



CECM

## *(Certified Expert in Credit Management)*

Capacity building needs of the bankers on credit management is a crucial area to address in Bangladesh. 'Certified Expert in Credit Management (CECM)' has been introduced to enhance capacity of the banking industry of the country by creating expert human resources in the area of credit management. It is a six months program that combines three months online and three months offline packages. The program is particularly suitable for the bankers working in the credit and the related departments of banks or bankers want to be associated with credit management activities of banks.

**Key Contents of Online Module:** Relevant Prudential Regulations, BB Guidelines, Relevant Acts and Best Practices

**Key Contents of On-Campus Module:** Financial and Credit System of Bangladesh, Credit Products of SME, Retail and Corporate Clients, Borrower Selection and Proposal Preparation, Appraisal (Financial and Non-Financial) and Processing of Various Credit Proposals, Credit Documentation, Security Valuation, Charge Creation, Credit Monitoring, Credit Risk Management, NPL Management, Handling Credit related Fraud, Forgeries and Financial Crime, Leadership in Credit Management.

**Methods:** Self-Reading of E-Learning Materials, Lecture, Case Study, Group Discussion, Panel Discussion

**Evaluation Process:** Assignments, Online Quizzes, Presentation and Paper Based Final Examination

**Intake :** Two Intakes in a Year

**Course Fee :** BDT 50,000 per participant

**Number of Participants:** Maximum 30 for each Intake