

## CREDIT APPRAISAL IN BANKS & FINANCIAL INSTITUTIONS

### Programme Overview

Banking plays a key role not just in financial markets but also in economic growth of any country. 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 will be respected by his colleagues, superiors and customers based on his level of experience, knowledge, wisdom, financial acumen, relationship management skills, etc. This programme is designed in such a way that the participants will excel in their career by attending the sessions, understanding the concepts and nuances, going through latest developments in the field apart from discussing the case studies / engaging in role plays.

### Impact

- ◆ To enable the participants to appreciate credit in general and corporate finance in particular.
- ◆ To appraise credit proposals received by Banks & FIs from the corporates.
- ◆ 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 banking industry.

### Participant Profile

Participants of the training programme can be from officers (middle management to senior management level) from the respective credit departments viz., Small and Medium Enterprises Segment, 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.

### Programme Director

**M Srikanth**

Dates : 17–21 July 2017

Fee : ₹ 54,000/-  
(US \$ 1840) +  
Applicable Service Tax