



AFGHANISTAN INSTITUTE OF BANKING AND FINANCE

CENTRE FOR EXCELLENCE

## Professional Certifications

Certified Credit Specialist



AIBF is proud to offer highly structured and innovatively designed Certification with the name "Certified Credit Specialist" which would be taught 3 days in week from 04:30pm to 06:00pm. The program is specially designed for the officials of financial sector, government institutions, and General public/students

### OFFICE OF ADMISSIONS

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## A CLOSER LOOK

The creation of credit or deposits is one of the most important functions of commercial banks. Like other corporations, banks aim at earning profits. For this purpose, they accept cash in demand deposits and advance loans on credit to customers. A credit risk is the risk of default on a debt that may arise from a borrower failing to make required payments. [1] In the first resort, the risk is that of the lender and includes lost principal and interest, disruption to cash flows, and increased collection costs. The loss may be complete or partial. In an efficient market, higher levels of credit risk will be associated with higher borrowing costs. Credit risk management, meanwhile, is the practice of mitigating those losses by understanding the adequacy of both a bank's capital and loan loss reserves at any given time – a process that has long been a challenge for financial institutions. The global financial crisis – and the credit crunch that followed – put credit risk management into the regulatory spotlight. As a result, regulators began to demand more transparency. They wanted to know that a bank has thorough knowledge of customers and their associated credit risk. To comply with the more stringent regulatory requirements and absorb the higher capital costs for credit risk, many banks are overhauling their approaches to credit risk. But banks who view this as strictly a compliance exercise are being short-sighted.

### TRAINING OUTLINE

Program outline is provided below:

1. Credit Functions in Commercial Banks
2. Credit creation by banks
3. Risks associated with credit creation
4. Credit risk management
5. Risk processing/management techniques
6. Interests of regulators in credit function
7. Applicable laws and regulations related to credit risk management in Afghanistan
8. NPA Management
9. Guarantees according to URDG 758
10. Recovery procedures and skills
11. Credit risk management and competitive advantage
12. Non find based facility
13. CAMELS rating system in Afghanistan
14. Financial supervision department in the Afghanistan Bank

### TARGET AUDIENCE

**Credit Manager**  
**Credit Officer**  
**IBW Officials**  
**Finance Managers**  
**Risk Managers**  
**Risk Officers**  
**Internal Audit Officers**

**Duration: Three Months**

**FEE: 20,000/- AFN**

### THE AIBF

The Afghanistan Institute of Banking and Finance (AIBF) was formally established in November, 2010. The Institute is owned by Da Afghanistan Bank (DAB), the Afghanistan Banks Association (ABA) and the Microfinance Investment Support Facility for Afghanistan (MISFA). Under AIBF's charter of 2009, it is dedicated to strengthening the financial sector in Afghanistan and establishing a Centre for excellence for banking and finance.

### TRAINER PROFILE

**Mr. Junaid Ahmed Khan** has a professional background in Banking & Finance for over 8 years. He has received degree of CPA from ICPA Pakistan, CFC from IFC Canada, CAF from ICAP Pakistan, ACCA (Finalist) and BA from PU Pakistan.

Mr. Junaid has had professional trainings at UAE, Pakistan and Afghanistan during his associations with KPMG Afghanistan, Ghazanfar group UAE and Deloitte Pakistan

Mr. Junaid also served as professional teacher of Advanced Financial Reporting at NCBMS Islamabad.

