

CHARTERED INSTITUTE OF CREDIT MANAGEMENT, GHANA (CICM)



CICMG PROFESSIONAL QUALIFICATION SYLLABUS

2019-2024

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THE INSTITUTE

The Chartered Institute of Credit Management, Ghana (CICMG) has been licensed in Ghana under the Professional Bodies Registration Act, 1973 (NRCD 143). The Council affirms that the sole objective of the Chartered Institute of Credit Management, Ghana is to provide sterling education and training to enable persons qualify to practice or engaged in the practise of credit, risk and banking.

It is important stride toward management and without it, a banks and financial institutions, credit bureaus, trade organisations, debt collection agencies employee cannot hope to climb very fair in the profession

THE MISSION

The Council affirms that the sole objective of the Chartered Institute of Credit Management, Ghana is to provide sterling education and training to enable persons qualify to practice or engaged in the practise of credit, risk and banking.

CREDIT MANAGEMENT IN MODERN ORGANISATIONS

The credit risk management function has changed dramatically. The function has expanded beyond its previous focus on lending management activities. In modern organizations, the credit professional is expected to add value to the business by designing and aligning credit risk models, systems and policies with corporate goals and strategies.

Value addition credit practice or management requires the possession of professional Credit Management knowledge, skills, values and attitudes which come only with professional training.

It is against this background that the professional qualification programme was designed and launched in April, 2017.

The programme is designed to provide professional training for persons who desire to practise credit risk management in organisations.

TRAINING

Students are required to participate in the training organized by the Institute.

ENTRY REQUIREMENT

The minimum qualification for admission to the Professional Qualification Programme is university degree or diploma from a tertiary institution.

Non-Credit Management, Banking & Finance degree students shall begin at Foundation Level. Students shall have to clear all level I & II subjects through examination or exemption before they can sit the examination for the Level III. Students shall pass all subjects in the examination at level I before they can proceed to write the examination at the next higher level.

EXEMPTION

A pass in any level I & II subjects in a university degree examination or its equivalent by a recognised institution may qualify a candidate for exemption from that subject.

An applicant with a B.Sc. (Administration) Credit Management and Finance, Banking & Finance, Option or an MBA (Risk & Finance, Banking) or their equivalents may qualify for exemption from foundation and intermediate levels. Students who wish to be considered shall apply for all exemptions sought for in foundation and intermediate levels. Transcripts and other supporting documents should be attached at the time of submitting admission forms. No exemption at the Level III.

AWARDS

A student who successfully completes all Level III subjects shall be awarded a membership certificate at a graduation ceremony and designated as Chartered Credit Professional of the Institute.

EXAMINATION PERIOD

Examinations are held in January and July. There is no order for selection of courses for examination registration; however, candidates are expected to complete one level before proceeding to the next. Exams registration opens in March for July diet and September for January diet.

Pass Mark

Level I, II and Levels

The pass mark for a Level I, Level II or Level III subjects are aggregate of fifty percent (50%) and the Professional Qualification Board has satisfied itself that he or she has attained the required 3 years working experience in the Credit management and its related field.

PROFESSIONAL QUALIFICATION BOARD

The Professional Qualification Board (PQB) oversees the professional qualification programme.

The functions of the Board:

- Reviews syllabuses to meet changing or current trends in CRM.
- Approves resource persons for teaching course subjects.
- Reviews examination questions submitted by examiners.
- Oversees the conduct, marking, and publication of examination results.
- Sets qualifications/criteria for studentship.
- Approves applications for exemptions.

- Vets course handouts against defined criteria
- Considers appeals and complaints about examination results
- Reviews and recommend action on examiners' reports.
- Submits periodic reports to the Council.

For more information and inquiries:

www.cicmgh.org

admissions@cicmgh.org

0302951768/0244045254

CICMG PROFESSIONAL QUALIFICATION SYLLABUS - SUMMARY

LEVEL I

- Principles of Credit Management
- Business Environment
- Corporate Finance
- Quantitative Methods and Data Analytics

LEVEL II

- Credit Management
- Laws Governing Credit Practice
- Debt Recovery
- Fundamentals of Financial Analysis

LEVEL III

- Corporate Credit Analysis
- Enterprise Risk Management
- Advanced Credit Management
- Legal Proceedings and Corporate Insolvency

CONTENT

LEVEL I

SUBJECT NO.1.1 PRINCIPLES OF CREDIT MANAGEMENT

GENERAL OBJECTIVE

This subject is intended to equip the candidate with the knowledge, skills and attitude that will enable him/her to apply to concepts, systems and techniques of credit management

LEARNING OUTCOMES

A candidate who passes this subject should be able to:

- Apply the principles of credit in a business environment
- Analyse the effects of cost of credit to the business and economy as a whole
- Perform debt collections
- Organise and supervise as credit risk department

INDICATIVE CONTENT

Introduction to credit

- Definition of credit
- History of credit
- Reason for and benefits of extending credit
- Effect of credit to the business
- Categories of credit (consumer; trade and export credit)

Credit department structure and responsibilities

- Organisational structure of a credit department
- Role of the credit department within an organisation
- Reporting lines of a credit department within an organisation
- Reporting performance of a credit department
- Credit department staff recruitment and retention
- Promoting relationship (between credit department with other departments within the organisation)

The Credit Policy

- Definition of a credit policy
- Objectives of a credit policy
- Types of credit policy
- Features of a credit policy
- Advantages of a credit policy
- Contents of a credit policy
- Formulation and implementation of a credit policy
- Operational principles of a credit policy
- Factors to consider when developing a credit policy

Credit risk management

- Credit risk defined
- Forms of credit risk
- Distinction between credit management and risk management
- Common causes of credit risk situations
- Objectives of credit risk management
- Role of senior management and Board of directors in risk management
- Best practices in credit risk management
 - Credit scoring

- Methods against credit risk hedging
- Credit culture
- Credit Insurance

Sales Ledger Administration

- Definition of sales ledger
- Sales ledger format and contents
- Statements and reports
- Sales ledger control
- Importance and interpretation of a sales ledger

Credit Terms

- Definition of credit terms
- Factors affecting determination of credit terms
- Types of credit terms
- Effects of credit terms on working capital management

Payment Methods

- Definition of payment method
- Factors to consider in choosing payment method
- Types of payment methods
- Advantages and disadvantages of various payment methods

Collection Management

- Overview of collections
- Establishing targets
- Collection planning
- Collection cycle
- 80/20 principle application in collections
- Collection tools and methods
- Computer as an aid to collection

- Communication with defaulters
- Tracing gone away debtors
- Restructuring of debts
- Rules for effective collection practices
- Mistakes made during collection
- Reasons for delays in payments
- Third party collectors
- Collection through alternative dispute resolutions (ADR)
- Legal process for debt recovery

Credit Insurance

- Definition of credit insurance
- Characteristics of a good credit insurance cover
- Basic principles of domestic credit insurance
- Financing of credit insurance premiums
- Benefits of credit insurance to an organisation
- Types of credit insurance policies
- Advantages and disadvantages of credit insurance

Automation of Credit Function

- Process of automating of credit function
- Benefits of automating credit operations
- Types of credit management information software
- Customer master file
- Online credit management
- Billing management system

SUBJECT NO.1.2 BUSINESS ENVIRONMENT

GENERAL OBJECTIVE

This subject is intended to equip the candidates with knowledge and tool that would enable him/her to appreciate the function of organisations, organisational management, marketing and the external environment such as the economy and markets

LEARNING OUTCOMES

A candidate who passes this subject should be able to:

- Describe different types of business organisation.
- Assess factors which prompt change in organisations.
- Describe how management influences the operation of business organisations.
- Identify factors which facilitate team working.
- Identify the marketing mix in different
- Explain the product life cycle.
- Describe how supply and demand affects business activity.
- Describe the business cycle.
- Identify government policies to manage the economy.
- Explain how government policies influence the business environment.
- Explain the role of market segmentation and its implication for new product development and modification.

INDICATIVE COURSE CONTENT

The economy

- The Ghanaian economy
- Nature of industry
- Employment patterns and population trends in the Ghana

The organisation

- Types of business organisation
- Organisational objectives
- Stakeholders
- Growth and development and change in organisation
- PESTEL analysis

Organisational management

- Management and leadership
- Groups and teams within the organisation
- Motivation and job satisfaction
- Communication in organisations
- Communication system

The market environment

- Marketing management
- Elements of marketing
- The product life cycle
- Promotion
- Pricing strategies

The competitive environment

- Market structures and behaviour
- Costs and economies of scale
- Supply, demand and pricing
- Determination of exchange rates
- Elasticity
- Effects of government intervention and regulation

The macro-economic influences on the organisation

- Circular flow of income
- The business cycle and the multiplier
- Economic growth
- Inflation and deflation
- Unemployment
- Government economic policies and their effects

SUBJECT NO.1.3 CORPORATE FINANCE

This subject is intended to equip the candidate with the knowledge, skills and attitude for the application of corporate finance concepts in a typical business environment

LEARNING OUTCOMES

A candidate who passes this paper should be able to:

- Apply the principles of corporate finance in a business environment
- Demonstrate practical knowledge of capital structure and dividend policy and how it affects a firm value
- Evaluate the financial risk profile of firms using costs of capital as measure
- Undertake a valuation for a new or existing company
- Analyse the impact of financing structure and sources of finance on the cost of capital and on value maximisation

INDICATIVE COURSE CONTENT

- An overview of corporate finance
- Financial Analysis
- Valuation, Rate and Return
- Capital budgeting and the Net Present Value rule
- Capital structure and long-term financing decisions
- Dividend Policy
- Mergers and Acquisitions
- How Companies Raise Capital

SUBJECT NO. 1.4 QUANTITATIVE METHOD AND DATA ANALYSTICS

GENERAL OBJECTIVE

This subject is intended to equip the candidate with knowledge, skills and attitudes that will enable him/her to use quantitative analysis tools in business operations and decision making

LEARNING OUTCOMES

A candidate who passes this paper should be able to:

- Apply accurately the key tools of basic maths in simple business and accounting
- Apply accurately both numerically and graphically equations and inequalities in simple business
- State, explain and apply the key tools of mathematics used in business finance problems
- Apply accurately in simple business-related situations the key tools of basic calculus State, explain and apply key measures of central tendency in business related situations
- State, explain and apply key measures of dispersion in business related situations
- State, explain and apply rules of probability in business related situations

- Apply accurately in simple business situations basic tools of financial and operational forecasting

INDICATIVE CONTENT

Review of basic mathematics

- Fractions
- Percentages
- Algebra
- Powers and indices
- Sequence and series

Equalities and inequalities

- Coordinates and graphs
- Straight line equations
- Simultaneous equations
- Curves
- Inequalities

Mathematics of business finance

- Compound interest
- Discounting and the time value of money
- Annuities
- Present value of annuities
- Sinking funds and amortisation

Elements of calculus

- Uses of calculus
- Differentiation
- Integration
- Identification and determination of stationary points
- Elements of optimisation (Maximum and minimum)

Linear Programming

- Simplex method
- Graphical method

Data collection

- Frequency distributions – simple and cumulative
- Histograms, frequency polygons and ogives

Measures of central tendency

- The concepts of averages
- The arithmetic mean
- The median
- The mode
- Quartiles

Measures of dispersion

- The concept of dispersion
- Range
- Mean deviation
- Quartile deviation
- Standard deviation
- Variance

Probability

- Basic rules of probability
- Mutually exclusive, independent and conditional probability
- Expected values
- Tree diagrams
- The normal distribution

Forecasting

- Time series
- Correlation and Regression Analysis
- Trend, seasonal variations , cyclical variations and random variations
- Moving average trend
- Forecasting

LEVEL II

SUBJECT NO. 2.3 CREDIT MANAGEMENT

GENERAL OBJECTIVE

This subject is intended to equip the candidate with the knowledge, skills and attitudes required for the administration for credit in the financial sector.

LEARNING OUTCOMES:

A candidate who passes this subject should be able to:

- Undertake credit administration duties and responsibilities in financial institutions
- Align credit assessments in conformity to laid down policies, procedures and practices
- Assess the impact of lending in promoting business enterprises in the economy.

INDCATIVE COURSE CONTENT

Introduction to credit administration

- Identifying the credit opportunity
- The credit processes
 - Identifying the credit opportunity
 - Credit evaluation
 - Credit decision making
 - Credit monitoring
- The credit analysis process
- The five Cs of credit
- The credit analysis path

Securities

- Definitions
- Secured and unsecured debts
- Features of a good security
- Types of securities
- Taking and perfection of securities
- Documentation of securities
- Lodging and discharging of securities

Credit facilities

- Introduction
- Funded and non-funded securities
- Management of overdrafts
- Structuring of credit facilities (Loans and advances)

Credit cards

- Definitions (credit and debit cards)
- Importance of credit cards
- Parties to credit card transactions
- Main features of credit cards
- Types of credit cards
- Assessment and appraisal of credit card applications
- Managing credit cards' fraud
- Credit cards' risk management
- Delinquency management

Asset finance and leasing

- Overview of asset finance
- Types of asset finance
- Assessment and management of asset finance risks
- Choosing the right type of asset finance

- Definition of leasing
- Types of lease
- Merits and demerits of lease
- The leasing processes
- Assessment and appraisal of leasing applications
- Marketing and leasing
- Leasing risks management

Hire Purchase

- Overview of hire purchase
- Formation of a hire purchase contract
- Duties and rights of parties to a hire purchase contract
- Termination of hire purchase contracts
- Advertising for hire purchase
- Hire purchase risk management

Type and Products of Mortgages

- Introduction to mortgage
- Types of mortgages
- Parties to a mortgage transaction
- Products offered under mortgage
- Target customers and mortgage financiers
- Analysing mortgage application propositions
- Types of documents and registration process
- Risk management and recovery

Export credit

- Definition of export credit
- International Commercial Terms (INCOTERMS)
- Export credit documentation

- Export credit assessment and evaluation
- Export credit payment methods
- Risks involved in export credit
- Methods of hedging against export credit risks
- Financing export credit
- Foreign receivables management
- Foreign exchange risk and sovereign risk

SUBJECT NO. 2.3 DEBT RECOVERY MANAGEMENT

This subject is intended to equip the candidate with the knowledge, skills and attitudes that will enable him/her to undertake debt recovery management work

LEARNING OUTCOMES

A candidate who subject this paper should be able to:

- Identify a range of recovery procedures
- Implement a range of recovery procedures in accordance with organisational and legal requirements
- Tailor procedures to calculate and recommend write-offs in accordance with organisational policy
- Assess performance in relation to debt recovery and identify areas for development

INDCATIVE COURSE CONTENT

Debt recovery options

Debt recovery preparation

- Liaison with relevant parties
- Reviewing debtor cases

Debt recovery management

- Monitoring progress of debt recovery cases
- Customer records
- Stakeholder management

Debt recovery management work

- Debt recovery management work, including cases involving customers with complex requirements

Reflective practice

- Evaluation of skills and practice
- Assessment of changes in approach and outcome
- Action planning to improve performance

SUBJECT NO. 2.3 LAW GOVERNING CREDIT PRACTICE

GENERAL OBJECTIVE

This subject is intended to equip the candidate with the knowledge, skills and attitudes that will enable him/her to apply principles of credit law in an organisation.

LEARNING OUTCOMES

A candidate who passes this subject should be able to:

- Identify the securities available in lending
- Comply with the procedures and methods of creation of securities

- Identify the rights and duties of lenders and borrowers
- Demonstrate knowledge of Bankruptcy and Insolvency Law.

INDICATIVE COURSE CONTENT

Introduction to securities

- Meaning of a security
- Types of securities
- Advantages and disadvantages of collateral
- Formation of the contract
- Qualities of a good security
- Enforcement and perfection of securities

Land as security

- Meaning of land
- Land tenure: freehold and leasehold
- Advantages and disadvantages of land as security
- Creation of charges and mortgages
- Procedure for perfecting title to land as security
- Rights and duties of the parties to a charge and mortgage
- Remedies
- Release of security

Intellectual property as collateral

- Meaning of intellectual property
- Types of intellectual property
- Procedures for perfecting a security interest in intellectual property
- Advantages and disadvantages of using intellectual property as collateral.

- Rights and duties of the parties
- Remedies
- Discharge of security

Chattel securities

- Meaning of a chattel
- Creation of chattel mortgages
- Parties to a contract of chattel mortgage
- Rights and duties of the parties
- Remedies
- Discharge

Guarantees and Indemnities

- Meaning and characteristics
- Formation
- Rights and duties of the parties
- Common clauses in guarantee and indemnity
- Termination of guarantees and indemnity
- Advantages and disadvantages of guarantees and indemnities

Bailment, pledge and lien

- Meaning and characteristics
- Formation, rights and duties of the parties
- Remedies for breach, termination

Corporate securities

- Meaning and characteristics
- Debentures
- Charges

- Remedies of a debenture holder
- Shares and corporate bonds
- Common clauses in corporate bonds

Government borrowing

- Treasury bills
- Treasury bonds
- Borrowing by County Government

Regulatory Framework for lending institutions (excluding banks)

- Micro finance institutions
- Cooperative societies
- Mobile money transfer services industry

Corporate governance

- Meaning of corporate governance
- Importance of corporate governance
- Principles of corporate governance
- Best practice in corporate governance
- Role of Stakeholders (Shareholders, Board of Directors, Government)
- Conflict of interest
- Investor education and protection of shareholders

Consumer Protection in Credit Agreements

- Credit card agreement
- Disclosure
- Unauthorised charges
- Insurance

- Correcting of errors
- Deferral of payments
- Default charges
- Prepayment

SUBJECT NO. 2.4 FUNDAMENTALS OF FINANCIAL ANALYSIS

GENERAL OBJECTIVE

This Subject is intended to equip the candidate with knowledge, skills and attitudes that will enable him/her to analyse the financial statements of companies to effectively appraise the current position and future prospects of the business.

LEARNING OUTCOMES

A candidate who passes this subject should be able to:

- (a) Understand the fundamentals of financial statements, including how the statements link and the key accounting principles that govern them
- (b) Analyse the balance sheet of companies and assess their position
- (c) Adjust and consistently analyse the income statement of companies and assess their performance
- (d) Carry out ratio analysis and assess the drivers of performance
- (e) Analyse the cash flow statement of companies and identify the cash flow drivers
- (f) Interpret what the suitable adjustments and analysis indicate about the prospects for company

INDICATIVE COURSE CONTENT

Fundamentals of Financial Statements

- The process, purpose and context of accounting
- The primary financial statements and how they link
- Key accounting principles and terms

- The primary financial statements

Analysis of the Income Statement

- Analysis of the income statement
- Ratio analysis; growth, margins & interest covers
- Use Ratio Analysis to identify the company

Analysis of the Balance Sheet

- Analysis of the balance sheet
- Ratio analysis
- Cash flow drivers; pestel & porter's five forces

Company Appraisal

This case study allows participants to apply the skills learned during the course. Students will be given a company and are required to prepare an appraisal, based on the annual report and other sources of information. Their analysis should be financial and non-financial, including a summary of the position, performance of the company as well as other analysis.

LEVEL III

SUBJECT 3.1 CORPORATE CREDIT ANALYSIS

GENERAL OBJECTIVE

This subject is intended to equip the candidate with the knowledge, skills and attitude that will enable him/her to manage the lending function

LEARNING OUTCOMES

A candidate who subject this paper should be able to:

- Assess the creditworthiness of corporate customers
- Identify various risks associated with collateral
- Assess and manage credit risk
- Apply canons of lending in evaluating corporate customers
- Monitor and control lending
- Comply with professional ethics applicable in corporate lending

INDICATIVE COURSE CONTENT

An overview of corporate credit & a framework for business strategy and financial analysis

- Review and analysis of principal corporate credit criteria
- Analysis of risks associated with specific types of organisation
- Evaluation of supply chain operations and impact on operational cash-flow needs
- Analysis of business strategy and its relationship with finance
- Advanced application of practical tools application including analysis of earnings quality, earnings management and free cash-flow analysis

- Evaluation of how financial statement information captures and reflects the critical success factors of risk in the competitive environment and strategy of firms

Financial risk and cash-flow drivers

- The importance of cash-flow measurement and the flaws of using traditional accounting performance measures
- The nature of 'free cash flow', the principal cash-flow drivers, and the relationship with value creation
- Using ratios as a working tool and setting guidelines for key ratios
- Understanding cash flow and what it reveals
- Calculating free cash flow and its relevance
- The importance of positive working capital and the trading cycle

Shareholder value and valuation/ debt structure and capacity

- The development of 'shareholder value'
- Techniques of company valuation
- Valuations using various traditional methods
- Valuation as a tool for credit analysis and its relevance
- Analysis of capital structure, the debt versus equity debate and the nature of the 'cost of capital'
- Application and evaluation of alternative approaches to assessing payback through reliability and quality of earnings, earnings generation, repayment capability and the underlying risks for lending bankers
- Critique and evaluation of techniques with respect to empirical evidence

Analysis of risk exposures

This section identifies and analyses the nature of the underlying risks associated with corporate relations and alternative lending propositions.

The relative importance and propensity of these risk (both financial and financial) are examined in light of empirical evidence. Such risks include: credit risks, operational risks, financial risks, market risks, reputational risks, regulatory and environmental risks and other trading instruments to reduce risk; securitization, swaps, bonds

Structuring and Presentation of Facilities/ Assessing and Monitoring Analysis the need for finance

- Development and justification of suitable alternatives involving different terms and products (including cash flow lending, venture capital/equity-types funding etc.)
- Evaluation of alternative finance solutions and alignment of risk/return models
- Portfolio management, reviews and analysis
- Internal inspections and reviews –managing the process
- Understanding and appreciating the different types of security
- Warning signs and how to manage them

Documentation

- Discuss documentation considerations to align with facility structure and underlying risks
- Managing documentation issues, covenants, both financial and non-financial, and reporting requirements with reference to industry differences
- The assessment of collateral and calculating a range of their recovery prospects to evaluate suitable security options

SUBJECT NO. 3.3 ENTERPRISE RISK MANAGEMENT

GENERAL OBJECTIVE

This subject is intended to equip the candidate with the knowledge, skills and attitudes that will enable him/her to develop and implement a successful enterprise risk management (ERM) framework.

LEARNING OUTCOMES

A candidate who passes this subject should be able to:

- Benchmark their organization's practices against the COSO-ERM framework
- Implement an effective ERM system in compliance with the current best practice standards and other requirements for their organizations

INDICATIVE COURSE CONTENT

- General overview of enterprise risk management
- Risk management and corporate governance
- Managing enterprise risk holistically
- Enterprise risk measurement and risk assessment: Qualitative and Quantitative
- Risk mitigation strategies
- Risk management tools
- Introduction to COSO framework and ISO 31000
- Business continuity planning
- Measuring success of a risk Management programme
- Risk management maturity profiles
- Applying capability maturity models to risk

SUBJECT NO.3.4 ADVANCED CREDIT RISK MANAGEMENT

GENERAL OBJECTIVE

This subject is intended to equip the candidate with the knowledge, skills and attitudes required for the application of various credit management concepts in a practical scenario.

LEARNING OUTCOMES

A candidate who passes this paper should be able to:

- Demonstrate sound technical knowledge in credit management
- Demonstrate diverse knowledge clearly applied in an analytical and practical manner in solving the problems in a case study
- Present appropriate alternate solutions in credit management and make effective judgement in a logical and rational manner
- Communicate effectively with realistic recommendations in a concise and logical manner
- Prepare a comprehensive credit report.

INDICATIVE COURSE CONTENT

Credit portfolio risk management

- Definition of credit portfolio risk management
- Pre and post credit disbursement risks
- Measuring credit portfolio risk
- Credit risk models
- Credit enhancement methods
- Credit portfolio segmentation and risk diversification

- Identifying concentrations of risk
- Evaluating and managing concentrations of risk
- Concentration management techniques

Regulatory requirements: minimum capital requirements

- Basel capital adequacy framework for credit risk
- Impact of changes to the Basel Capital Adequacy framework on credit risk
- Key differences between regulatory capital (Under Basel framework) and economic capital
- Uses of economic capital and economic value-added concepts in a bank
- Relationship between shareholder, regulatory and economic capital

Corporate failure and financial distress

- Definition of financial distress
- Indicators and early warning signs of corporate failure
- Reasons of corporate failure
- Use of statistical models in predicting corporate failure
- Comparison of corporate failure prediction models
- Strategies of Mitigating against Financial Distress and Corporate failure

Working capital and credit management

- Relationship between working capital cycle and credit management
- Effects of credit terms on working capital management
- Impact of credit policy on working capital management
- Determination of working capital
- Strategies of improving working capital
- Illustrative case studies on working capital and credit management

Delinquency management

- Introduction to delinquency management

- Causes of delinquency management
- Delinquency classification
- Effects of delinquency in credit portfolio
- Work outs and restructuring
- Negotiation and influencing
- Dealing with problem loan accounts: nature of problems and
- immediate action drill
- Illustrative case studies on delinquency management

Accounts receivables management information systems (MIS)

- **Case study on automation of receivables management function**

Ethics and corporate disclosures

- Ethical norms, morality, values and ethical culture
- Role of the board in promotion of ethical conduct
- Professional judgement
- Code of ethics
- Standards of conduct and personal integrity
- Ethical dilemmas
- Ethics committee
- Ethics training
- Conflict of interests and related party transactions
- Insider trading
- Policy and guidelines on payments and gifts
- Corporate disclosure policy and strategy
- Benefits of disclosures and transparency
- Disclosure barriers
- Financial and non-financial disclosures
- Whistle blowing
- OECD Strategy on fight against corruption

Credit information sharing

- Credit reference bureaus; Regulations and Act
- Role of regulatory authorities
- The structure of information sharing
- Players in credit information sharing
- Benefits of credit information sharing
- Types of credit reports
- Credit rating and credit scoring
- Using credit reports in credit decision making
- Services provided by credit bureaus

Fraud & financial crime management

- Overview of banking frauds and other financial crimes
- Frauds in credit delivery
- International Trade frauds
- Frauds in account on-boarding and branch operations
- Fraud trends in the banking industry from regulator perspective
- The role of security agencies or law enforcement
- Key controls
- Illustrative case studies on bankin fraud and other financial crime

Prudential guidelines in credit administration

- Introduction
- Reasons for prudential guidelines
- Non-performing loans
- Non-performing overdraft
- Risk classification of debt

- Management of non-performing debts
- Provisioning requirements
- Renegotiated standard loans
- Multiple facilities
- Renegotiated doubtful loans
- Write offs
- Treatments of securities
- Insider borrowing