

Bank Branch Management (BBM) Advances*

A practical guide to functioning of a Bank Branch



Themes of this product:

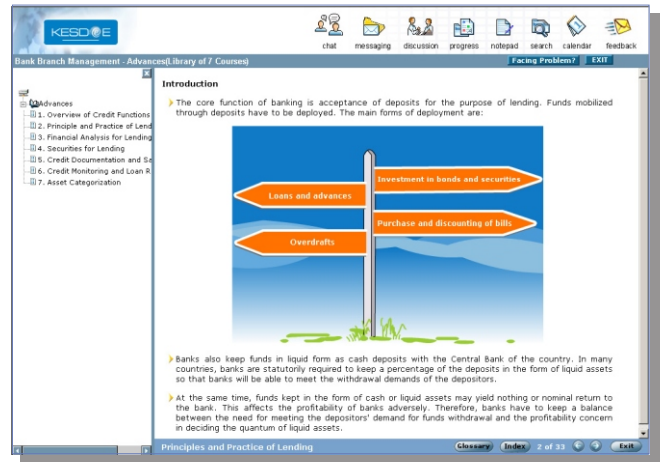
- Understand the procedure of lending in a bank
- Discuss various types of loans and advances by a bank
- Understand the principles and practice of lending

* **Note:** This course can be customized to meet your Country / Region specific requirements.



Overview

This e-learning course on 'BBM - Advances' is designed to help users understand the overview of credit function of a bank, various types of loans and advances by a bank. An in-depth discussion of procedure of lending different types of accounts by a bank branch is provided. Further, the course also highlights on financial analysis for lending, different securities provided for loans and advances, and asset categorization by banks based on their performance.



On completion of this course, you will be conversant with:

- Overview of credit function of a bank branch
- Principles and practice of lending
- Financial analysis for lending
- Securities used against lending
- Credit documentation and sanction
- Credit monitoring and loan recovery
- Asset categorization

Course Level: Basic to Intermediate

Library of 7 Courses

Time taken for each course: 1.0 Hour

Target Audience:

Those who are interested in understanding the operations of a bank branch with respect to loans and advances.

Bank Branch Management - Advances

Library of 7 Courses
Duration of each course- 1.0 Hour

1. Overview of Credit Function

- The main parameters of classifying bank credit
- The key features of fund based and non fund-based credit facilities
- Various stages of the life cycle of bank credit
- The essential features of each stage of the life cycle

2. Principles and Practice of Lending

- The meaning of bank lending
- The types of risks in bank lending
- The main principles of bank lending
- The due diligence of proposal
- The risk rating analysis of applicant and assess the need and quantum of credit



Bank Branch Management - Advances

Library of 7 Courses

3. Financial Analysis for Lending

- The meaning of financial analysis
- The types of financial analysis
- The meaning of ratio analysis and different kinds of ratios
- Each ratio and its implications
- The meaning and mechanics of cash flow analysis

4. Securities for Lending

- The importance of assignment as a mode of transfer of interest in securities
- The attributes and importance of guarantees
- The precautions to be taken while issuing guarantees
- The importance, attributes, and classification of securities for bank credit
- The main forms of charges and security creation
- The main requirements of mortgage creation as a bank security
- The attributes of different kinds of mortgage
- The main advantages and disadvantages of mortgage

5. Credit Documentation and Sanctioning

- The meaning and need for documentation
- The contents of a loan document
- The process of documentation
- The classification of documents
- The elements of execution and execution by different entities
- The credit sanctioning process
- The delegation of financial powers
- The contents of loan policy and loan agreement

6. Credit Monitoring and Loan Recovery

- Importance of follow up/monitoring of credit at the branch and other levels of the bank
- Various tools and modalities of physical and financial follow-up of credit, specially at the branch level
- Need and modality of annual review/renewal of credit
- Personal liabilities of the guarantor and principal debtor
- Exercising rights of set off in certain cases

7. Asset Categorization

- The norms for asset classification and income recognition
- Meaning and classification of a non-performing assets (NPAs)
- Meaning and causes of sickness in business units
- Basics of an NPA management
- The principles and procedures of rescheduling loans and compromise settlements
- The principles and procedure of write-off

Available Products



KESDEE's Off-the-Shelf e-Learning Course Libraries

| Product Name | No. of Courses |
|--|-----------------------|
| 1. Asset Liability Management | Library of 28 Courses |
| 2. Liquidity Management and Contingency Funding Plan | Library of 14 Courses |
| 3. Financial Institution Analysis - CAMELS Approach | Library of 08 Courses |
| 4. Financial Mathematics | Library of 07 Courses |
| 5. Global Banking Supervision | Library of 15 Courses |
| 6. Capital Adequacy Planning (Basel I) | Library of 07 Courses |
| 7. Basel-II-University | Library of 63 Courses |
| 8. Operational Risk Management – Basel II | Library of 09 Courses |
| 9. Futures and Forwards | Library of 07 Courses |
| 10. Swaps | Library of 07 Courses |
| 11. Options | Library of 10 Courses |
| 12. Market Risk - Basic | Library of 08 Courses |
| 13. Market Risk - Intermediate | Library of 08 Courses |
| 14. Market Risk - Advanced | Library of 04 Courses |
| 15. Value at Risk | Library of 16 Courses |
| 16. Credit Analysis | Library of 13 Courses |
| 17. Credit Ratings | Library of 03 Courses |
| 18. Counter party Credit Risk | Library of 09 Courses |
| 19. Credit Risk Modeling | Library of 06 Courses |
| 20. Credit Derivatives | Library of 23 Courses |
| 21. Operational Risk Management | Library of 21 Courses |
| 22. Asset Securitization | Library of 28 Courses |
| 23. Asset Liability Management for Insurance Companies | Library of 29 Courses |
| 24. Anti-Money Laundering | Library of 06 Courses |
| 25. Financial Privacy | Library of 06 Courses |
| 26. Corporate Governance | Library of 09 Courses |
| 27. Sarbanes-Oxley Act | Library of 12 Courses |
| 28. Governance, Risk and Compliance | Library of 07 Courses |
| 29. Money Markets | Library of 09 Courses |
| 30. Fixed Income Markets | Library of 17 Courses |
| 31. Equity Markets | Library of 10 Courses |
| 32. Foreign Exchange Markets | Library of 09 Courses |
| 33. Commodity and Energy Markets | Library of 03 Courses |
| 34. CTM - Foreign Exchange Management | Library of 07 Courses |
| 35. CTM - Treasury Analytics | Library of 05 Courses |
| 36. CTM - Interest Rate Risk Management | Library of 04 Courses |
| 37. CTM - Funding and Investments | Library of 05 Courses |
| 38. CTM - Implementation | Library of 04 Courses |
| 39. CTM - Case Studies | Library of 05 Courses |
| 40. Understanding Financial Statements | Library of 02 Courses |
| 41. Budgeting | Library of 05 Courses |
| 42. Management Accounting | Library of 07 Courses |
| 43. Financial Accounting | Library of 09 Courses |
| 44. Mutual Funds | Library of 10 Courses |
| 45. Financial Planning | Library of 09 Courses |
| 46. UCP600 | Library of 07 Courses |
| 47. International Trade Services | Library of 09 Courses |
| 48. BBM - Deposits | Library of 04 Courses |
| 49. BBM - Advances | Library of 07 Courses |
| 50. BBM - Marketing | Library of 03 Courses |

Available Products



KESDEE's Off-the-Shelf e-Learning Course Libraries

| Product Name | No. of Courses |
|---|-----------------------|
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| 52. BBM - Foreign Exchange Operations | Library of 03 Courses |
| 53. BBM - Trade Finance | Library of 02 Courses |
| 54. BBM - Book Keeping and accounting | Library of 03 Courses |
| 55. BBM - Ancillary Services | Library of 02 Courses |
| 56. BBM - Risk Management | Library of 03 Courses |
| 57. BBM - Technology and Security | Library of 02 Courses |
| 58. BBM - HRM and CSR | Library of 02 Courses |
| 59. BBM - Retail Banking | Library of 03 Courses |
| 60. Introduction to Bank Lending Environment | Library of 07 Courses |
| 61. Basics of Banking | Library of 10 Courses |
| 62. Flotation | Library of 04 Courses |
| 63. Project Valuation | Library of 03 Courses |
| 64. Trading Operation Controls | Library of 04 Courses |
| 65. Economics | Library of 16 Courses |
| 66. Estate Planning | Library of 04 Courses |
| 67. Global Economic Crisis - Liquidity Management | Library of 07 Courses |
| 68. Brokerage Operations | Library of 01 Course |
| 69. Risk Analysis | Library of 05 Courses |

* CTM: Corporate Treasury Management

* BBM: Bank Branch Management

Certification Tutorials

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| 1. ePRM Coach | Library of 68 Courses |
| 2. Associate ePRM Coach | Library of 36 Courses |
| 3. eFRM Coach for FRM Part I Exam | Library of 37 Courses |
| 4. eCoach for the CFA® Level I Program | Library of 76 Courses |

Upcoming Products

KESDEE has the required technology platform to respond to clients training requirements in the banking and financial services industry. We offer several solutions, each developed with the guidance of creditable experts. Given below are few of the forthcoming products:

- Agricultural Finance



GFTT

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