



Program Code	<b>OMDP19F03</b>
Title of the Program	Credit Risk Analytics
Date of the Program	May 9-11, 2019
The Lead Faculty	Dr. Kulbir Singh
Objective	<p>At the end of the course, the participants would be able to:</p> <ol style="list-style-type: none"> <li>1. Prepare Data for analysis in SAS/R/Python/Excel</li> <li>2. Estimate and Develop Credit Score</li> <li>3. Understand the concept of Probabilities of Default (PD) as well estimate them with both</li> <li>4. Discrete and Continuous Time Hazard Models</li> <li>5. Estimate LGD and Recovery Rates, and Exposure at Default (EAD)</li> <li>6. Perform Model Validation</li> <li>7. Perform Stress Testing and Back Testing</li> </ol>
Description/ Content	<p>While credit or lending is the engine of economic growth and the core business of banks - their daily activity for profit generation, the risk management function acts as control for lending. Banks in the recent decades have been permitted to develop their own risk management tools and risk management frameworks by their regulators world-wide. It is imperative for a bank to develop models which measure their exposure to risk quite accurately; as failure to do so might lead to unexpected default rates and high write-offs, which would influence their profit and capital requirement.</p> <p>Today almost every financial institution, be it a bank, insurance firm, pension fund, etc. are sitting on huge amount of data. The use of data and analytics to manage risk is growing consistently and analysts who can harness large and complex data sets to analyze risk and present findings are invaluable to these institutions.</p> <p>The course on Credit Risk Analytics provides a training to efficiently build or validate in-house models for credit risk management.</p> <p>The course combines the theory with practice - from the fundamentals of credit risk management to implementation of the concepts using the SAS/R/Python.</p>



Target Group	<ul style="list-style-type: none"><li>• Risk Analysts</li><li>• Risk Managers</li><li>• Credit Officers</li><li>• Branch Managers in Commercial Banks, Agricultural Banks, Private Banks, NBFCs, etc.</li></ul>														
Takeaways	<ul style="list-style-type: none"><li>• Basel II/III Norms for Credit Risk</li><li>• Developing Credit Scores</li><li>• Calculating Probability of Default</li><li>• Calculating Default Correlations and Credit Portfolio Risk</li><li>• Developing in-house Models for Credit Risk</li><li>• Testing and Validating various models</li></ul>														
Pedagogy (tools and techniques etc.)	<ul style="list-style-type: none"><li>• Case Studies</li><li>• Live Corporate Examples</li><li>• General Discussions</li><li>• Statistical Software R/SAS/Python/Excel</li><li>• Simulation exercises with R/SAS/Python/Excel</li></ul>														
Program Fees	<ul style="list-style-type: none"><li>• Rs. 18000/ + 18% GST for Non-Residential Option</li><li>• Rs. 21500/ + 18% GST for Residential (Twin sharing) option</li><li>• Rs. 24500/ + 18% GST for Residential (Single occupancy) option</li></ul>														
Last date for depositing fees	Thursday 02 <sup>nd</sup> May, 2019														
Mode of Payments	Bank Details: <table border="1"><tr><td>BENEFICIARY BANK</td><td>YES BANK LTD</td></tr><tr><td>BENEFICIARY NAME:</td><td><b>INSTITUTE OF MANAGEMENT TECHNOLOGY, NAGPUR</b></td></tr><tr><td>ACCOUNT TYPE:</td><td>SAVINGS BANK ACCOUNT</td></tr><tr><td>ACCOUNT NO:</td><td>002894600000221</td></tr><tr><td>IFS CODE:</td><td>YESB0000028</td></tr><tr><td>BRANCH</td><td>VIP ROAD, CIVIL LINES, NAGPUR - 440001 INDIA</td></tr><tr><td>SWIFT CODE</td><td>YESBINBB</td></tr></table>	BENEFICIARY BANK	YES BANK LTD	BENEFICIARY NAME:	<b>INSTITUTE OF MANAGEMENT TECHNOLOGY, NAGPUR</b>	ACCOUNT TYPE:	SAVINGS BANK ACCOUNT	ACCOUNT NO:	002894600000221	IFS CODE:	YESB0000028	BRANCH	VIP ROAD, CIVIL LINES, NAGPUR - 440001 INDIA	SWIFT CODE	YESBINBB
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<b>Inclusions</b>	<ul style="list-style-type: none"><li>• <b>For Non-Residential</b> : Academic Fees + Program Kit + Breakfast + Lunch</li><li>• <b>For Residential (Twin Sharing)</b>: Academic Fees + Program Kit + Accommodation (twin sharing) + All Meals + To and Fro transport from a pick up point in Nagpur</li><li>• <b>For Residential (Single Occupancy)</b>: Academic Fees + Program Kit + Accommodation (single occupancy) + All Meals + To and Fro transport from a pick up point in Nagpur</li></ul>
<b>Contact Details</b>	<ul style="list-style-type: none"><li>• <b>Shubhangi Juneja (MDP Coordinator)</b></li><li>• <b>Connect on +91-7447777558</b></li><li>• <b>Write us – <a href="mailto:mdp@imtnag.ac.in">mdp@imtnag.ac.in</a></b></li></ul>

**Early Birds @ 10%: If booked 20 days in advance from the start date of the particular program**

**Group booking @ 10%: If booking is done for 3 and more persons from the same company**