

About the Institute

National Institute of Bank Management (NIBM) was established in 1969 by the Reserve Bank of India, as an autonomous apex institution for research, training and consultancy on banking and finance. The mandate of the Institute is to provide new directions to the banking industry and help it become globally competitive. It is an autonomous academic institution. The institute is guided by a Governing Board and eminent bankers and academicians. The Governor, Reserve Bank of India is the Chairman of the NIBM Governing Board.

NIBM has three main verticals: (i) Training, (ii) Education, and (iii) Research & Consultancy. The Institute conducts more than 200 management and skill development programmes every year for bank executives both from India and other developing countries. The Institute offers a unique Post Graduate Diploma in Management (Banking and Financial Services) course for developing young talent to assume leadership position in the banking industry.

Online Certificate Courses in

- Credit Management
- Treasury Management
- Risk Management
- Accounts and Audit
- Retail Credit Management
- Credit Management for Small Finance Banks
- Banking Operations and Management for Payment Banks



**National Institute of
Bank Management
Pune, India**

Background

The Reserve Bank of India had in July 2014 constituted a ‘Committee on Capacity Building in banks and non-banks’ to arrive at a road map for implementing some of the non-legislative recommendations of the Financial Sector Legislative Reforms Commission (FSLRC). The Committee has inter alia recommended that banks should identify specialised areas for certification of the staff manning key responsibilities. To begin with, the banks should make acquiring of a certificate course mandatory for the following areas:

- Credit Management
- Treasury Management
- Risk Management
- Accounting and Audit

Following this Indian Banks Association (IBA) has identified certain institutions for providing certification courses for first and second line officers in the above four areas.

NIBM is one of the institutes identified for delivering these courses. The Institute has, therefore, designed all the four courses to impart knowledge, skill and aptitude and thereby enhance competencies of officers and managers in performing their jobs. Besides, courses on Retail Credit Management and Credit Management for Small Finance Banks has been introduced. Further, a course on Banking Operations and Management for Payment Banks has been offered. Broadly, these are structured into 3 – 4 modules:

- In the first module, the basic or fundamentals in the given subject are covered;
- In the second module, operational aspects of each of the four areas especially the rules, regulations, processes, procedures and techniques related to the job role;
- In the subsequent modules, perspectives, regulatory guidelines and critical aspects/problems and issues of business and management aspects in respect of the functions are addressed.

Candidates to the courses will have on-line access to reading material, power point presentations, video lectures, case studies, etc. For this purpose NIBM will use a modern technology platform which will enable candidates to read the lessons, take quizzes and tests as also make queries and seek clarification online.

Credit Management, Retail Credit Management and Credit Management for Small Finance Banks

Credit is a core activity of commercial banks and lending institutions. Banks deploy a substantial volume of their funds in credit. They provide variety of credit products to different customer segments through network of branches and other delivery methods. The credit process involves origination of credit proposals, appraisal, documentation, delivery, collection and portfolio management. Quality of credit portfolio, among other things is a function of appraisal and delivery efficiency of the concerned staff. Management of credit is highly knowledge and skill intensive. A bank's success and profitability depends on the skills and insights of the credit personnel.

Banks extend credit across the country through its credit personnel functioning in branches and various offices. These officials have to cope with changing technology, regulatory and business landscape. Sustaining credit quality also needs additional efforts. All this calls for developing and enhancing the skills of officers and managers in credit management. This course aims at enhancing skills to analyse credit proposals as well as manage borrowal accounts across the credit cycle for different customer segments such as retail, agriculture, MSMEs, corporates and projects as also manage credit risk

Module I: Basics of Credit and Credit Process

Module II: Credit Segments, Products and Operations

Module III: Credit Management

Treasury Management

Treasury is a major source of income for banks. Functioning of the treasury is impacted by market movements, regulatory guidelines and efficiency in dealing and trading in the market. On account of globalization and increased market complexities, treasury function in banks and financial institutions face new challenges. Treasury officials have to deal with volatility in financial markets, tepid response to policy measures, and liquidity crunch. It is necessary that the executives in the treasury should be equipped with knowledge, tools and skills to manage risks inherent in a treasury operations as well as to make use of emerging market opportunities.

The course is designed to provide inputs to build the skill set for managing treasury operations. It provides an overview of financial markets (equity, bond, and foreign exchange) focusing on the market infrastructure as well as recent developments in each segment. It also covers practical inputs on operations in each market, with analysis of overall treasury functions.

Module I: Financial Markets

Module II: Security Analysis and Portfolio Management

Module III: Financial Derivatives

Module IV: Treasury Set-Up and Operations

Risk Management

Banks, in their day to day business assume various types of risks. Increasing globalization, innovation, competition and greater adoption of technology managing banking business has become more complex. When risks are managed efficiently potential losses from these risks are minimum. However, only some risks are explicit while most others are hidden with the possibility of potential losses. Banks have to manage risks proactively. Regulator also insist that banks should measure all possible risks, their correlations in normal conditions and shifts during stress times. Besides banks must also strike a balance between return and risk. They must not only identify, measure and manage risks, but also weave these into their business strategies.

This course is designed to provide conceptual foundations in risk management. It will help understand the fundamentals of Credit, Market and Operational risks, which are illustrated with practical illustrations. Both the standardized and advanced approaches under the Basel Accords are discussed. The course covers estimation of losses using regulatory formulas and internal models. How banks should assess, compare and implement regulatory and economic capital models to improve product pricing, limit setting and capital planning and how bank should manage risk are also covered in the course.

Module I: Basic Understanding of Banking Risk

Module II: Key Risks and their Measurement

Module III: Management of Risk in Bank Portfolio

Accounts and Audit Management

Accounting function of banks is almost fully automated. Banks are able to finalise their results much faster than in the past. Audit function ensures quality of accounting as also efficiency of banks in product delivery. Efficient audit contributes to effective control over operational risk. On account of adoption of core banking the job role of both audit and account functions are changing. There are increased amounts of regulatory and other compliances which impact these functions. As such bank officials performing these functions should be well trained and able to implement regulatory requirement such as Basel requirements, Ind AS, etc. They are also required to understand the intricacies of risk based internal audit, risk based supervision, etc.

This course provides a comprehensive understanding of accounting and auditing function of the banks from banks operational perspective and the regulatory and control point of view more particularly in technology environment. It covers both basic as well as specialized aspects of these functions. It aims to educate and build capacity with the officials to move beyond mere compliance to efficiently manage these functions and at the same time contain and reduce operational risk exposures for the bank.

Module I: Accounts and Audit Functions in Banks

Module II: Banking Products and Operations

Module III: Management of Accounts and Audit Functions

Banking Operations and Management for Payment Banks

The course is intended for officers and managers of payments banks, who have technological expertise but require basic knowledge and awareness of banking processes and operations. Accordingly, it is designed to cover banking operations through a series of three modules that include the banking products and services, digital banking and management of risk and compliance. The course will provide view of banking systems and procedures, essential regulatory and compliance requirements, business model structure of digital banking, and management of operational risk.

Module I: Banking Products and Processes

Module II: Digital Banking

Module III: Risk and Compliance Management

Rules and Regulations

- ❑ Admission to be made for any single course at any given time.
- ❑ Admission will be based on proof of working in a bank or financial institution.
- ❑ Course duration: To be completed within 6 months
- ❑ Course structure: In 3-4 modules
- ❑ Class room sessions: Pre recorded video sessions
- ❑ Evaluation
 - a. Quizzes and tests
 - i. One quiz per chapter/few chapters for practice
 - b. Module end Tests
 - i. One test per module (MCQ) – 60 marks
 - c. Case Study Based Test (MCQ) – 40 marks
 - d. Final/Comprehensive Exams
 - i. Final Exams (MCQ) – 100 marks
 - ii. Proctored on-line in select centres, to be held at the completion of the course
- ❑ Re-enrollment

Candidates who do not clear the course after taking their three chances in final exams or module or assignment based tests or those who have exceeded the given six months period for completing the course, will be given **only one** opportunity for re-enrollment. Such candidate can restart the course just after the stage of last evaluation passed and finish within a period of six months. The mark sheet shall duly reflect the re-enrollment made.

* Detailed rules and regulations will be made available upon enrollment.

Qualifying Norms

- ❑ For being awarded the certificate a candidate will have to:
 - a. Complete the mandated study and practice quizzes.
 - b. Take the module end tests, case study based test and final online exam.
- ❑ Score an aggregate of 50% marks in the course but not less than 45% marks in each of the module end tests, case study based test and in the final exam. There will be no grace marks in the evaluation.

Methodology

The study for the course will be as follows

- i. On being registered for the course NIBM will issue an ID and password for log in to the on-line study platform
- ii. Candidate will start with the first module of the course and upon completion of the same move on to the second, third module and so on.
- iii. Completion of the module will be measured in terms of study of the material, taking quiz and quick tests, and passing the end module MCQ test.
- iv. At the end there will be one final examination on all the modules covered in the course.

Fee Structure Online Course with Pre-recorded Video Sessions

	<i>Fees</i>	<i>Fees + GST</i>
Enrollment Fee <i>(to be paid at the time of enrollment)</i>	6500	7670
Re-enrollment Fee	3500	4130

Mode of Payment

The online payment to be processed at the time of registration (<https://nibm.eabyas.in>)

How to Apply

- ❑ Online Application is available on the link <https://nibm.eabyas.in>
- ❑ Scanned copy of Proof of employment to be attached