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# CREDIT RISK MANAGEMENT: QUALITATIVE ANALYSIS

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*Monday – Wednesday*

*8 – 10 February 2010*

*Kuala Lumpur*

21 CPE  
credit  
hours for  
CRP  
holders

This programme also benefits those preparing for IBBM's  
CCP (Business) examination

**INSTITUT BANK-BANK MALAYSIA**

## OBJECTIVES

Upon completion of the programme, participants will be able to:

- identify non-financial risks in a credit decision
- apply various non-financial appraisal techniques in assessing credit risks
- understand various types of credit risks
- use SWOT analysis as a credit tool

## KEY TOPICS

- Different Approaches to Credit Risk Assessment
- Qualitative vs. Quantitative Analysis
- Non-financial Indicators
- Understanding the Types of Borrowers and Their Businesses
- Types of Credit Risks
  - Industry
  - Management
  - Regulatory
  - Account performance
  - Downside
  - Product
  - Other business risk
  - Risk associated with the realisation of collateral
- Competitive Strategies of Borrowers
  - Michael Porter's Five Forces Model
  - Generic competitive strategies
- The Economic, Industry and Product Cycle
  - Boston Consulting Group (BCG) Product Matrix
- Using SWOT Analysis as a Credit Tool
  - Internal environment
  - External environment

## TARGET AUDIENCE

Credit officers.

*Those preparing for the IBBM's CCP (Business) examination will also benefit from this programme.*

## APPROACH

Lectures, group discussions and case studies to enhance overall learning.

**Mr Naresh Neelakandan** is the Principal Consultant of Zoe Training and Consulting. He has been engaged by various financial institutions in Malaysia, Sri Lanka, Indonesia and Singapore to conduct various credit risk management programmes.

He has 22 years of experience in leading Malaysian corporate entities in the fields of journalism, auditing, finance and banking. In the commercial bank, he was involved primarily in credit risk assessment of corporate and commercial entities. His last position was as the Head of Training in a well-known Malaysian financial services group.

Naresh holds an Honours Degree in Financial Accounting and an MBA in Finance. An Associate member of IBBM, he also holds the Certified Credit Professional (CCP) and Certified Financial Planner (CFP) qualifications.

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**Date** Monday – Wednesday, 8 – 10 February 2010

**Time** 9.00 a.m. – 5.00 p.m.

**Venue** Institut Bank-Bank Malaysia  
Wisma IBI, 5 Jalan Semantan  
Damansara Heights  
50490 Kuala Lumpur

**Attire** Office wear

**Fee** STF Member : RM1,000  
IBBM Member : RM1,400  
Non-Member : RM1,800

The above fee includes programme materials, meals and refreshments. Payment of fees must be made BEFORE commencement of the programme.

**This programme qualifies for double tax deduction.**

**Closing date** Monday, 25 January 2010

**Enquiries** Kindly contact Rahmat/ Nizam at 03-2095 8922 ext 166/ 144.

**Nominations** Participation is limited to 20 on a first-come-first-served basis. IBBM reserves the right to decline any nominations, without the obligation of providing any reason. Confirmation of participation is by way of official notification from the Institute.

**Kindly address nomination form(s) to**  
The Executive (Learning Solution 3)  
Institut Bank-Bank Malaysia  
Wisma IBI, 5 Jalan Semantan  
Damansara Heights  
50490 Kuala Lumpur  
Fax : 03-2095 7822  
Email : [lead@ibbm.org.my](mailto:lead@ibbm.org.my)

**Commitment to programme** The intensive nature of IBBM programmes requires the participants' full undivided attention and attendance at all sessions. Participants should be free of their professional obligations for the duration of the programme.

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**Notice of withdrawal:**

Unless written notice of withdrawal is received before the closing date of the programme, the full fee is still due in the event of non-attendance. The Institute accepts replacement(s), which must be in writing, prior to the programme's commencement date. However, no substitution of participant(s) will be allowed for the duration of the programme. The Institute reserves the right to make changes to the schedules, venue or cancel the event altogether.

**REGISTRATION FORM****CREDIT RISK MANAGEMENT: QUALITATIVE ANALYSIS****8 – 10 February 2010**

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**Name & Signature of Nominating Officer (Please stamp)**

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**Name & Address of Nominating Organisation (Please stamp)**

**FEE**

Please make bank draft/cheque payable to **INSTITUT BANK-BANK MALAYSIA**. Please include additional RM0.50/0.03% of the amount, whichever is higher, for outstation draft/cheque. Payment of fees must be made **BEFORE** commencement of the programme

Bank Draft/Cheque No
RM

Please register the following participant(s) for the above programme.

**Participant 1**

Name													
New NRIC No. (Mandatory)							-			-			
Individual Membership No. (if any)													
Designation and Department													
Email													
Name of Organisation													
Address of Organisation													
Tel													
Fax													

**Participant 2**

Name													
New NRIC No. (Mandatory)							-			-			
Individual Membership No. (if any)													
Designation and Department													
Email													
Name of Organisation													
Address of Organisation													
Tel													
Fax													

Please photocopy for additional participants.

**Please complete and return this form to the Institute before 25 January 2010**