

DIPLOMA IN CREDIT MANAGEMENT

Rationale

This course is designed with the objective of providing a comprehensive knowledge and exposure for the participants to become a competent credit officer to handle all areas of credit management. The main areas are,

- Understanding of the credit evaluation
- Assessment of Risk associated with credit
- Techniques of mitigating risks
- Repayment of loans
- Management of recovering defaulted loans
- Management of various types of traditional and modern hybrid lending products.

Lending Outcomes

At the end of the programme, the participants will be able;

- To understand the concepts and apply the best practices in Credit Management
- To analyze source documents and prepare impressive and convincing credit proposals using modern credit evaluation techniques,
- To make sound credit decisions in evaluation, risk management and recovery
- To perform as educated and confident credit professionals

Course Contents

Module 1 - Introduction to Lending Business; credit policies and credit culture

- Introduction to Lending business
- Role of Asset and Liabilities Committee

Module II Principles of Credit Management

- Principles of Lending
- Types of Borrowers and eligibility of borrowers
- Classification of Advances

Module III Credit Appraisal

- Customer evaluation
- Credit Rating Analysis
- Customer Evaluating techniques
- Evaluating Business Customers

Module IV Financial Statement Analysis and Interpretation

- An Introduction to Financial Statements
- Calculation of Ratios
- Interpretation of Financial Statement
- Accounting Techniques for Credit Decision Making
- Financial Projections
- Introduction to Working Capital Finance

3 Module V International Trade

- Introduction to International Trade
- Financing Import Trade
- Financing Export Trade

6. Module VI Risk Management

- Introduction to Risk Management
- Risk Mitigation Instruments / Methodologies

7. Module VII Securities Management and Documentation Procedures

- Introduction to Security Management
- Types of Securities
- Valuation of Securities
- Legal Aspects of Securities

8 Module VIII Remedial and Recovery Management

- Introduction to Recovery and Remedial Management
- Post Sanction Supervision / Monitoring and Follow up
- Recovery Options

Duration

108 hours

Medium

English