

# Certification Course on Credit Management



Specifically designed for professionals engaged in credit functions within Banks and Financial Institutions (BFIs)

# Course Overview

- Credit Management is a critical function in banking, directly influencing the profitability, risk exposure, and long-term stability of financial institutions.
- This course is designed to provide bankers with a comprehensive understanding of credit management principles, blending theoretical insights with practical applications tailored to the dynamic banking environment.
- It explores critical areas such as credit assessment, risk analysis, credit administration, and monitoring and recovery strategies, all of which are vital for maintaining a robust loan portfolio and ensuring compliance with regulatory standards.
- By equipping banking professionals with tools and frameworks to make informed credit decisions, this course aims to enhance their ability to balance growth opportunities with risk control, ultimately contributing to the resilience and success of their institutions.

## Course Objective

- The objective of this course is to equip banking and financial professionals with a solid foundation in credit management principles and practices. It aims to develop participants' skills in credit assessment, risk evaluation, credit administration, and loan monitoring and recovery. By blending theoretical frameworks with practical tools, the course enables participants to make sound credit decisions, manage credit risk effectively, and contribute to maintaining a healthy loan portfolio.

## Eligibility

- The course is targeted to employees working in the area of credit including branches of BFIs. However, it is open to any person working in banking and financial institutions (BFIs).

# Syllabus/Course Content

Participants must self-study the book Credit Management, provided after enrollment, in order to appear for the exam. The content covered in the book is detailed below.

<b>MODULE I</b>	:	General Concepts
<b>MODULE II</b>	:	Analysis of the Borrowing Cause
<b>MODULE III</b>	:	Risk Analysis-Non-financial
<b>MODULE IV</b>	:	Risk Analysis-Financial
<b>MODULE V</b>	:	Documentation, Control and Pricing
<b>MODULE VI</b>	:	Security or Collateral
<b>MODULE VII</b>	:	Credit Administration and Monitoring
<b>MODULE VIII</b>	:	Problem Credit Management, Provisioning & Recovery

## Validity of Registration

The course remains valid for one year, which encompasses the completion of four examination attempts. This period commences from the date of the examination following enrollment and lasts until the completion of four examination attempts. However, if a candidate skips the examination immediately following enrollment, the validity period will begin from the second examination date after enrollment and continue until the completion of four examination attempts.

## Course Fee

Total investment NPR. 13,500 + VAT

- This fee includes two-time examination fees, study materials, mark sheet and certificate.
- For additional examination attempts, if permissible, additional fee of NPR. 3,000.00 + VAT will be charged.
- Mentoring sessions will be available upon request for an additional fee.
- NBI may revise the fee structure from time to time.

# Examination Rules

- Candidates will be required to pass the examination within the validity period.
- Candidates will have 2 attempts of examination within the validity period.
- Any failed or absent (after registering for the exam) examination would lead to the reduction in the number of attempts available within the validity period.
- In case a candidate fails in 2 attempts, he/she may attempt up to 2 more attempts with an additional fee but within the validity period. Candidate/s failing in such extra attempts also will have to re-enroll all over again as a fresher.
- Exam dates of each intake shall be announced at least 15 days in advance from the exam date.
- There will be 100 Questions in MCQ format.
- Duration of examination is of 1 hour 45 minutes.
- All examinations will be conducted either online or in physical settings proctored by NBI officials or externally hired proctors. The mode of examination shall be informed to examinees accordingly. In case of online proctored examination, the examinees will have to self-manage all the required equipment and infrastructure to appear in the examination.
- Examination centers will be decided by NBI at various institutes within and outside Kathmandu valley.

## Passing Criteria

- Candidate/s must score 50% or above to be awarded a certification.

## Exam Schedule

- Exams will be conducted on a quarterly basis (February, May, August & November).

## Contact Us



### CERTIFICATION DEPARTMENT

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