



# Management Development Programme

Credit Appraisal techniques and handling nonperforming assets

an Analytical Perspective

Dr. Ravi Jaiswal

February 5-6, 2016

Stop being chained down  
by bad credit I have the  
key to set you free...” -Tyler Gregory



**International School of Business & Media, Pune**

Corporate Training Division

# International School of Business & Media, Pune

Management Development Programme on

## Credit Appraisal Techniques and handling nonperforming assets an Analytical Perspective



ISB&M Group

Founded in 2000, ISB&M has grown rapidly and has campuses in Pune, Kolkata, Gurgaon and Bangalore. Over 7000 alumni are performing exceedingly well in different parts of the country and abroad in leadership positions. ISB&M alumni share 70% of the world's top 20 most sought after employers by world's best MBAs. We continuously strive to create world class learning environment in order to promote great career.



**Dr. Pramod Kumar**  
**Founder & President**  
**ISB&M Group**

Ph.D. (Organizational Behaviour), IIT Bombay, Formerly with IIM Ahmedabad; Professor at XLRI Jamshedpur, Ex-Director, Symbiosis Institute of Business Management, Pune; Consultant to over 80 companies worldwide. Author of over 100 research papers, cases and management games. Research quoted internationally in textbooks and journals. Served on Government of India Committees on Management Education.

### Overview

Banks and non banking financial institutions are faced with two apparently conflicting phenomena — to enhance the asset (Loan) business for maximum utilization of bank's funds to sustain corporate competitiveness and to minimize the wrong selection while doing business with objective to control increasing nonperforming assets. In such a situation, managers need to work out a strategic framework which must evolve around the profit objective so as to build up quality loan-assets portfolios and to ensure adequate positive business growth with minimal ratio of nonperforming assets.

### This Programme will help you

The participants will learn to develop a comprehensive understanding of financial as well as the non financial evaluation of the credit appraisal process undertaken by Banks and NBFCs, to develop an understanding of business/financial risks management quality and their consequent impact on future financial performance for company. Evaluation of different techniques of handling NPA will help them to reduce assets losses and to increase profit efficiency.

This program is designed to arm the participants with the knowledge, strategies and techniques of Credit appraisal and handling Nonperforming assets which not only sustains corporate competitiveness but also helps them to develop new business.

### Program Coverage

- Developing and managing a comprehensive consumer credit risk policy, which supports business segment strategies and overall strategy for Banking Products.
- Managing credit approval process of asset products.
- Monitoring the risk management performance of credit products/portfolios and providing an ongoing assessment of credit risks in the Asset portfolio and establishing operating policies and procedures relating to credit approval and verification.
- Managing Risk and Reward relationship/trade-off for the Banking business through all elements of the credit cycle for all asset products.



### Dr. Ravi Jaiswal

Ph.D., M.Com, PGDIM, Amity Business School, Noida UGC NET Fellow of Insurance Institute of India, Mumbai.

More than 13 years of experience in corporate training and in the areas of Academics. Prior to Academic Industry he has been working with Bajaj Auto Ltd. and ING Vysya Bank.

He has presented several Research Papers in International Conferences in the areas of Banking, Financial Inclusion and Micro Insurance. He has attended various training programs in institutions like IIM Ahmedabad, Yashda Pune, IVEY Business School, ISB Hyderabad and ISB Chandigarh. His areas of research interests include Banking Risk Management, Investment Banking and Insurance underwriting and similar studies.

### Methodology

- Risk assessment factors of individual cases
- Analysis of Balance sheet from Risk assessment perspective
- Group discussion and sharing experiences
- Role plays and structured feedback.
- Working on case studies

### Recommended Participants Profile

Relationship Managers/Sales Managers/ Team leaders in Banks and NBFCs, Corporate Credit Analyst of IT companies, Corporate and Retail Credit consultants

### Duration, Date and Venue of the Program

**2 day, February 5-6, 2016**

at **ISB&M, Nande Camus**, Pashan Sus Road, Pune - 412115

### Professional Fee

- Rs.15,000 (Rupees fifteen thousand only) per participant (**Non-residential**).
- Rs. 20,000 (Rupees twenty thousand only) per participant (**Residential**)
- Service Tax is to be borne by the client.

### Registration

For participation the duly filled registration form along with Cheque/Demand to be Draft drawn in favour of "**International School of Business & Media Training Pvt. Ltd.**" to reach to the programme director by February 3, 2016. Payment can also be made by on line transfer, for online transfer contact:

**Manju:** 02066754642/ 9850402704

### Last Date for Withdrawal

No refund will be made for withdrawal after February 4, 2016.



### ISB&M, Pune

*The campus offers an impeccable lush green environment in the backdrop of hill, away from the urban crowd, ideally conducive for academic learning. The abundant greenery is quiet mystique and serene. ISB&M offers 2-year full-time Postgraduate Diploma in Management (PGDM). We promote a culture of liberty, openness, friendship, energy, enthusiasm and a new life-style. It fosters creativity and imagination to stimulate professional superiority and proficiency. The institute is equipped with state-of-the-art facilities for academics, sports and recreation. We maintain a high standard of education and the programmes are supported by highly-qualified faculty. ISB&M has strong interface with industry.*



INTERNATIONAL SCHOOL OF BUSINESS & MEDIA (ISB&M)  
Survey No. 44/1, 44 1/2, Nande Village  
Pashan Sus Road, Taluka Mulshi, Pune 412 115  
Tel: 020-66754642, Fax 020-66754678

## Nomination Form

MDP Programme: Credit Appraisal Techniques and handling nonperforming  
assets an Analytical Perspective

Date: February 5-6, 2016

### Participant's Particulars

Name: _____	Date of Birth _____
Designation: _____	
Education: _____	
Work Experience: _____	
Organization: _____	
Address: _____	
Phone (Off): _____ (Mobile) _____ (Alternate No) _____	
Email: _____	
Any other information you wish to share with us: _____	
_____	

### Payment Details\*

Professional Fee: Rs. Service Tax(14%): Rs.	Payment Details (DD/Cheque/Bank transfer)
Instrument No:	Date of Instrument:
Name of the Bank:	
Online Transfer Details:	

\*Note: Please enter amount as per choice of residential/ non residential

Authorization (Self/Company)

Signature (with Seal)

Date: