



453-P25-VE



Virtual



29 hours

### Course Description:

Participants will learn about retail risk management and how to control the risks associated with retail lending across various retail asset products using different strategies, all within the regulations set by the Central Bank of Egypt (CBE).

### Target Audience:

This course is designed for professionals working in retail credit, retail risk, retail collections and recovery, retail operations, retail business development, and customer services.

### Course Objectives

- Define the risks associated with banking and retail lending.
- Describe retail lending practices.
- Explain scorecards and credit decision-making.
- Explain how to manage non-performing accounts.
- Describe portfolio management and forecasting techniques.
- Review numerous examples of fraudulent cards.
- List of regulations related to retail risk and explain how to build and staff a credit risk management team.

### Course Outline

#### Module One: Importance of Retail Banking

##### Chapter One: Risks Associated with Banking and Retail Lending

##### Session One: Risks Associated with Banking and Retail Lending

- Importance of retail banking
- Retail services & products (Assets & Liabilities)
- Target market segments
- Risks associated with retail lending.
- Types of risks
- Assignment

##### Chapter Two: Credit Cycle and Principles of Credit Risk Management

##### Session One: Credit Cycle and Principles of Credit Risk Management

- Definition of credit risk management and its cycle
- Credit policies & loans features.

- Accepted segments & companies coding policies.
- Post-approval procedures
- Assignment

#### Module Two: Retail Lending

##### Chapter One: Retail Lending Principles

- Session One: Retail Lending Principles
- Secured facilities.
- Pre-approved facilities
- Top Up loans/card limit increase
- DBR calculation
- Credit scoring
- No income proof strategies
- Other retail lending strategies
- Assignment

##### Chapter Two: Typical Scorecard Development Process

##### Session One: Typical Scorecard Development Process

- Why scorecard
- Individual's characteristic
- Scorecard importance
- Behavior scorecard
- How to develop an application scorecard
- Assignment

#### Module Three: Scorecard and Credit Decision-Making

##### Chapter One: Scorecard Monitoring and Evaluating

##### Session One: Scorecard Monitoring and Evaluating

- Scorecard monitoring
- Tracking Importance
- Assignment

##### Chapter Two: Credit Data Analysis and Credit Decision-Making

- Session One: Credit Data Analysis and Credit Decision-Making
- How to make credit decisions
- Credit delegation matrix.
- Deviation policies



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- Most important alerts
- Assignment

### Module Four: Managing Non-Performing Accounts

#### Session One: Managing Non-Performing Accounts

- Retail delinquency classification
- Collection processes
- Recovery processes
- NCL management & control
- Types of insurance
- Assignment

### Module Five: Portfolio Management and Forecasting

#### Session One: Portfolio Management and Forecasting

- IT responsibilities toward retail lending
- Types of reports (MIS)
- Portfolio management forecasting
- Assignment

### Module Six: Fraud Cards

#### Session One: Fraud Cards

- Recent development in fraud cards
- Card fraud management
- Samples of fraud cards
- Assignment

### Module Seven: Regulations related to Retail Risk and building a Credit Risk Management Team

#### Chapter One: Regulations Related to Retail Risk

##### Session One: Regulations Related to Retail Risk

- Negative list rules
- CBE reporting rules
- Provision calculation with
- Impairment provisions
- Provision allocation
- Marginalized interest
- Assignment

### Chapter Two: Building and Recruiting a Credit Risk Management Team

#### Session One: Building and Recruiting a Credit Risk Management Team

- The credit risk management department and its functions
- Typical organization chart
- Capacity plan for each section
- Assignment

#### Assessment Strategy,

- 80% based on assignments and quizzes during sessions.
- 20% based on participation.
- Passing score: 60% of total grade (out of 100)

### Upon Successful Completion of this Course, participants will obtain:

2.7 CEUs

#### Course Language:

English

#### Prerequisites:

- 3-5 years of banking experience, including at least 3 years in retail.
- Intermediate level of English