

# Credit Appraisal Program

## Program Description:

Credit portfolio plays an important role in the health of the bank. This demands good credit assessment skill at branches and corporate office of the bank. To build a diversified credit portfolio bank has to sharpen the skills of credit officers in agri, retail, MSME and corporate credit. Bank will also require skilled officers in the area of credit monitoring and recovery to minimize bad loans. This program covers all these critical areas which will help improve the efficiency of the bank.

## Program Objectives:

Program aims to equip the participants with advanced knowledge and skills in the following critical areas:

- ◆ Comprehensive understanding of credit management
- ◆ Appraisal of credit proposal
- ◆ Skills of credit administration
- ◆ Documentation

Duration: 5 days

Target Group: Officers/ Managers working in credit departments in controlling offices and branches.

## **Program Contents:**

- ◆ Bank's credit policy
- ◆ Basic Principles of lending
- ◆ Borrower selection and due diligence
- ◆ Retail lending appraisal techniques
- ◆ Lending to Agri and allied activities
- ◆ Assessment of Term loan and composite loan
- ◆ Lending to MSME sector
- ◆ Working capital assessment
- ◆ Credit Monitoring
- ◆ Recovery
- ◆ Marketing of Bank's credit.



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