



asci
Leadership through Learning

Programme on
Credit Risk Analytics Using R

(July 1 - 3, 2020)



Administrative Staff College of India

PROGRAMME OVERVIEW

Every time a financial institution extends a loan, it faces credit risk. It is the risk of economic loss when an obligor does not fulfill the terms and conditions of his contracts. Credit risk may take the following forms:

- Principal/and or interest amount may not be repaid in case of direct lending
- Funds may not be forthcoming from the constituents upon crystallization of the liability in case of guarantees or letters of credit
- The payment or series of payments due from the counter parties under the respective contracts may not be forthcoming or ceases in the case of treasury operations
- Funds/ securities settlement may not be affected in the case of securities trading businesses

A robust credit risk management system which is sensitive and responsive to the above factors is an imperative for banks and other lending institutions. Measuring and managing credit risk exposes the credit worthiness of borrowers and can help banks lower the risks of defaults.

According to the Basel Accords, a global regulation framework for financial institutions, credit risk is one of the three fundamental risks a bank or any other regulated financial institution has to face when operating in the markets (the two other risks being market risk and operational risk). As the 2008 financial crisis has shown us, a correct understanding of credit risk and the ability to manage it are fundamental in today's world.

PROGRAMME COVERAGE

The programme will cover the following:

- Introduction to Banking, Risk Management and Basel Regulations
- Understand the general concept of credit risk modeling
- Develop LGD and EAD models
- Testing of Models
- Modeling techniques including Logistic Regression, Neural Networks and Survival Analysis
- Use of R for data processing and model building

LEARNING OUTCOMES

After completing the programme, the participants should be able to do the following:

- Develop probability of default (PD), loss given default (LGD), and exposure at default (EAD) models
- Validate, backtest and benchmark credit risk models
- Stress test credit risk models
- Develop credit risk models for low default portfolios
- Use new and advanced techniques for improved credit risk modeling.
- Implement these techniques using R

WHO SHOULD TAKE THIS COURSE?

This programme is designed for anyone who is involved in building credit risk models, or is responsible for monitoring the behavior and performance of credit risk models.

The programme is also beneficial to Information Technology professionals dealing with risk management solutions to Banking and Financial Services (BFS) verticals. Executives working in Analytics companies may gain by exploring the new areas for application of analytics in banking and financial services sector.

Organisational sponsorship is essential

PROGRAMME PEDAGOGY

The programme pedagogy includes right combination of lectures, hands on exercises and case studies.

TECHNOLOGY

We will use open-source software R and R Studio.

VENUE

The programme is fully residential and the participants will be accommodated in air conditioned single occupancy rooms. The College does not provide accommodation for the family. College will arrange transport between airport / railway station and venue. The College is WiFi enabled in a comprehensive way.

DURATION

The programme duration is from **July 1 - 3, 2020**. The participants are expected to arrive a day before commencement and may leave after the conclusion of the programme.

PROGRAMME FEE

Residential Fee: Rs.39,000/- (US \$720 for foreigners) plus GST as applicable, presently 18% per participant. The fee covers tuition, board and lodging, courseware (in electronic form) and other facilities of the College including internet usage.

Non-Residential Fee: Rs.33,000/- plus GST as applicable, presently 18% per participant. The fee covers tuition, course ware (in electronic form) working lunch and other facilities of the College including internet usage.

A discount of 10% on the Programme fee for three or more participants from the same organisation will be given, provided the payment is credited into our Bank account before June 29, 2020.

Note: Kindly forward us the details of Bank/Wire transfer of fee payment indicating the Programme Code (Prg/20-21/1/55) to poffice@asci.org.in for confirmation.

Bank details are given below:

For Indian Participants :

Bank Account Number	62090698675
Beneficiary Name	Administrative Staff College of India
IFSC Code	SBIN0020063
Bank Name	State Bank of India
Branch Address	Bellavista Branch, Raj Bhavan Road, Somajiguda, Hyderabad-500 082

For Foreign Participants :

Bank Account Number	62090698960
Beneficiary Name	Administrative Staff College of India
Swift Code	SBININBB327
Bank Name	State Bank of India
Branch Address	Bellavista Branch, Raj Bhavan Road, Somajiguda, Hyderabad - 500 082
Nostro Account (Optional)	6550992180

MEDICAL INSURANCE

The nominees are requested to carry with them the proof of Medical Insurance. The sponsoring agency is required to endorse the nominee's medical coverage in the event of hospitalisation.

LAST DATE FOR NOMINATION

Please use the prescribed/attached form. Last date for receiving nominations is **June 24, 2020**. Kindly contact Programmes Officer for further details (contact details are given at the end of the nomination form).

LAST DATE FOR WITHDRAWAL

June 25, 2020. Any withdrawals after this date will entail forfeiture of fee paid, if any.

ASCI ALUMNI ASSOCIATION

Participants of the College programmes will automatically become members of the ASCI Alumni Association.

CERTIFICATE OF PARTICIPATION

The College issues a Certificate of Participation on conclusion of the programme.

PROGRAMME DIRECTOR

Prof. M.V. Yugandhar
e-mail: mv.yugandhar@asci.org.in



ASCI is the first management development institution set up in the country at the instance of the Government of India and industry in 1956 to impart state-of-the-art management education for practicing managers, a legacy that we proudly take forward each year with a strong alumni of over 1,50,000. We are proud of our alumni which includes the leaders of Indian industry and senior Civil Servants in the government, public sector undertakings to be a part of this unique organisation. We are thankful to you all for the support extended in the past and look forward to your continuing patronage in 2019-20.

Also, ASCI conducts customized programmes for Government of India, State Governments, Public Sector, Private Sector and various international organisations. Our experienced faculty bring to the table a wealth of academic credentials, rich industry exposure and act as a catalyst in the classroom discussions, case study analyses and tutorials. Our faculty also conduct international programmes which provide an exposure to the global best practices. In addition to this, faculty at ASCI also carry out large number of management research activities (typically about 100 each year) which helps them provide the much needed value addition in the training programmes. In addition, we conduct non-residential programmes at our New Delhi Centre as well as off-campus programmes at the venue of the client's choice.



Administrative Staff College of India

Bella Vista, Raj Bhavan Road, Khairatabad,
Hyderabad - 500 082, India.

Telefax (Programmes Office) : 0091-040-23324365

Phone : 0091-40-66534247, 66533000, Mobile: 9246203535

Fax : 0091-40-66534356, E-mail: poffice@asci.org.in

Delhi Campus

C-24, Institutional Area

South of IIT, Behind Qutub Hotel

New Delhi - 110 016

Phone Nos: 011 - 26962204, 26961750, 26961850

Website : <http://www.asci.org.in>



ADMINISTRATIVE STAFF COLLEGE OF INDIA
Bella Vista, Raj Bhavan Road, Hyderabad - 500 082, India
0091-40-66533000, 66534247, Fax : 0091-40-66534356
email: poffice@asci.org.in, URL: <http://www.asci.org.in>

March 4, 2020

M.V.Yugandhar
Programme Director

**Programme on
Credit Risk Analytics Using R
(July 1 - 3, 2020)**

Dear Sir/Madam,

The Administrative Staff College of India is pleased to announce a 3-day programme on "Credit Risk Analytics Using R – from Compliance to Competitive Advantage" from July 1 - 3, 2020.

This programme is aimed at creating awareness among the managers in Public / Private Sector Banks and NBFCs involved in Credit Risk Management to develop, validate and test credit risk models. By participating in this programme, the participants will have a good working knowledge of developing credit risk models, statistical foundations for these models and learn how to implement them in R.

The programme brochure and nomination form are attached for your perusal. Photocopies of the nomination form can also be used. We look forward to receive nominations from your organisation.

The Nomination form, duly filled in, together with the programme fee should reach us by June 24, 2020. Please contact me or the Programmes Officer in case you need any further information. My e-mail address is mv.yugandhar@asci.org.in

With Regards

A handwritten signature in black ink, appearing to read 'M.V. Yugandhar', with a stylized flourish at the end.

M.V.Yugandhar

Enclosure: Programme Brochure and Nomination Form.



ADMINISTRATIVE STAFF COLLEGE OF INDIA
Bella Vista, Raj Bhavan Road, Hyderabad - 500 082, India

**Nomination Form
Programme on
Credit Risk Analytics Using R
(July 1 - 3, 2020)**

Nominee's Contact Information

Name (Mr/Ms) _____	Date of Birth : _____
Designation : _____	Qualification : _____
Organisation : _____	
Address : _____	
Phone(s) : Office: _____	Mobile: _____ Home: _____
e-mail : _____	Fax : _____

Sponsors Details

Name of the Sponsoring Authority: _____	Designation: _____
Organisation : _____	
GSTIN Number: _____	
Address : _____	
	Pincode : _____
Phone(s) : Office: _____	Mobile: _____
e-mail : _____	Fax : _____

Fee particulars

Amount Payable :	Mode of Payment (DD/Ch/NEFT) :
Name of the Bank :	Date of Instrument/Transfer :
Instrument Number :	UTR Number for NEFT

Medical Insurance :

Name of the Insurance Agency	Policy Number	Validity upto

Note: Coverage should be available in Hyderabad, India.

Signature and Official Seal of the Sponsoring Authority :

NOTE : Forward nomination form to : **Mr. G. Srinivas Yadav, Programmes Officer**, Administrative Staff College of India, Bella Vista, Hyderabad-500 082. Phone : 0091-40-66534247, 66533000, Mobile: 9246203535, Fax: 0091-40-66534356, e-mail: poffice@asci.org.in