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Dated: April 24th, 2012

NATIONAL FEDERATION OF URBAN COOPERATIVE BANKS AND CREDIT SOCIETIES LTD.

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Ref. No.: NF\R&D\2012-13

THE CHAIRMAN / CHIEF EXECUTIVE
All Scheduled and Large Urban Co-operative Banks

Sir,

RBI Programme on Credit Management For Urban Inward No. 573 Co-operative Banks at CAB, Pune – August 21st-24th 2012

We are pleased to inform you that a Programme on Credit Management for urban cooperative banks is being organized from August 21st-24th, 2012 in collaboration with Reserve Bank of India, CAB, Pune, Maharashtra.

The main objective of the programme is to enlighten Chief Executive / Managing Directors, PS/PA's, General Managers, Senior Managers and other senior functionaries of the Banks including Chairmen and Board of Directors of urban banks about the skills in Credit Appraisal. Documentation, monitoring and evaluation to reduce credit risk. The participants will be equipped with a disciplined approach to credit risk management that can be immediately applied to the work environment as well as the fundamental tools to develop a sturdy credit risk monitoring structure and strategies appropriate to the credit risk monitoring structure and strategies appropriate to the credit risk management requirements. The programme contents 1) Bank Credit and RBI's credit policy and prudential norms for credit; (2) Pre-sanction functions covering market intelligence; (3) analysis and interpretation of financial data; (4) critical examination of appraisal & monitoring of borrowers accounts; (5) credit risk-credit rating and pricing of loans; (6) Management of NPAs and (7) RBI's guidelines on loans and advances.

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The programme fee per participant is Rs. 7,900/- for residential & Rs. 6,900/- for non-residential participants which includes cost of training material, input cost and all other expenses and boarding and lodging cost for residential participants.

All the urban banks are requested to send nominations along with demand draft of requisite fee favouring "NAFCUB Training Fund A/c." drawn on any bank in Delhi latest by July 10th,2012. For further details of the programme, please contact Shri Yogesh Sharma, Director on the above telephone numbers or his mobile 09810805695. Since the seats in the programme are limited, the admission will be made on first-cum-first served basis.

Thanking you,

Yours faithfully,

(Subhash Gupta) Chief Executive