



*Presents*

*6 Days Training Program*

*on*

*Intensive Credit Management*

*Programme Dates: June 8<sup>th</sup> -13<sup>th</sup>, 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.

### Intensive Credit Management

An analytical program to help present bankers, specially the ones already in the credit and lending function and those who intend moving into this space. The high intensity training coupled with real/live financial analysis & 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:** - The course is aimed at Middle/Senior Level Officers / Relationship Managers / Credit Analysts working in Public/Private sector 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, infrastructure financing, SME lending and Term Loans. The program will also touch on Basel II requirements.

## **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 - Concept of Margin, Cash flow, Funds Flow.
- Non funds based Limits and working capital
- Assessment of Term and Infrastructure Finance
- Assessment of Retail Loans
- Financing for SME- An Emerging 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**

- Guidelines / Credit Risk Framework / Measurement / Score Card system
- Credit Risk Models / Credit Rating / Pricing
- Collateral Management, Operational / Financial Risks

## **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:** 6 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](http://www.thetrinityacademy.com)

**Course Fee:** - Rs.15,000/-

**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  
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**Contact Persons:** - 1. Mr. Soheb Sorathia, Mobile: 9321818283  
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