

Programme on Comprehensive Credit Management

August 30 – September 02, 2017

School of Finance, IICA successfully conducted 4-day open training programme for 15 participants on “**Comprehensive Credit Management**” from August 30-September 02, 2017 at IICA Campus, Manesar. The training program started with inaugural session by **Shri Bhupinder Nayyar** (*Ex-Executive Director, Oriental Bank of Commerce*) who shared his experience and views with participants touching upon keys to successful credit management and team building. He also discussed the important issues related to credit with participants and techniques for resolving them quickly with minimal impact on debtor–creditor relationship.

Nominations from 8 banks were received namely Canara Bank, Corporation Bank, Andhra Bank, Yes Bank, Vijaya Bank, Indian Bank, Allahabad Bank and Bank of Maharashtra.



First session of the programme was on banking industry covering role of banking sector in Indian economy; various structural reforms like GST, Bankruptcy code and RERA which are transforming the economic landscape. This session also covered various economic surveys and participants were informed with different bank's NPA with context to sectors like agriculture, industry, services and personal loans.

This programme included introduction of financial statements analysis helping participants in developing the competencies and skills to successfully analyze, evaluate and monitor credit proposals. It also covered the need to finance MSME sector and various MSME guidelines, methods etc.

Guidelines and prudential norms for credit management were discussed with the participants including developing, implementing, administering and monitoring effective credit policies and procedures. A case study analysing project report for term loan was also discussed along with assessment of working capital and related concepts.

Tools of credit appraisal aimed at developing learning about credit marketing strategies and design business plan for creating a healthy credit portfolio and various techniques of assessment and supervision of the project were discussed with the participants.

Session on financing of exports including credit and collection function, identifying and evaluating international risks, country risk, commercial risk, foreign exchange risk and various export documents were reviewed and discussed.

The diversified group of trainees from various public and private banks appreciated the programme especially pedagogy, case discussion, interactions and experience sharing by knowledgeable faculty comprising of successful CGMs/GMs of various banks.

The trainees were able to absorb many takeaways which would be straightaway implemented at their respective work situations. The feedback received after the training indicated vast improvement in the confidence level of the trainees.



Shri Bhupinder Nayyar (Ex ED, OBC) addressing the Participants



Inaugural Ceremony by Shri Bhupinder Nayyar (Ex ED, OBC)



Certificate Distribution