFSC Code	SBHY0020063

### ***Organisational sponsorship is preferable***

Note: Details of Bank / Wire transfer may be sent to fo@asci.org.in for confirmation.

## MEDICAL INSURANCE

The nominees are requested to carry with them proof of medical insurance. The sponsoring agency is required to endorse the nominee's medical coverage in the event of hospitalization.

## LAST DATE FOR NOMINATION

Please use the prescribed/attached form. Last date is **July 3, 2017**. Kindly contact Programmes Officer for further details (contact details are given at the end of the nomination form).

## LAST DATE FOR WITHDRAWAL

**July 10, 2017**. Any withdrawals after this date will entail forfeiture of fee paid, if any.

## ASCI ALUMNI ASSOCIATION

Participants of the College programmes will automatically become members of the ASCI alumni association.

## CERTIFICATE OF PARTICIPATION

The College issues a certificate of participation on conclusion of the programme.

## ABOUT ASCI

Administrative Staff College of India is a pioneer in management education of experienced professionals in the country. Over 1,36,000 executives from the government and the corporate sectors in India as well as overseas have taken advantage of the residential training programmes offered by the college. With a special focus on banking, corporate finance and governance, ASCI is playing a significant role in providing advanced training, research, and consultancy services to public and private sector entities.

## PROGRAMME DIRECTOR

**Prof. Mubeen Rafat**

e-mail: mubeen@asci.org.in

### Upcoming Training Programmes in Banking & Finance Area

Project Appraisal and Financing	31-Jul-2017	04-Aug-2017
Credit Monitoring & Follow-up in Banks/FIs	22-Nov-2017	24-Nov-2017
Finance for Non-Finance Executives	05-Dec-2017	07-Dec-2017
Strategies for Cost Leadership	08-Jan-2018	10-Jan-2018
Treasury and Risk Management in Banks/FIs	22-Jan-2018	24-Jan-2018
Business Collaborations - Strategic Alliances, Joint Ventures and Acquisitions	30-Jan-2018	01-Feb-2018
Business Risk Management	05-Feb-2018	09-Feb-2018
Advanced Financial Management	13-Feb-2018	15-Feb-2018
Evaluating and Financing Public Private Partnership Projects	26-Feb-2018	02-Mar-2018



## Administrative Staff College of India

Bella Vista, Raj Bhavan Road, Khairatabad,  
Hyderabad - 500 082, India.

**Telefax (Programmes Office) : 0091-040-23324365**

Phone : 0091-40-66534247, Mobile: 9246203535

Fax : 0091-40-66534356, E-mail: poffice@asci.org.in

## Delhi Campus

C-24, Institutional Area

South of IIT, Behind Qutub Hotel

New Delhi - 110 016

Phone Nos: 011 - 26962204, 26961750, 26961850

**Website : <http://www.asci.org.in>**





## ADMINISTRATIVE STAFF COLLEGE OF INDIA

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**Prof. Mubeen Rafat**  
Programme Director

May 19, 2017

### **Training Programme on Credit Appraisal in Banks and Financial Institutions (July 17 – 21, 2017)**

Dear Sir/Madam,

Greetings from Administrative Staff College of India (ASCI).

We are glad to announce our training programme on **‘Credit Appraisal in Banks and Financial Institutions (Fis)’**, to be held on a residential basis, at Hyderabad from **July 17 to 21, 2017**.

The above programme broadly covers credit appraisal and related aspects in banks and FIs. The objectives of the programme are, inter alia, to appraise credit proposals received by the banks and FIs from the corporate clients, to understand the best practices in management of corporate credit portfolio, and to develop practical insights on regulatory environment in the banking industry. The target participants for the programme can be from credit departments viz., SME, mid-corporate, and large corporate segments, officers in trade finance, credit/financial analysts, credit risk analysts, etc. in banks/FIs including state financial corporations, non-banking financial companies, infrastructure finance companies, housing finance companies and credit rating agencies.

The programme will be conducted in a conducive learning atmosphere, away from their daily business schedule enabling the participants to try with certain innovative ideas to bring about improvement in their respective domains. The teaching methods used are power point presentations, real-life case studies, role plays, and group discussions, that would stimulate and maintain a high level of intellectual involvement.

We are enclosing the brochure and nomination form of the programme for your information. Please feel free to contact the Programmes Officer or the undersigned, in case you require any further information.

Looking forward to your favourable response,

Thanking you,

Yours sincerely,

**Prof. Mubeen Rafat**

Encl: Brochure & Nomination form



**ADMINISTRATIVE STAFF COLLEGE OF INDIA**  
Bella Vista, Raj Bhavan Road, Hyderabad - 500 082, India

**Nomination Form  
Training Programme on  
Credit Appraisal in Banks and Financial Institutions  
(July 17 – 21, 2017)**

**Nominee's Contact Information**

Name (Mr/Ms) _____	Date of Birth : _____
Designation : _____	Qualification : _____
Organisation : _____	
Address : _____	
Phone(s) : Office: _____ Mobile: _____ Home: _____	
e-mail : _____	Fax : _____

**Sponsors Details**

Name of the Sponsoring Authority: _____	Designation: _____
Organisation : _____	
Address : _____	
	Pincode : _____
Phone(s) : Office: _____ Mobile: _____	
e-mail : _____	Fax : _____

**Fee particulars**

Amount Payable :	Mode of Payment (DD/Ch/NEFT) :
Name of the Bank :	Date of Instrument/Transfer :
Instrument Number :	UTR Number for NEFT

**Medical Insurance :**

Name of the Insurance Agency	Policy Number	Validity upto

Note: Coverage should be available in Hyderabad, India.

**Signature of the Sponsoring Authority :**

NOTE : Forward nomination form to : **Ms. V. Naga Swapna**, Programmes Officer, Administrative Staff College of India, Bella Vista, Hyderabad-500 082. Phone : 0091-40-66534247, 66533000, Mobile: 9246203535, Telefax: 0091-040-23324365, Fax : 0091-40-66534356, e-mail: poffice@asci.org.in