Credit Risk (Loan) Management Program

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Program Curriculum

Section 1. Introduction to Credit Risk Management :

1.1 The concept of Credit Risk Management.
1.2 Principles of Lending.
1.3 Bank's Credit Policy.
1.4 Types of Borrowers.

Section 2. Credit Delivery :

2.1 Types of Credit Facilities.
- Fund-Based Credit Facilities.
- Non-Fund-Based Credit Facilities.
- Retail Loans.
    - Export Finance.

2.2 Modes of Credit Delivery.
- Individual Personal / Consumer Loans.
- Sole Banking Arrangements.
- Multiple Banking.
- Consortium Lending.
- Syndication.

2.3 Types of Charges.
2.4 Types of Instalments.

Section 3. Credit Analysis – Introduction.

Section 4. Understanding Financial Statements.

4.1 Classifications of Assets and Liabilities.

4.2 Analysis of Financial Statements.

4.3 Ratio Analysis.

4.4 Cash Flow Statements.

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Section 5. Credit Risk Assessment (Credit Ratings).

5.1 Credit Risk Ratings: Concept

5.2 Importance of Credit Risk Ratings.

5.3 Common Rating Parameters.

5.4 MMCB Data Analysis (Credit Scoring).

5.5 Types of Credit Risk Ratings.

- Mico, Small and Medium Business Ratings.
- Large Company Ratings.
- Project Specific Ratings.

Section 6. Credit Appraisal and Decisioning.

6.1 Credit Appraisal: Introduction.

6.2 Working Capital Assessment.

6.3 Pre-Sanctions / Due Diligence.

6.4 Valuation of Collaterals.

6.5 Credit Appraisal Notes.

6.6 Credit Approval.

6.7 Practical Loan Cases with Full Credit Appraisals.

Section 7. Project Funding.

Section 8. Loan Documentation and Disbursement.

8.1 Sanction (Facility) Letters.

8.2 Execution of Loan Documents.

8.3 Creation and Registration of Charges.

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Section 9. Post-Disbursement Monitoring.

9.1 Credit Monitoring Process.

9.2 Post-Sanction Inspections and Client Visits.

9.3 Collection of Periodical Statements and Information.

9.4 Periodical Review of Accounts.

Section 10. Loan Recovery and NPL Management.

10.1 Management of Impaired Assets.

- Re-Scheduling.
- Re-Structuring.
- Recovery / Upgradation of Stressed Assets.

10.2 Asset Classification.

Income Recognition.

Recovery of NPL Accounts through :

- Legal Actions.
- Negotiated / Compromise Settlements.

Section 11. Basel Guidelines for Banks (Brief Introduction).

11.1 Basel-I

11.2 Basel-II

11.3 Basel-III

Section 12. IFRS-9 – Calculation of Expected Credit Losses.

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Section 13. Operational Risk (Brief Introduction)

13.1 Basic Concept.

13.2 Risk Control Mitigants

Section 14. Market Risk (Brief Introduction).

14.1 Basic Concept.

14.2 Risk Control Mitigants.

- Derivatives (Forward and Swap)

Section 15. Glossary of Financial and Banking Terms

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