

ADVANCE CREDIT RISK ANALYSIS

The function of selecting and vetting borrowers' capacity to repay, is the role of the credit department of the bank, and it encompasses ascertaining the borrower's competency to utilize the funds to generate an income, and their ability to pay back the principal amount and interest. This program is designed to enable participants to develop a proactive credit management behavior and analytical skills that will help them to appraise sound lending propositions for management consideration, approval and administration. The course will provide basic structured approach for strong and vigilant credit administration.



COURSE CONTENTS

Significance of credit risk in financial institutions

- Brief overview of credit risk
- Why managing credit risk is crucial to the success & survival of bank?
- Factors constructing the credit risk

Traditional credit risk VS advance credit risk approaches

- Overview of traditional credit risk analysis
- Introduction to advance credit risk analysis

Methodologies of advance credit risk analysis

- Machine learning and predictive analytics
- Credit & behavioral scoring model
- Big data analytics

Credit Scoring Models

- Traditional credit scores Vs Custom scoring model
- Factors influencing credit score

TARGET AUDIENCE

- Branch/Operations Managers;
- Compliance Managers;
- Credit Processing Staff;
- Credit Risk Management Staff;
- Risk Management Professionals; and
- Regional Credit Managers.

FACILITATOR

Mr. Imran Ali Soomro

Mr. Soomro is a Master in Business Administration from Institute of Business Administration, Karachi and have completed AIBP from Institute of Bankers Pakistan. Currently he is enrolled in PhD program where he has completed his course work. He has rich experience of working in variety of banking departments including Credit Processing, Security Analysis, Financial Risk Management and Training & Development. Mr. Soomro has been part of Training & Development Division since 2010. Presently, he has been posted to NBP Staff College wherein he is conducting training in various functions of the bank especially in bank's asset side of the balance sheet.

FEE: PKR 12,000 PLUS TAX

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