

CREDIT MANAGEMENT PROGRAMME

Objective

To enhance credit appraisal skill in CBS environment.

Participation Level:

Scale I to III officers

Programme outline

- ❖ Credit Management & Risk Policy
- ❖ Understanding Financial Statements - Balance-Sheet, P & L A/C and Notes on account cash flow / fund flow & Auditors Report and Directors' Report
- ❖ Understanding CMA Data, Assessment of Working Capital, Operating Cycle Assessment of MPBF
- ❖ SME Schemes, TEV reports, rescheduling of SME loans and CGTMSE Scheme
- ❖ Export Credit - Pre shipment & Post shipment finance, Foreign Currency Loans - Buyers' Credit , Suppliers' Credit & ECB
- ❖ Opening & Maintenance of of Loan Accounts in CBS and Limit Node, SRM etc
- ❖ Dealing with NPAs
- ❖ NPA Management
- ❖ Extracting MIS from Finacle and using it through MS Excel
- ❖ EDW , Data Mart
- ❖ Drawing CIRs from CIBIL, EQUIFAX and EXPERIAN, Central Registry, PNB Score & SME Score
- ❖ Documentation - Creation / Extension of Mortgage - Filing charge with ROC
- ❖ Banking cyber frauds and cyber security: awareness and preventions