ADVANCED CREDIT CERTIFICATION PROGRAM (ACCP)

NATIONAL BANKING INSTITUTE
"The Banking Academy of Nepal"

Overview

The Advanced Credit Certification Program (ACCP) is a strategic initiative taken by National Banking Institute (NBI) to address the pressing need for skilled human resources in Bank and Financial Institutions (BFIs) in the credit domain.

The ACCP aims to strengthen the credit-related capabilities of employees within BFIs, equipping them with a robust skill set for effective credit management. By integrating diverse learning methods and comprehensive testing formats, the program ensures participants gain a balanced proficiency in both theoretical knowledge and practical application.

While many BFIs offer in-house and external training programs, these initiatives often lack the depth needed to address both technical and analytical competencies. Professionals in credit units require a broader skill set, including report writing, presentation, query handling, and analytical capabilities. An external, independent program can more effectively deliver this comprehensive training, ensuring reliable outcomes and standardized skill development.

Program Structure

The ACCP offers participants a dynamic mix of self-learning, mentoring, and hands-on activities. Key features include:

- Access to a detailed handbook and case studies to facilitate independent learning
- Training/ mentoring modules designed to enhance analytical, technical, and communication skills.
- A rigorous assessment process incorporating multiple formats such as MCQs, short-answer tests, case-based presentations, and report writing.

- Classroom Training
  - Coaching & Mentoring (Open Floor Discussion) By various Credit Experts topic-wise sessions (Virtual)
- Evaluation Criteria
  - MCQs
  - Short Question Answers
  - Individual Presentations
  - Reporting

Objectives

GENERAL OBJECTIVES

The ACCP aims to strengthen the credit-related capabilities of employees within BFIs, equipping them with a robust skill set for effective credit management. By integrating diverse learning methods and comprehensive testing formats, the program ensures participants gain a balanced proficiency in both theoretical knowledge and practical application.

- This innovative approach reflects NBI's commitment to fostering professional excellence and meeting the evolving demands of Nepal's financial sector.

SPECIFIC OBJECTIVES AND BENEFITS

- Less classroom time allows BFIs to enroll a more diverse employee base and improve bench strength.
- Participants will focus more on self-learning, supported by short coaching and mentoring sessions.
- Case-based learning enhances understanding of real-world scenarios and boosts engagement and decision-making skills.
- A variety of assessments (MCQs, short answers, presentations) will improve problem-solving, analytical thinking, and communication.
- Credit professionals will practice report writing to build skills in risk analysis and concise, structured reporting.
- Certification will be based on both knowledge and the ability to produce practical outputs like reports and presentations.

Specific Details of the Program

- Understanding the borrower's financing needs.
- Analyzing the overall credit risks based on external and internal factors of the business, including financial analysis based on historical and projected financial statements.
- Proposing suitable credit facilities and an appropriate amount of limits.
- Identifying the mitigating factors and proposing covenants to control risks.
- Setting up or exploring the fallback arrangements, including collateral and takeout options.
- Planning account strategies for the long-term direction of a credit.
- Understanding credit administration activities and their significance in credit management.
- Monitoring credits (general and case-specific) based on the terms and conditions or covenants agreed between the lender and the borrower.
- Taking rearguard actions and handing problem credits.
- Writing effective credit analysis reports.
- Communicating and defending the analysis.
- Negotiating terms and conditions with the borrowers and the concerned line managers or stakeholders.
- Complying with the laws and regulations.

Program Format

MATERIALS

- Each participant will be provided with a handbook containing the major aspects of credit analysis, administration, and control. They will also be provided a detailed simulated case paper, which will be based on a situation suited to the local business environment.

CLASSROOM SESSION

- There will be a one-day classroom session at the NBI conducted by expert(s) to impart knowledge about the major aspects of credit analysis, i.e., borrowing causes, financial statement analysis, non-financial analysis, etc.

DURATION

- Entire program would be carried out within nine weeks.

SELF-LEARNING

- The program will be primarily based on self-learning activities.

MENTORING

- There will be short 1.5-hour online mentoring sessions on chosen topics conducted by various subject experts.

METHODOLOGY

- Coaching and mentoring sessions.
- Case-paper based coverage.
- Virtual and in-person participation in discussions and workshops.
- Various forms of tests and evaluation

Program Format

PRE-REQUISITES

- Employees involved in credit functions with at least 2 years of experience in credit and those who have potentials of working in such functions.
- Laptop and calculators to be arranged by all participants.
- Self-reading before attending the sessions.

CLASSROOM SESSION

- Credit Management Handbook
- Presentation slides
- Case papers, spreadsheets and articles
- Relevant laws and regulations

EVALUATION CRITERIA

SN	Details	Weights	Duration of Examination
1	Multiple Choice Questions (MCQ)	15%	1.5 hours
2	Short Question Answers	25%	1.5 hours
3	Individual Presentations	30%	20 minutes
4	Report Writing	30%	2 hours

Notes: The MCQ and short-answer questions will be administered in a single sitting.

Program Format

EXAM SCHEDULE

- All evaluation will be held in-person within the duration of the course of nine weeks.

PASSING CRITERIA

- A Minimum mark to pass in overall evaluation is 60% in aggregate in the first attempt upon which the candidates will be certified. The candidates securing 75% and above in aggregate in the first attempt will be certified with Merit.
- If the candidate does not secure 60% in aggregate in the first attempt, the candidate may register for the second attempt, where s/he will have to attempt the following two evaluation criteria where the candidate will have to secure minimum of 65% in aggregate to pass in the second attempt.
  - Individual Presentation
  - Report Writing

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CRITERIA OF EXAMINATION

- If a candidate does not pass on the first attempt, they must pass the second attempt within three months of the publication of the first attempt's results on the date announced by NBI.
- Initial Fee will cover one attempt of each evaluation which is clarified as follows:
  - If candidates fail in first attempt, they may register for a second attempt after paying additional fee of Nrs. 6,500 + VAT within three months of the announcement of the first attempt's results.
  - Similarly, if s/he fails or skips in the second attempt also then s/he will have to re-enroll the course.
  - Absent in the examination despite of having enrolled will be treated/ counted as failed attempt.

COURSE FEE

- Total Investment: NPR. 28,000 + VAT
- Additional Cost for Second Attempt NPR. 6,500 + VAT. *(Please refer to "Criteria of Examination".)*