

Certified Expert in NPL Management and Investment (CENPL)

(A Joint Certification Program of BIBM and Frankfurt School of Finance & Management, Germany)



ABOUT THE PROGRAM

Bangladesh has consistently been challenged by non-performing loans (NPLs) over the past decade. It is more urgent than ever for Bangladesh to invest in the training of its banking staff, in order to be better equipped at recognizing the early warning signs, and have effective tools to managing NPLs.

This course will equip the participants with all necessary skills to manage private sector debt workouts and loan defaults. They will learn to recognize debt distress among households and enterprises, to design best-practice restructuring solutions that return borrowers to financial viability, and to navigate an insolvency process where this becomes inevitable. A core part of the course will deal with hands-on restructuring techniques, which will be simulated through several numerical exercises and case studies. To provide context for restructuring techniques we will cover best-practice in bank-internal organization, and recent trends in regulation, bank supervision and insolvency law.

Target Participants

This course is aimed at credit controllers, risk management professionals, corporate finance professionals and corporate bankers.



COURSE FEE

Part A
(Conducted by Frankfurt School
6 months - E Learning)
Course Fee: EUR 1150
Final Exam Fee: EUR 50

Course Fee :
EUR 850 (Only for CERM Graduate)

Part B
(Conducted by BIBM;
3 months- on campus)
Course Fee: BDT 30,000
(Including Final Exam Fee)

Learning Outcomes

By the end of the course, participants will be able to:

- ✓ Understand alternative approaches to NPLs management and recovery structures
- ✓ Understand different NPLs recovery strategies/techniques
- ✓ Understand accounting treatment of non-performing loans and loan loss provisioning
- ✓ Understand IFRS 9 accounting standard for NPL management

Online Module

Context for NPLs and Private Sector Debt, Debt Distress, The early warnings signs, impairment and defaults, supervision and NPL management, Policies and Institutions in NPL crises, Insolvency regimes and asset recovery, out-of-court workouts, Case studies of corporate restructuring and insolvency, Restructuring household loans and arrears management, Loan sales and securitizations.

On-campus Module

Introduction to Non-Performing Loans, NPL Strategy, Early Alert Process, NPL Governance and Decision Making, Forbearance, NPL Recognition, NPL Impairment in line with IFRS 9, NPL write-offs, Problem Asset Recovery.

METHODS

Self-Reading of E-Learning Materials, Case Study, Group Discussion, Panel Discussion

Evaluation Process

Online-based Exam, Offline Evaluation Includes, Assignments, Quizzes, Presentation and Paper Based Final Examination

**Two Intake in a Year
March & September**

**Maximum 30 Participants
for each Intake**

Certification

Upon successful completion of both the On-Line (Module-A) and On-Campus (Module-B), participant will receive a co-branded certificate jointly issued by BIBM and Frankfurt School of Finance and Management.

For Registration



GET IN TOUCH

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