



Presents

5 Days Training Program

on

*Credit Management for
Co-op Banks*

Programme Dates: June 15th - 19th, 2009

*Venue.: Trinity Academy for Corporate
Training Ltd.*

Trinity Academy for Corporate Training Ltd (Trinity)

Trinity, promoted by a group of individuals with deep roots in banking and the financial sector, is among the largest corporate training academies in the city with a capacity to train 300 candidates at a time. Besides the state of the art infrastructure, we have on board an eminent panel of bankers/trainers who are equipped to train people on Banking, Insurance, Mutual Funds, Risk Management and Behavioral areas. We have been given accreditation by Indian Institute of Banking & Finance for conducting DBF and Debt Recovery Agent courses.

Our academy, in association with Forex Association of India, has taken lead in conducting extensive programs on Forex and Treasury Operations including Exotic Super Derivatives and Bourses, which have been well received and appreciated by Bankers.

Credit Management

In today's volatile economy even time-tested borrowers tend to move towards instability and a possible delinquency, requiring Banking Professionals to be extra vigilant. All these factors underscore the need for proper training of manpower in the changed context. With a view to catering to this need, Trinity Academy is coming out with a comprehensive programme on **Credit Management to meet the needs of Co-op Banks**

The high intensity training coupled with real/live financial analysis with emphasis on risk will go a long way in opening new vistas and equip the participants with a thorough working knowledge of this specialized credit function.

Target Participants: - All officers of co-op banks.

Programme contents:- The programme will cover the entire gamut of credit related function starting off with understanding the financials, explaining the intricacies of credit and sequentially taking them through cash flow, funds flow, SME lending, Term Loans and Credit Risk under Basel-II.

Course Content in brief:-

A. Overview of Credit Appraisal:-

- Balance Sheet/Profit & Loss statements analysis including ratios
- Understanding CMA forms, significance, proper classification of B/Sheet items
- Working Capital Assessment, Cash flow, Funds flow and Concept of Margin
- Sanctioning of Non funds based Limits
- Assessment of Term Loans
- Assessment of Retail Loans such as Housing loan, Vehicle loans , personal loans etc
- Financing SME Sector

B. Monitoring/Post Sanction follow up

- Monitoring Periodic Information/Statements
- Inspection – Internal/External Agency
- Regulatory/Audit Compliance
- Weak standard Assets/Early Alert and warning signals

C. Basel II

- Basel II in brief
- Managing credit risk

Methodology – What Trinity Offers

- Interactive Atmosphere
- State of the Art infrastructure
- Highly qualified & trained faculty/hands on experience
- Comprehensive Course Coverage
- Ample Practical case studies
- Adequate courseware for permanent reference.

Duration of the Course: 5 days

Venue: Trinity Academy for Corporate Training Ltd.
Trinity House, Plot No. 5/B Qureshi Nagar, Kurla (East)
Mumbai – 400070
Board Line.: 24056712 – 16 Fax.: 24056717
Website.: www.thetrinityacademy.com

Course Fee: - Rs.12,500/-

Fee includes the cost of training, relevant updated reading material in the form of handouts , breakfast, lunch, tea / coffee and transportation.

Pick up and Drop Service: From Dadar East near Swaminarayan Temple/Pritam Hotel and Priyadarshini Circle at main gate of labour Institute (Sion/ Chunnabhati)

Banks are requested to nominate officers for the above programme and advise their names to the contact address mentioned at the top as early as possible. The participation fee should be sent to the above mentioned address by post with Pay Order or Demand Draft favouring “Vijaya Bank a/c Trinity Academy for Corporate Training Ltd “payable at Mumbai or be handed over to our programme coordinator /contact persons.

Course Coordinator: - Mr. S. V. R. Murthy, Mobile: 9820369064
Email: murthy@thetrinityacademy.com

Contact Persons: - 1. Mr. Soheb Sorathia, Mobile: 9321818283
Email: soheb.s@thetrinityacademy.com
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