



SRI LANKA INSTITUTE OF CREDIT MANAGEMENT

SLICM is enacted by Parliamentary Act No 7 of 2000

Anyone can follow courses offered by SLICM whether
you are in Banking , Financial or Non- Financial Sectors.

Credit Management in English, Sinhala & Tamil

CLASS ROOM SESSIONS OR YOU CAN LEARN FROM HOME

TAKE A STEP FURTHER INTO A SUCCESSFUL CAREER



1st *Choice in Credit Management*

Only Accredited Study Centre :
Asian International Academy

Aia
HOLDINGS

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Sri Lanka Institute of Credit Management (SLICM)

Sri Lanka Institute of Credit Management (SLICM) was established in 1988 under the Companies Act No.17 of 1982. This was encouraged by the leading finance companies namely: The Finance Co PLC, Lanka Orix Leasing Co Ltd, Alliance Finance Co PLC, Central Finance Co PLC, Mercantile Credit Ltd and LB Finance Ltd.

It was started as a pioneering education project intended to fill a vacuum in the leasing and finance related companies in Sri Lanka. In the year 2000, Sri Lanka Institute of Credit Management was incorporated under a Parliamentary Act No. 07 of 2000.

Over the years SLICM has trained over 2,500 students from over 100 financial institutions in the country. SLICM has provided well qualified graduates to banks, finance companies, leasing companies and a variety of trading companies.

All Advanced Professional Diploma Holders who complete the research methodology and the research report with two years of relevant practical experience in the field of Credit Management and can apply for Associate Membership of Sri Lanka Institute of Credit Management.

These Associate Members can use the affix AICM-SL. In recognition of the SLICM's standard of education the Chartered Institute of Credit Management UK (CICM,UK) has granted Associate Membership to Diploma holders with experience in Credit Management, who have applied for membership in the CICM, UK.

Diploma in Credit Management

BUSINESS COMMUNICATION & MANAGEMENT	CREDIT OPERATIONS AND MARKETING	CREDIT EVALUATION AND RECOVERIES
<p>01. BUSINESS COMMUNICATION</p> <ul style="list-style-type: none"> • Listening and understanding • Written and oral communication • Presentation Skills • Telephone etiquette • Business ICT Skills <p>02. ECONOMICS AND THE BUSINESS ENVIRONMENT</p> <ul style="list-style-type: none"> • Economic and business concepts • Internal and external environment of business • Business ethics and CSR • Money and banking <p>03. BUSINESS OPERATIONS AND MANAGEMENT</p> <ul style="list-style-type: none"> • Management theories • Operations management • Human resource management • Supply chain and quality management • Information management <p>04. BUSINESS ACCOUNTING</p> <ul style="list-style-type: none"> • Scope and purpose of accounting • Accounting principles and double entries • Processing credit transactions • Accounts receivables • Bad and doubtful debt • Working capital management and cash cycle • Cash flows 	<p>01. ROLE OF CREDIT IN THE ECONOMY</p> <ul style="list-style-type: none"> • Capital and credit • Development of credit industry • Secured and unsecured credit • The credit management profession <p>02. BUSINESS CREDIT PRINCIPLES</p> <ul style="list-style-type: none"> • Credit lending policies, processes and controls, types of credit • Attributes of good lending • Regulation of Lending • Cultural approaches • Types of Borrowers & Lenders <p>03. PRODUCTS OFFERED IN THE INDUSTRY</p> <ul style="list-style-type: none"> • Deposits, savings and investments • Hire purchase, leasing and asset finance • Loans, mortgage and overdrafts • Micro finance • Investment advisory • Factoring, invoice discounting • Islamic finance • Money exchange and transfer • Margin trading, credit cards and installment credit <p>04. MARKETING CREDIT PRODUCTS</p> <ul style="list-style-type: none"> • Introduction to marketing • Evolution of marketing philosophy • Segmentation, Targeting and Positioning (STP) • Marketing mix decisions • Concepts in branding • Service marketing • Product life cycle • Customer value creation • Marketing communications Strategy • Product Development Strategy 	<p>01. CREDIT EVALUATION AND APPLICATION PROCESSING</p> <ul style="list-style-type: none"> • Underpinning principles (Including: profitability, risk appetite, pricing, credit-scoring) • Lending assessment tools • Documentation, facility letters and covenants • The credit evaluation process and analysis (Including: tools and methods) • Evaluating customer repaying capacity • Use of crib reports in credit evaluation <p>02. VALUATION FOR COLLATERAL APPRAISALS</p> <ul style="list-style-type: none"> • Valuation of Assets (Including: Motor vehicles, houses etc...) • Using comparable for valuation • Free cash flow methods • Option-based valuation • Customer life time value • Increasing customer value • Valuing internet based companies • Common errors in valuation <p>03. DEBT RECOVERY & REMEDIAL MANAGEMENT</p> <ul style="list-style-type: none"> • Guidelines and criteria for recovery • Ethics for recovery officers • Creating a repayment model • Segmentation of clients based on repayment behaviors • Sensitivity analysis • Options for lender and borrower • Cost benefit analysis and risk reward considerations • Strategic, national , political or reputational issues • Early signs of default • Legal action for recovery • Alternative debt recovery options <p>04. COLLECTION SKILLS</p> <ul style="list-style-type: none"> • Avoiding arguments and threats. • Reading emotions • Making notes while talking • Handling notorious customers

Advanced Diploma in Credit Management

BUSINESS ETHICS AND LEGAL COMPLIANCE	CREDIT MANAGEMENT AND REPORTING	RISK MANAGEMENT AND FINANCIAL ANALYSIS
<p>01. ETHICAL PRACTICES IN THE INDUSTRY</p> <ul style="list-style-type: none"> • Treating people with consideration and respect • Communicating with honesty and integrity • Transparency, confidentiality and fairness • Emerging ethical issues in the industry <p>02. BUSINESS ETHICS FOR PROFESSIONALS</p> <ul style="list-style-type: none"> • Theories of ethics • Ethical codes for credit professionals • Moral values and ethical decision making • Ethical evaluation skills • Personal responses to ethical problems <p>03. LEGAL FOUNDATIONS</p> <ul style="list-style-type: none"> • Sources of law • Jurisdiction of the courts <p>04. LAW OF CONTRACT FOR CREDIT TRANSACTIONS</p> <ul style="list-style-type: none"> • Legal requirements of a valid contract • Terms of a contract • Vitiating elements of a contract • Remedies for breach • Accepting securities Guarantors • Nomination of accounts • Negotiable instruments (Including: Bills of exchange, Cheques, Letter of credit, Guarantees) <p>05. BUSINESS LAW AND ITS IMPLICATION TO CREDIT</p> <ul style="list-style-type: none"> • Forms of businesses • Legal personality • Solvency test • Creditors' rights • Winding up of a company • Agency law <p>06. LEGAL RECOVERIES OF CREDIT</p> <ul style="list-style-type: none"> • Jurisdiction of courts • Legal documentation • Instructing the lawyer • Providing evidence in court <p>07. LAW RELATING TO FINANCE COMPANIES AND BANKS (Including: Banking Act, Consumer Credit Act, Consumer Protection Act, Debt Recovery Act, Debt Recovery Special Provisions Act, Finance and Leasing Act, Pawn brokering Act, Money lending Act, Mortgage Act, Bills of exchange Act)</p>	<p>01. CREDIT POLICIES AND CREDIT MANAGEMENT</p> <ul style="list-style-type: none"> • Importance and use of credit policies • Main features of a credit policy • Credit policies for different industries • The process of credit management • Credit execution and administration • Credit approval and implementation • Role and functions of credit management • Forecasting and cash flow projections • Extending customer credit limits • Credit portfolio management <p>02. CREDIT MANAGEMENT IN SPECIFIC DISCIPLINES</p> <ul style="list-style-type: none"> • Trade credit management • Export credit management • Consumer credit management <p>03. LEASING</p> <ul style="list-style-type: none"> • Types of leasing products (Including: Corporate, Commercial, Consumer, Agricultural, SME and Micro leasing) • Managing lease operations • Lease agreements and operations • Calculating lease profitability • Marketing of lease products • Lease structuring proposal development, and sanctioning • Lease disbursement, accounting and Relationship management • Lease administration <p>04. CREDIT REPORTING</p> <ul style="list-style-type: none"> • Structure of the credit report • Users and key considerations in credit reporting • Generating and using the credit report • Credit registry and credit bureau <p>05. SECURITIES AND BANK ADVANCES</p> <ul style="list-style-type: none"> • Types of securities (Including: Mortgage, Pledge, Assignment, Guarantee) • Types of Advances (Including: Loans, Cash Credit, Over draft, Discounting of Bills) • Enforcement of a security 	<p>01. RISKS ASSOCIATED IN THE CREDIT INDUSTRY</p> <ul style="list-style-type: none"> • Credit risk • Economic and financial risk • Market and operational risk • Business and reputational risk • Political and legal risks • Systemic risk <p>02. MEASURES OF CREDIT RISK</p> <ul style="list-style-type: none"> • Credit Ratings /Credit Scores • Outcomes of the credit report • Cash flow forecasting • External ratings Services <p>03. METHODS FOR CREDIT RISK MITIGATION</p> <ul style="list-style-type: none"> • The role of supervisors • Establishing an appropriate credit risk environment • Operating under a sound credit granting process • Maintaining an appropriate credit administration, measurement and monitoring process • Control systems in the credit industry • Ensuring adequate controls over credit risk <p>04. ACCOUNTS PREPARATION</p> <ul style="list-style-type: none"> • Preparation of financial statements (Including: Balance sheet, Income statement and Cash flow statement for single entity only) <p>05. FINANCIAL STATEMENT ANALYSIS</p> <ul style="list-style-type: none"> • Horizontal analysis • Vertical analysis (Financial ratios analysis)

Advance Professional Diploma in Credit Management

VALUE CREATION IN CREDIT	STRATEGIC CREDIT MANAGEMENT	CORPORATE FINANCE AND TREASURY MANAGEMENT
<p>01. PEOPLE AND RELATIONSHIP MANAGEMENT</p> <ul style="list-style-type: none"> Identifying the team's capabilities and training needs Empowering team members and sharing best practices Integrating and mentoring new staff Developing successful working relationships Dealing with misunderstandings <p>02. LEADERSHIP AND INFLUENCING SKILLS</p> <ul style="list-style-type: none"> Tact and diplomacy skills Championing solutions and delegation skills Effective personal qualities Resource utilization and workload planning <p>03. MODERN BUSINESS SOLUTIONS IN THE CREDIT INDUSTRY</p> <ul style="list-style-type: none"> Venture capital and Angel funds Online Leasing Mobile - optimized lease Personal financial planning Crowd funding and P2P lending Project financing <p>04. CREATIVE BUSINESS SOLUTIONS</p> <ul style="list-style-type: none"> Attributes of creative ideas Conventional approaches to creativity Implementing creativity at work Converting creative ideas into a reality Creative people at work <p>05. DELIVERING A RELIABLE CUSTOMER SERVICE</p> <ul style="list-style-type: none"> Making realistic promises to customers Keeping the promises made to customers Customizing the product/service to meet changing customer expectations Giving a consistent service to customers 	<p>01. DEVELOPING CORPORATE CREDIT POLICIES</p> <ul style="list-style-type: none"> Objectives and underlying factors of corporate credit policies Establishing credit standards, terms and collection policies Contents of a corporate credit policy Implementing and monitoring corporate credit policies Strategies of credit management Industry risks <p>02. MANAGING STAKEHOLDERS</p> <ul style="list-style-type: none"> Stakeholder motivations Mendelow's matrix Stakeholder analysis Strategies for stakeholder management <p>03. STRATEGIC PLANNING</p> <ul style="list-style-type: none"> Link between organizational strategy and strategic credit management Industry assessment and long-term goals Strategic direction and strategy selection Developing strategic plans <p>04. CHANGE MANAGEMENT</p> <ul style="list-style-type: none"> Change management theories Managing the human aspects of change Issues impacting on a businesses' need to change Putting together an effective change management plan <p>05. OFFICE AND QUALITY MANAGEMENT</p> <ul style="list-style-type: none"> Managing the office environment (including; Office building, office size, layout, safety and security measures, Office machines, manuals, charts and reports) Personnel management, supervision, control and coordination Quality management and excellence models Connecting quality to the business processes Measuring and optimizing efficiency of the credit function 	<p>01. CORPORATE FINANCE AND LENDING</p> <ul style="list-style-type: none"> Commercial loan structuring Loan pricing and negotiating Secondary and tertiary sources of repayment Growing shareholder value Financing in the short and long term Capital structure and financing decisions Foreign exchange and Interest rate risk Capital Budgeting <p>02. CORPORATE AND PERSONAL INSOLVENCY</p> <ul style="list-style-type: none"> Indicators for corporate and personal insolvency Bankruptcy Debt Management Plans Debt Relief Orders Court liquidation Receivership <p>03. MANAGING THE TREASURY FUNCTION</p> <ul style="list-style-type: none"> Treasury structures, policies, processes and procedures Raising finance in practice Relationship between treasury management and credit management Treasury risk management (Including: Interest rate risk and Foreign exchange risk) <p>04. FINANCING INTERNATIONAL TRADE</p> <ul style="list-style-type: none"> International Payment and Shipping Terms Process of making and receiving international payments Documents used in international trade (Documentary Credit /Letters of Credit) Industry practices applicable to international trade Credit enquiries in trade finance Risks involved and Methods of risk mitigation in international trade <p>05. REGULATORY ASPECTS (CB AND CSE)</p> <ul style="list-style-type: none"> Central Bank regulations for finance companies and banks Regulatory aspects of non-equity financing Non-equity financing methods, (Including: Loan agreements, Convertible debentures, Sale and lease backs, Securitization, Project financing) Specific types of structured financing Deals (Including: Private equity structures)

ENTRY REQUIREMENT & EXEMPTIONS

ENTRY REQUIREMENT FOR DIPLOMA IN CREDIT MANAGEMENT

1. Preliminary Certificate in Credit Management of SLICM Or
2. 3 Passes in GCE A/L or O/L with industry experience Or
3. CBF of IBSL or
4. DBF of IBSL or
5. Certificate in Marketing Credit Instruments of SLICM*/ Diploma in Micro Credit Management of SLICM*

EXEMPTIONS FOR DIPLOMA IN CREDIT MANAGEMENT

The candidates who have completed the following qualifications can claim for Subject exemptions from Diploma in Credit Management as stated below.

1. Executive Certificate in Marketing Credit Instruments of SLICM
 - (a) Business Communication and Management
 - (b) Credit Operations and Marketing
2. Certificate in Micro Credit Management of SLICM
 - (a) Business Communication and Management
 - (b) Credit Evaluation and Recoveries
3. Certificate in Banking and Finance of IBSL
 - (a) Business Communication and Management
4. Diploma in Banking and Finance of IBSL
 - (a) Business Communication and Management
5. Diploma in Banking and Finance of IBSL with Business Lending
 - (a) All three modules are exempted
6. Diploma in Credit Management of IBSL
 - (a) All three modules are exempted
7. BSc. Degree or MBA
 - (a) Business Communication and Management
8. LLB Degree
 - (a) Business Communication and Management

ENTRY REQUIREMENT FOR ADVANCE DIPLOMA IN CREDIT MANAGEMENT

1. Diploma in Credit Management of SLICM or
2. Diploma in Credit Management of IBSL or
3. Diploma in Business and Finance of IBSL with Business Lending

EXEMPTIONS ADVANCE DIPLOMA IN CREDIT MANAGEMENT

The candidates who have completed the following qualifications can claim for Subject exemptions from Advance Diploma in Credit Management as stated below.

1. Executive Certificate in Marketing Credit Instruments of SLICM
 - a) Risk Management and Financial Analysis
2. Certificate in Micro Credit Management of SLICM
 - b) Financial Credit Management and Reporting
3. LLB Degree
 - c) Business Ethics and Legal Compliance

PAYMENT OF SLICM REGISTRATION AND EXAMINATION FEES

- SLICM Registration and Examination payments have to be paid to the SLICM.
- Students may call over at the SLICM Office at No 223, Castle Street, Colombo -8 and fill the requisite forms and make Payments.
- Alternatively students may also make payments directly to the SLICM bank account at Sampath Bank as detailed below and submit the requisite forms and copy of the deposit slip to the SLICM Office, in person or by post/e mail etc.

BANK DETAILS AND PAYMENT DETAILS

Sri Lanka Institute of Credit Management

Account No: 320-1-001-0-0016416

Bank: Peoples Bank

Branch: Golden Jubilee

SLICM Membership Fee:

LKR 7,500 (2 Years)

Exam Fee: Diploma - 3,000/= per subject

Advanced Diploma - 4,000/= per subject

Advanced Professional Diploma - 5,000/= per subject

Exemption Fee: Diploma - 3,000/= per subject

Advanced Diploma - 4,000/= per subject

PAYMENT OF AIA COURSE FEES

Course Fees as stated in the brochure of the study course has to be paid to

Asian International Academy Office at **AIA Holdings, No 329 Galle Road, Colombo - 04 (Meewella Building)**

Students may call over at the AIA Office and fill the application forms and make payments or alternatively may deposit fees and forward the bank slip to slicm@aia.lk along with the duly completed application form.

BANK DETAILS OF THE AIA IS AS FOLLOWS

Asia International Academy Holdings (Pvt) Ltd

Account No: 1101010355

Commercial Bank, Wellawatte.

or

Asia International Academy Holdings (Pvt) Ltd

Account No: 086012928587-001

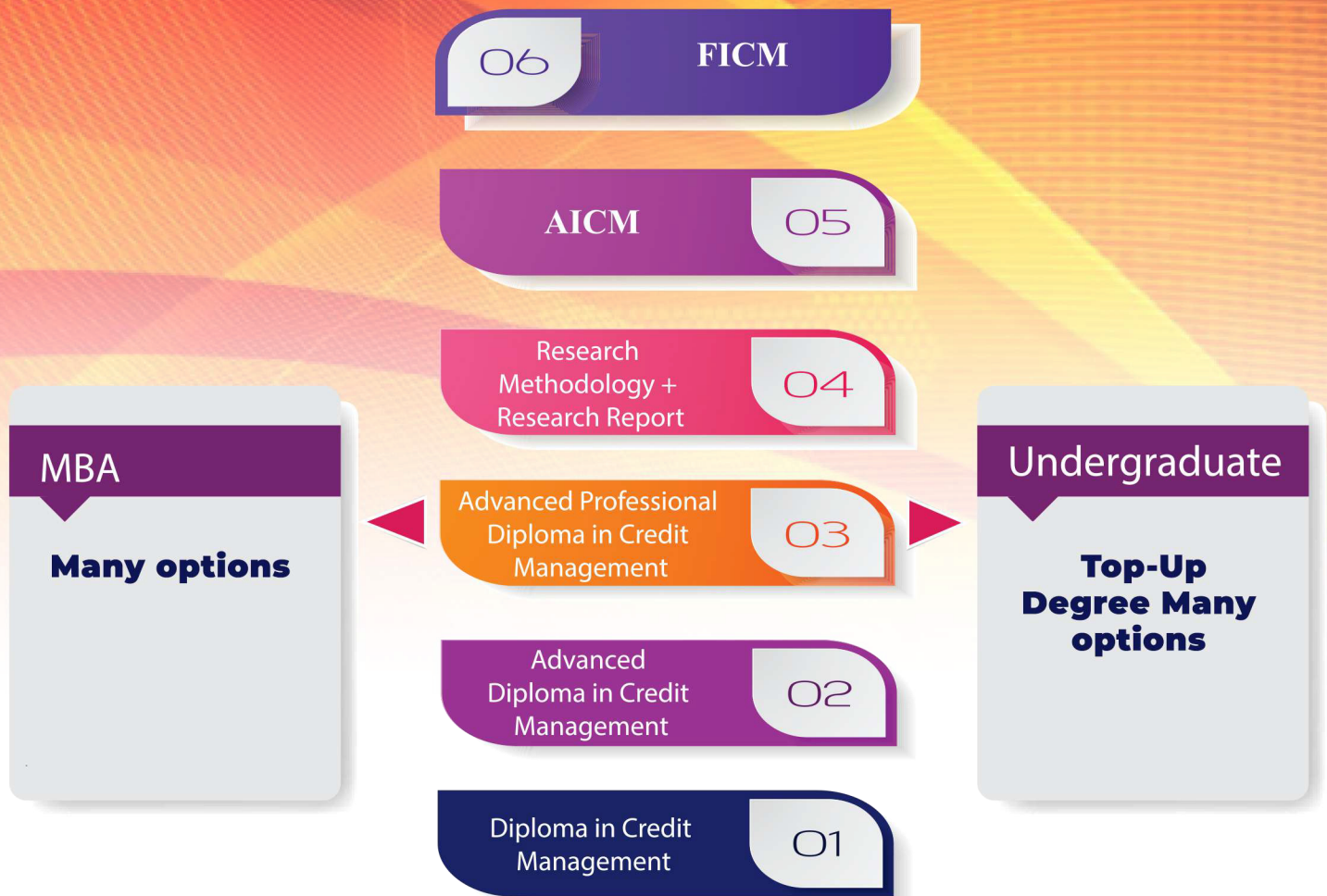
Seylan Bank, Millennium

AIA TUITION FEE: Each Level

Full Payment LKR 50,000/=

Installments: LKR 13,500 X 4 (54,000/=)

The Qualifications Progression Pathway



Only Accredited Study Centre :

ASIAN INTERNATIONAL ACADEMY

NO : 329, Galle Road, Colombo - 04

Call : 07748 07748

Hotline : 0777 166 136