

PRESENTS

ADVANCE CREDIT MANAGEMENT
AT STATE BANK INSTITUTE OF CREDIT & RISK MANAGEMENT,
GURUGRAM, INDIA



Background:

National Banking Institute Ltd. (NBI) an apex level banking and finance academy presents a "Five-Day" residential program on "Advance Credit Management" with the collaboration of State Bank Institute of Credit and Risk Management

The program on Advanced Credit Management highlights the topics such as Loan Policy and Exposure Norms, Pre Sanction Credit Process, Examination of Audited Balance Sheet and Taxation, Credit Risk Management, Assessment of Fund Based Working Capital Facilities, Legal Aspects of Advances, Import and export Finance, etc. The program is to be facilitated by the seasoned Banking experts.

Program Objective

1. To appraise about pre sanction credit process and its importance in decision making process.
2. To appraise about analysis of balance sheet, working capital and term loan Assessment.
3. To equip participants on various aspects of credit risk management
4. To appraise about various aspect of post sanction credit process
5. To equip participants on various aspects of stress assets management and recovery actions

Program Details:

Date: 9th to 13th September 2019

Time: 9:30am to 5:30pm

Venue: SBICRM, Gurgaon, India

Methodology: Classroom Lecture with audio-visual aids, Case Studies

Deadline for Nominations: 30th August 2019

Program Contents

Topic	Contents	No. of Sessions
Inauguration, Corporate Concern, Entry Level Test	Inauguration Present Corporate Concerns Entry level multiple choice question test	1
Soft Skills	Business Communication and Negotiation Skills in dealing with borrowers / customers Behavioral aspect in dealing with borrowers / customers	1
Loan Policy and Exposure Norms	Exposure Norms Prudential Exposure and substantial exposure norms Statutory & Regulatory restrictions of Advances Take Over of Advances Policy Deviations concentration of credit risk Industry Snapshot	1
Pre Sanction Credit Process	Opportunity Assessment and Information sourcing KYC / AML / FATF Guidelines Digital verification of KYC documents Due Diligence of Borrowers / Guarantors / Customers / Supplier CIC's reports / Defaulter List / Willful Defaulter List / CRILC Reports / SAL List, Market Perceptions Financial Due Diligence of Balance Sheet / Accounts operations including verification of ABS / P&L , Verification of genuineness of financial statements Pre sanction Inspection Compilation of Opinion Reports on borrowers and guarantors	2
Examination of Audited Balance Sheet and Taxation	How to read / examine Audited Financial Schedule III, Audit Report, CARO Report, Director's Report Notes to Accounts Provision of Companies Act, 2013 & its amendments Contingent Liabilities Ind AS and Indian Accounting Standards Red Flags / Glaring issues in Balance Sheet Related Party Transactions and Diversion of Funds Creative Accounting and Beyond Balance Sheet perspective Analysis of GST and Income Tax Returns	2
Analysis of Financial Statements	Users of Financial Statements and need for its analysis by the banks Analysis of Financial Statements Restructuring & Regrouping, CMA Preparation & Analysis, DTA & DTL, Contingent liability & Provision, Impact of change in accounting method, Related party Transaction, Investment in Group Companies Ratios Analysis Cash Flow / Fund Flow Analysis Importance of Cash Flow Statement and Consolidated Balance Sheet Critical equation of Operating Statement for plotting estimates and projections Administration of case study on detailed analysis of Financial Statement (Balance Sheet & Profit & loss account)	3

Target Audience

Experience in Senior Level of Corporate Credit and Project Financing Department
(Relative knowledge of NRB Regulation on Credit/ Consortium Financing)

Program Contents

Topic	Contents	No. of Sessions
Credit Risk Management	Basel Norms and its Pillars Standardized Approach IRB Approach etc Risk Assessment Models External Credit Ratings Mapping of Internal & External Rating ROCC / RAROC Capital Conservation	1
Assessment of Fund Based Working Capital Facilities	Different Methods of FBWC Limits Tandon Committee recommendations PBS Method / Cash Budget Method / Schematic Lending Assessment of Holding Periods Role of NWC in working capital finance, , Term Loan: Assessment of Project Cost, Means of Finance, Break Even analysis, calculation of DSCR, FACR/SMCR, DPG Assessment, Moratorium & Repayment Case study on FBWC Assessment, Term Loan Assessment	2
Assessment of NFB Facilities	Assessment of Letter of Credit / Bank Guarantee Limits Relationship between LC & Cash Credit limits Important operational aspects of NFB Limits	1
Assessment of Term Loan and Project Finance	Important Aspect of Project Finance Assessment of Project Cost and Term Loan Means of Finance Break Even analysis Calculation of DSCR, FACR, SMCR, DPG Assessment, Moratorium and Repayment (Administered through case study/case lets)	2
Import and Export Finance	Export and Import Finance Pre and Post Shipment Credit FEMA Guidelines and Operational Aspect of Import-Export Finance	1
Legal Aspect of Advances	Scrutiny of TIR(Title investigation Report) by Bank official Special precautions in mortgage- mortgage by certified copy Mortgage by gift deed/Power of Attorney/ Will/HUF/Trust Guidelines on CERSAI Registration- timelines Guidelines on ROC charge registration-timelines Precautions in various aspect of documentation: Date and place of execution, Cuttings/overwriting, Document in presence of Bank official, Documentation by POA holders, Stamp Duty and date of stamping, Documentation by illiterate person, Signature in vernacular language Perusal of MOA/AOA, Common Seal issues, Special resolutions and Corporate Guarantee in case of company. Signing in proper capacity. Guidelines on Creation of EM EM of Multiple properties, Valuation of Assets	1

Duration of Program	09.09.2019 to 13.09.2019 (5 days)
Reporting Time	8.00 AM, 09.09.2019 (Monday)
Inauguration of Program	9.30 AM, 09.09.2019 (Monday)
Program Wrap-up	5.30 PM, 13.09.2019 (Friday)

Program Contents

Topic	Contents	No. of Sessions
Post Sanction Monitoring	Disbursement of Credit Facilities Asset Tracking and monitoring end use of funds Project Progress Report Unit Inspections/Asset Verification/Digital Inspection Financial and Physical Supervision & Follow up (Analysis of Stock Statement, Calculation of Drawing Power, Financial Follow-up Reports, Quarterly Results Report, etc)	1
Special Mention Accounts and Red Flags	Identification of SMAs Guidelines on Early Warning Signals and identification of Red Flag Accounts Resolution Plan for SMAs Restructuring of Advances	1
Stressed Assets Management	Asset Classifications Norms of RBI Temporary deficiencies, Erosion of security, Advances against specified securities, Advances with moratorium, Advances under consortium, etc. Asset Classification guidelines on project advance, Income recognition norms, Concept of URI, Provisioning Norms etc Upgradation of NPAs Overview of Resolution Options Guidelines related to SARFAESI, DRT, IBC etc Process of declaring a customer as Non Cooperative, Wilful defaulter etc Management of NPA through compromise	1
Consolidation of Learning	Learning Consolidation Exit level multiple choice question test	1

About SBICRM

State Bank Institute of Credit & Risk Management (SBICRM) (formerly known as State Bank Academy) is one of the state of the Art Apex Training Institutes of State Bank of India established in 1982. The Institute conducts various residential training programmes on Credit, International Banking and Risk Management on an ongoing basis for State Bank officials, officials of other Indian banks / foreign banks and officials of Banks / FIs from Nepal, Bhutan, Afghanistan, Nigeria, etc.



Faculty Profile

Mr. Sudhir Kumar Tyagi

Deputy General Manager & Senior Faculty, SBICRM

Shri Tyagi joined State bank Of India as Probationary Officer in 1987. He has vast & varied banking experience in different areas of domestic and international Banking. His domain expertise is in Commercial Credit, having served for more than a decade in different Credit assignments, mainly in Corporate Banking.

He has international exposure also and worked as Senior Vice President (Credit) at Off Shore Banking Unit, Bahrain. He Completed MBA from ICFAI university and CAIIB from IIBF.

Md. Rizwan Alam

Assistant General Manager & Faculty, SBICRM

Shri Md. Rizwan Alam joined State Bank of India as Probationary Officer in 1997. He has varied banking experience in different areas of banking and domain expertise is in Commercial Credit, having served for almost two decade in different assignments ranging from SME Credit to Mid-size Corporate Credit, Branch Management and Stressed Asset Management. He is CAIIB from Indian Institute of Banking & Finance. He has also completed Certified Credit Officer Course and Certificate Course in Foreign Exchange from IIBF.

Mr. Sanjay Kumar Sharma

Assistant General Manager & Faculty, SBICRM

Shri Sharma joined State bank Of India as Probationary Officer in 1998. He has varied banking experience in different areas of banking and domain expertise is in Commercial Credit, having served for almost a decade in different Credit assignments ranging from SME Credit to Mid size Corporate Credit. He is CAIIB from Indian Institute of Banking & Finance. He is a Chartered Financial Analyst (CFA) as well as Master in financial Analysis from ICFAI. He has completed certificate in Risk in Financial Services from Chartered Institute of Securities and Investment (CISI) London. He holds Post Graduate Diploma in Financial advising (PGDFA). He has interest in international banking also and completed certificate course in Foreign exchange from IIBF.

Mr. Saroj Kumar A.P. Mahapatra

Assistant General Manager & Faculty, SBICRM

Sri Sarojkumar A.P. Mahapatra, joined State bank of India as a Probationary Officer in February 1987. He has held various assignments including rural and difficult centers, Branch Head of three Branches including two currency chest and one big district Head quarter Branch. As Chief Manager of a Branch, he was awarded prestigious Chairman's Club membership.

Mr. Ravi Shankar

Assistant General Manager & Faculty, SBICRM

Shri Ravi Shankar joined State Bank of India as Probationary Officer in the year 2001. He has also worked in the private sector for 2 years in the Marketing field before joining SBI. He has varied banking experience in different areas of banking and has headed different types of branches of the Bank at Junior, Middle & Senior management level including SME intensive branches. He also has an experience of more than four years of working in a specialized vertical in the bank dealing with resolution of high value stressed assets.

He has completed CAIIB from Indian Institute of Banking & Finance (IIBF).

Program Schedule

Program on Advance Credit Management for NBI

Location of SBICRM	Plot No.77, Sector-18, Gurugram, Haryana (India) (Approx. 14 KMs from IGI Airport, Delhi)
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PROGRAM SCHEDULE

PROGRAM SESSIONS	
MONDAY (09.09.2019)	
Session I	Inauguration and Introduction
Session II	Soft Skills
Session III-IV	Pre Sanction Credit Process
TUESDAY (10.09.2019)	
Session I	Examination of Audited Balance Sheet
Session II-III	Analysis of Financial Statements
Session IV	Assessment of Working Capital
WEDNESDAY (11.09.2019)	
Session I	Assessment of Working Capital (Case Study)
Session II	Assessment of NFB Limits
Session III-IV	Assessment of Term Loan
THURSDAY (12.09.2019)	
Session I	Export and Import Finance
Session II	Credit Risk Management
Session III	Preparation of Credit Proposals
Session IV	Overview of Forex Business
FRIDAY (13.09.2019)	
Session I-II	Post Sanction Credit Process
Session III-IV	Stressed Assets Management
Program Wrap-up	Learning consolidation

Note: Participant are allowed to report at SBICRM from 4.00 pm on 08.09.2019 and they have to vacant the hostel before 11 am on 14.09.2019.