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

LEARN FROM HOME

TAKE A STEP FURTHER INTO A SUCCESSFUL CAREER

- COMPREHENSIVE COURSES
- PRACTICAL KNOWLEDGE
- PROFESSIONAL RECOGNITION

Aia HOLDINGS

Email : slicm@aia.lk | Web : www.aia.lk

HOTLINE : 07748 07748 | 077 716 6136

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 7,000+ 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 completes 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. In recognition of the SLICM"s standard of education the Chartered Institute of Credit Management UK (CICM,UK) has granted Associate Membership for those who have the Associate Membership of SLICM , with other qualification accepted by them.

SINCE
1998
Pioneering Credit management Education in Sri Lanka

7,000+
Students Trained

100+
Financial Institutions Served

3 LEVELS OF DIPLOMAS

COMPLETE THESE QUALIFICATIONS TO ADVANCE YOUR CAREER

01

DIPLOMA
IN CREDIT MANAGEMENT

02

ADVANCED DIPLOMA
IN CREDIT MANAGEMENT

03

ADVANCED
PROFESSIONAL DIPLOMA
IN CREDIT MANAGEMENT

Diploma in Credit Management

01.BUSINESS COMMUNICATION & MANAGEMENT

What You Will Learn

BUSINESS COMMUNICATION

- Listening and understanding
- Written and oral communication
- Presentation Skills
- Telephone etiquette
- Business ICT Skills

ECONOMICS AND THE BUSINESS ENVIRONMENT

- Economic and business concepts
- Internal and external environment of business
- Business ethics and CSR
- Money and banking

BUSINESS OPERATIONS AND MANAGEMENT

- Management theories
- Operations management
- Human resource management
- Supply chain and quality management
- Information management

BUSINESS ACCOUNTING

- Scopeand 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

02.CREDIT OPERATIONS AND MARKETING

What You Will Learn

ROLE OF CREDIT IN THE ECONOMY

- Capital and credit
- Development of credit industry
- Secured and unsecured credit
- The credit management profession

BUSINESS CREDIT PRINCIPLES

- Credit lending policies, processes and controls, types of credit
- Attributes of good lending
- Regulation of Lending
- Cultural approaches
- Types of Borrowers & Lenders

PRODUCTS OFFERED IN THE INDUSTRY

- 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

MARKETING CREDIT PRODUCTS

- 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

03.CREDIT EVALUATION AND RECOVERIES

What You Will Learn

CREDIT EVALUATION AND APPLICATION PROCESSING

- 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

VALUATION FOR COLLATERAL APPRAISALS

- 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

DEBT RECOVERY & REMEDIAL MANAGEMENT

- 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

COLLECTION SKILLS

- Avoiding arguments and threats.
- Reading emotions
- Making notes while talking
- Handling notorious customers

Advanced Diploma in Credit Management

01.BUSINESS ETHICS AND LEGAL COMPLIANCE

What You Will Learn

ETHICAL PRACTICES IN THE INDUSTRY

- Treating people with consideration and respect
- Communicating with honesty and integrity
- Transparency, confidentiality and fairness
- Emerging ethical issues in the industry

BUSINESS ETHICS FOR PROFESSIONALS

- Theories of ethics
- Ethical codes for credit professionals
- Moral values and ethical decision making
- Ethical evaluation skills
- Personal response to ethical problems

LEGAL FOUNDATIONS

- Sources of law
- Jurisdiction of the courts

LAW OF CONTRACT FOR CREDIT TRANSACTIONS

- Legal requirements of a valid contract
- Terms o 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, Guaran tees)

BUSINESS LAW AND ITS IMPLICATION TO CREDIT

- Forms of businesses
- Legal personality
- Solvency test
- Creditors' rights
- Winding up of a company
- Agency law

LEGAL RECOVERIES OF CREDIT

- Jurisdiction of courts
- Legal documentation
- Instructing the lawyer
- Providing evidence in court

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)

02.FINANCIAL CREDIT MANAGEMENT AND REPORTING

What You Will Learn

CREDIT POLICIES AND CREDIT MANAGEMENT

- Importance and use of credit policies
- Main features of acredit 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

CREDIT MANAGEMENT IN SPECIFIC DISCIPLINES

- Trade credit management
- Export credit management
- Consumer credit management

LEASING

- Types of leasing products
  (Including: Corporate, Commercial, Consumer, Agricultural, SME and Micro easing)
- 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

CREDIT REPORTING

- Structure of the credit report
- Users and key considerations in credit reporting
- Generating and using the credit report
- Credit registry and credit bureau

SECURITIES AND BANK ADVANCES

- Types of securities
  (Including: Mortgage, Pledge, Assignment, Guarantee)
- Types of Advances
  (Including: Loans, Cash Credit, Over draft, Discounting of Bills)
- Enforcement of a security

03.RISK MANAGEMENT AND FINANCIAL ANALYSIS

What You Will Learn

RISKS ASSOCIATED IN THE CREDIT INDUSTRY

- Credit risk
- Economic and financial risk
- Market and operational risk
- Business and reputational risk
- Political and legal risks
- Systemic risk

MEASURES OF CREDIT RISK

- Credit Ratings /Credit Scores
- Outcomes of the crib report
- Cash flow forecasting
- External ratings Services

METHODS FOR CREDIT RISK MITIGATION

- The role of supervisors
- Establishing an appropriate credit risk environment
- Operating under a sound credit granting process
- Maintaining an appropriate credit adminis tration,measurement and monitoring process
- Control systems in the credit industry
- Ensuring adequate controls over credit risk

ACCOUNTS PREPARATION

- Preparation of financial statements
  (Including: Balance sheet, Income state ment and Cash flow statement for single entity only)

FINANCIAL STATEMENT ANALYSIS

- Horizontal analysis
- Vertical analysis

(Financial ratios analysis)

Advanced Professional Diploma in Credit Management

01.VALUE CREATION IN CREDIT

What You Will Learn

PEOPLE AND RELATIONSHIP MANAGEMENT

- Identifying the team's capabilities and training needs
- Empoweringteam members and sharing best practices
- Integrating and mentoring new staff
- Developing successful working relationships
- Dealing with misunderstandings

LEADERSHIP AND INFLUENCING SKILLS

- Tact and diplomacy skills
- Championing solutions and delegation skills
- Effective personal qualities
- Resource utilization and workload planning

MODERN BUSINESS SOLUTIONS IN THE CREDIT INDUSTRY

- Venture capital and Angel funds
- Online Leasing
- Mobile - optimized lease
- Personal financial planning
- Crowd funding and P2P lending
- Project financing

CREATIVE BUSINESS SOLUTIONS

- Attributes of creative ideas
- Conventional approaches to creativity
- Implementing creativity at work
- Converting creative ideas into a reality
- Creative people at work

DELIVERING A RELIABLE CUSTOMER SERVICE

- 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

02.STRATEGIC CREDIT MANAGEMENT

What You Will Learn

DEVELOPING CORPORATE CREDIT POLICIES

- Objectives and underlying factors of corporate credit policies
- Establishingcredit standards, terms and collection policies
- Contents of a corporate credit policy
- Implementing and monitoring corpo rate credit policies
- Strategies of credit management Indus try risks

MANAGING STAKEHOLDERS

- Stakeholdermotivations
- Mendelow's matrix
- Stakeholderanalysis
- Strategies for stakeholder management

LEASING

- Link between organizational strategy and strategic credit management
- Industry assessment and long-term goals
- Strategic direction and strategy selection
- Developing strategic plans

CHANGE MANAGEMENT

- Change management theories
- Managing the human aspects of change
- Issues impacting on a businesses' need to change
- Putting together an effective change management plan

OFFICE AND QUALITY MANAGEMENT

- 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 processe
- Measuring and optimizing efficiency of the credit function

03.CORPORATE FINANCE AND TREASURY MANAGEMENT

What You Will Learn

CORPORATE FINANCE AND LENDING

- 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

CORPORATE AND PERSONAL INSOLVENCY

- Indicators for corporate and personal insolvency
- Bankruptcy
- Debt Management Plans
- Debt Relief Orders
- Court liquidation
- Receivership

MANAGING THE TREASURY FUNCTION

- 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)

FINANCING INTERNATIONAL TRADE

- 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 ofrisk mitigation in international trade

REGULATORY ASPECTS (CB AND CSE)

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

DIPLOMA IN CREDIT MANAGEMENT

Qualification	Business Communication & Management	Credit Operations & Marketing	Credit Evaluation & Recoveries
Executive Certificate in Marketing Credit Instruments of SLICM	✓	✓	
Certificate in Micro Credit Management of SLICM	✓		✓
Certificate in Banking and Finance of IBSL	✓		
Diploma in Banking and Finance of IBSL	✓		
Diploma in Banking and Finance of IBSL with Business Lending	✓	✓	✓
Diploma in Credit Management of IBSL	✓	✓	✓
BSc. Degree or MBA	✓		
LLB Degree	✓		

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.

ADVANCED DIPLOMA IN CREDIT MANAGEMENT

Qualification	Business Ethics and Legal Compliance	Financial Credit Management and Reporting	Risk Management and Financial Analysis
Executive Certificate in Marketing Credit Instruments of SLICM			✓
Certificate in Micro Credit Management of SLICM		✓	
LLB Degree	✓		

PAYMENT OF SLICM REGISTRATION AND EXAMINATION FEES

SLICM Registration and Examination payments have to be paid to the SLICM

Students may also make payments directly to the SLICM bank account at People's Bank as detailed below and submit the requisite forms of the deposit slip to SLICM.

BANK DETAILS AND PAYMENT DETAILS

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

Bank:
Peoples Bank

Branch:
Golden Jubilee

EXAM FEE:

Level 01-Diploma - 3,000/= per subject

Level 02-Advanced Diploma - 4,000/= per subject

Level 03-Advanced Professional Diploma - 5,000/= per subject

EXEMPTION FEE:

Level 01-Diploma - 3,000/= per subject

Level 02-Advanced Diploma - 4,000/= per subject

SLICM MEMBERSHIP FEE: Rs. 7,500 for two years

Renewal Fee 2,500 Per Year

PAYMENT OF AIA COURSE FEES

Course fees are payable to the Asian International Academy office at
AIA Holdings, No 329 Galle Road,Colombo-04(Meewella Building)

Students may visit the AIA office to complete the application form and make the payment. Alternatively, fees can be deposited, and the bank slip should be emailed to slicm@aia.lk together with the completed online application form.

BANK DETAILS OF THE AIA IS AS FOLLOWS

AIA TUTION FEE: EACH LEVEL

Account Holder:
Asia International Academy Holdings(Pvt) Ltd

Bank Details:
Commercial Bank, Wellawatte

Account No:
1101010355

FULL PAYMENT:

LKR 50,000/=

INSTALLMENTS:

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

FULL PAYMENT

LKR 50,000/=

THE QUALIFICATIONS PROGRESSION PATHWAYS

THE QUALIFICATIONS PROGRESSION PATHWAYS

- **01** Level 01- Diploma in Credit Management
- **02** Level 02 - Advanced Diploma in Credit Management
- **03** Level 03 - Advanced Professional Diploma in Credit Management
  - MBA
    Many Options
  - Undergraduate
    Top-Up Degree Many Options
- **04** Research Methodology + Research Report
- **05** AICM
- **06** FICM

Who Is This For?

- School Leavers
- Banking Professionals
- Finance Sector Employees
- Working Professionals
- Career Changers

Why Choose SLICM?

- Parliamentary Recognition
- Installment Payment Plans
- Industry-Relevant Qualification
- Career Advancement Opportunities
- Flexible Study Options
- Experienced Lecturers

Career Opportunities

- Credit Officer
- Recovery Officer
- Leasing Executive
- Risk Executive
- Credit Analyst
- Finance Executive / Manager

Aia HOLDINGS

Only Accredited Study Centre:

ASIA INTERNATIONAL ACCADEMY

No: 329, Galle Road,Colombo - 04

Call: 07748 07748

Hotline: 0777 166 136

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SLICM is enacted by Parliamentary
Act No 7 of 2000

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EMPOWERING PROFESSIONALS. STRENGTHENING THE FINANCIAL FUTURE.

COMPREHENSIVE COURSES

PRACTICAL KNOWLEDGE

PROFESSIONAL RECOGNITION