

Programme on  
**Credit Risk Analytics Using R - from  
Compliance to Competitive Advantage**  
June 24 - 26, 2019



**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 **June 24 - 26, 2019**. The participants are expected to arrive a day before commencement and may leave after the conclusion of the programme.

### **PROGRAMME FEE**

Residential Fee: Rs.37,500/- (US \$700 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.31,500/- 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 21, 2019.

**Note: Kindly forward us the details of Bank/Wire transfer of fee payment indicating the Programme Code (Prg/19-20/1/50) to [poffice@asci.org.in](mailto: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	SBININBBH04
Bank Name	State Bank of India
Branch Address	Bellavista Branch, Rajbhavan 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 hospitalization.

### **LAST DATE FOR NOMINATION**

Please use the prescribed/attached form. Last date for receiving nominations is **June 17, 2019**. Kindly contact Programmes Officer for further details (contact details are given at the end of the nomination form).

### **LAST DATE FOR WITHDRAWAL**

**June 18, 2019**. 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**  
email: [mv.yugandhar@asci.org.in](mailto:mv.yugandhar@asci.org.in)

# ASCI MANAGEMENT DEVELOPMENT PROGRAMMES FOR 2019-20

## MANAGEMENT DEVELOPMENT PROGRAMMES

High Impact Public Relations Strategies and Case Studies Programme for Young Managers	May 13, 2019 Jul 22, 2019	May 15, 2019 Jul 26, 2019
Leadership through Self-Discovery	Jul 24, 2019	Jul 26, 2019
Advanced Management Programme: Building Competencies for Leading Strategic Change (Study Tour: EU)	Aug 12, 2019 Sep 08, 2019	Aug 23, 2019 Sep 23, 2019
Competition Policy and Law for Executives and Senior Managers	Aug 19, 2019	Aug 21, 2019
MDP for Women Executives	Sep 09, 2019	Sep 13, 2019
Impactful Public Relations through Effective Social Media Engagement	Sep 16, 2019	Sep 18, 2019
Leadership Skills Development	Sep 16, 2019	Sep 20, 2019
Enhancing Brand Image through Effective Media Relations	Dec 09, 2019	Dec 11, 2019
Competition Law and Intellectual Property Rights	Feb 24, 2020	Feb 26, 2020
<b>ECONOMICS &amp; FINANCE*</b>		
Data Driven Decision Making	Jul 15, 2019	Jul 19, 2019
Financial Systems, Management and Accountability in Government	Sep 23, 2019	Sep 27, 2019
Green Finance for Sustainable Growth	Dec 02, 2019	Dec 06, 2019
<b>ENERGY</b>		
Regulating Electricity Tariffs and Related Issues	Sep 16, 2019	Sep 20, 2019
Renewable Energy Regulation	Jan 20, 2020	Jan 22, 2020
Smart Grid Technology and Its Application in Power Sector	Feb 24, 2020	Feb 26, 2020
<b>ENVIRONMENT</b>		
Design and Operational Aspects of STP and FSTP	Jun 10, 2019	Jun 12, 2019
SDGs and Climate Change: Opportunities and Challenges of Adaptation and Mitigation	Jul 15, 2019	Jul 17, 2019
Environmental Impact Assessment for Projects	Aug 05, 2019	Aug 07, 2019
Environmental Impact Assessments for Ports and Harbours	Nov 18, 2019	Nov 20, 2019
Climate Change Adaptation and Disaster Risk Reduction	Dec 02, 2019	Dec 04, 2019
<b>HEALTHCARE MANAGEMENT</b>		
Certificate Course in Hospital Infection Prevention and Control for Public Health Facilities	Aug 07, 2019	Aug 09, 2019
Certificate Course in Healthcare Quality Management Development Programme on Health Care and Hospital Administration	Nov 06, 2019 Dec 02, 2019	Nov 08, 2019 Dec 04, 2019
<b>HUMAN RESOURCE DEVELOPMENT</b>		
Enhancing Managerial Effectiveness	Jun 24, 2019	Jun 26, 2019
Enhancing Performance and Well-being through Leadership	Jul 08, 2019	Jul 10, 2019
Enhancing Leadership Capabilities for Achieving Excellence in Branch Performance in Banks	Aug 05, 2019	Aug 09, 2019
Ethics and Values in Administration	Aug 26, 2019	Aug 28, 2019
Psychology of Influence and Persuasion	Sep 16, 2019	Sep 18, 2019
Enhancing Leadership Capabilities to Manage the Transformation in Banking and Financial Services (Study Tour: Singapore and Hong Kong)	Sep 23, 2019	Oct 02, 2019
HR Audit & Analytics	Oct 14, 2019	Oct 16, 2019
Leading with Emotional Intelligence	Oct 14, 2019	Oct 18, 2019
Enhancing Leadership Capabilities to Manage the Growth in Financial Markets (Study Tour: Singapore and Hong Kong)	Nov 11, 2019	Nov 20, 2019
Improving Work Culture	Nov 18, 2019	Nov 20, 2019
Ensuring Health Care Quality:		
Risk Management and Innovation	Nov 20, 2019	Nov 22, 2019
Conflict Management and Negotiation Skills	Dec 09, 2019	Dec 11, 2019
Effective Trade Union Management	Dec 16, 2019	Dec 20, 2019
Empowering to Change: Programme for Young Women Professionals	Jan 06, 2020	Jan 08, 2020
Sustainable Development Goals and Gender Budgeting	Jan 20, 2020	Jan 22, 2020
Building and Leading Effective Teams	Feb 03, 2020	Feb 07, 2020
Strategic Human Resource Management (Study Tour: Malaysia & Singapore)	Feb 03, 2020	Feb 07, 2020
Happiness and Well-being	Feb 08, 2020	Feb 14, 2020
Decision Making for Effective Leadership	Feb 03, 2020 Feb 24, 2020	Feb 05, 2020 Feb 28, 2020

## INFORMATION TECHNOLOGY

Credit Risk Analytics using R	Jul 24, 2019	Jul 26, 2019
e-Procurement	Jul 24, 2019	Jul 26, 2019
Leveraging Big Data and Analytics	Aug 19, 2019	Aug 23, 2019
Leveraging Artificial Intelligence and Machine Learning for Business Outcomes	Nov 18, 2019	Nov 20, 2019
Credit Risk Analytics using Python	Feb 03, 2020	Feb 05, 2020

## INNOVATION AND TECHNOLOGY

Research Excellence in Organisations	Aug 05, 2019	Aug 07, 2019
Managing Strategic Innovation	Nov 25, 2019	Nov 27, 2019
Strategic R&D Management	Dec 09, 2019	Dec 11, 2019

## LAND ACQUISITION, RESETTLEMENT AND REHABILITATION

Land Acquisition: Addressing Implementation Issues in Social Impact Assessment & Recognition of Forest Rights	Apr 01, 2019	Apr 05, 2019
ASCI-NRCR Joint Certification Course on Improved Management of Land Acquisition, Resettlement and Rehabilitation (LARR)	Apr 15, 2019	Apr 28, 2019
High Impact CSR - Need Assessment to Impact Evaluation	Jul 15, 2019	Jul 19, 2019
Effective Land Acquisition, Resettlement & Rehabilitation (LARR)	Oct 14, 2019	Oct 18, 2019
Index Based Crop Insurance - Concepts, Design and Implementation	Jan 20, 2020	Jan 22, 2020
ASCI-NRCR International Training Course on Improved Management of LARR	Feb 10, 2020	Feb 25, 2020

## MANAGERIAL COMMUNICATION

Individual Excellence for Organisational Effectiveness	Nov 25, 2019	Nov 29, 2019
Communication Skills for Managers	Jan 27, 2020	Jan 31, 2020
Managing Creativity & Innovation	Mar 11, 2020	Mar 13, 2020

## MARKETING

Customer-Centric Brand Management	Oct 03, 2019	Oct 05, 2019
High Impact Sales Management	Dec 09, 2019	Dec 13, 2019
Creating Social Value through Corporate Social Responsibility	Jan 20, 2020	Jan 22, 2020

## OPERATIONS

Procurement Procedures for The World Bank Aided Projects	Jul 15, 2019	Jul 26, 2019
Inventory Management	Jul 29, 2019	Jul 31, 2019
Project and Contract Management	Aug 26, 2019	Aug 30, 2019
Procurement Procedures for The World Bank Aided Projects	Nov 11, 2019	Nov 22, 2019
Materials and Supply Chain Management	Dec 02, 2019	Dec 06, 2019
Project and Contract Management	Jan 06, 2020	Jan 10, 2020
Procurement Procedures for The World Bank Aided Projects	Feb 10, 2020	Feb 21, 2020

## PUBLIC POLICY GOVERNANCE AND PERFORMANCE

Achieving the Sustainable Development Goals — The Way Ahead	Aug 19, 2019	Aug 23, 2019
---	--------------	--------------

## POVERTY STUDIES AND RURAL DEVELOPMENT

Dynamics of Lending Agriculture and Allied Businesses for Bankers	Nov 18, 2019	Nov 22, 2019
---	--------------	--------------

## STRATEGIC MANAGEMENT

Developing Strategic Mindset for Functional Managers	Jul 22, 2019	Jul 26, 2019
Creating Progressive Boards	Sep 16, 2019	Sep 18, 2019
Driving Performance through Transformational Leadership	Feb 17, 2020	Feb 21, 2020

## URBAN GOVERNANCE

Integrated Municipal Solid Waste Management	Apr 22, 2019	Apr 24, 2019
Zero Waste - Decentralised Solid Waste Management	Jun 24, 2019	Jun 26, 2019
Public Private Partnership in Urban Infrastructure and Service Delivery	Aug 26, 2019	Aug 28, 2019
International Certification Programme on Change Management for Achieving Continuous Water Supply for All in Urban Areas (Study Tour : Jerusalem & Tel Aviv)	Nov 21, 2019 Nov 23, 2019	Nov 22, 2019 Nov 30, 2019
Faecal Sludge Septage Management (FSM)	Jan 22, 2020	Jan 22, 2020
Achieving Universal Urban Sanitation	Mar 02, 2020	Mar 04, 2020



## 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](mailto:poffice@asci.org.in), URL: <http://www.asci.org.in>

29 March, 2019

**M.V.Yugandhar**  
Programme Director

Dear Sir / Madam,

**Programme on  
Credit Risk Analytics Using R - from  
Compliance to Competitive Advantage  
June 24 - 26, 2019**

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 June 24 – 26, 2019.

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. 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 17, 2019. Please contact me or the Programmes Officer in case you need any further information. My e-mail address is [mv.yugandhar@asci.org.in](mailto:mv.yugandhar@asci.org.in)

With Regards

**M.V.Yugandhar**

Enclosure: Programme Brochure and Nomination Form.



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

**Programme on  
Credit Risk Analytics Using R - from  
Compliance to Competitive Advantage  
June 24 - 26, 2019**

**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