

STATE BANK INSTITUTE OF CONSUMER BANKING

WEBINARS

Program on Understanding Credit Information Reports



"Does History Repeat Itself?"

PROGRAM OVERVIEW

Credit Information Reports (CIRs) or CIBIL reports are used in Banks/ FIs for ascertaining a loan applicant's credit history. These reports are used for assessment of the prospective borrower's past repayment behaviour and current capability to service loans. Scrutinizing and interpreting these reports has become crucial as they contain critical information regarding various aspects of the prospective customer's credit discipline, and is critical for ensuring that credit is extended to the right person.

TARGET AUDIENCE

The program is useful for all practicing retail bankers/ lenders.

PROGRAM OBJECTIVE

To emphasize the importance of credit discipline, and provide an overview of the regulations on sharing of credit information

To provide the participants with necessary skills for reading CIC Reports, interpreting and understanding various CIC scores

LEARNING THEMES

- Importance of credit discipline, CIC Regulations Act, 2005; RBI Guidelines regarding CICs; Introduction to Credit Information Companies
- Decoding Credit Information Reports (CIRs)- Credit Scores, Types of defaults, Days Past Due (DPD)

LEARNING METHODOLOGY

Interactive sessions, Case discussions, Videos, Exercises
2 Webinar sessions of 60 min each

CO-ORDINATOR DETAILS

Please Contact Shri Rahul Saxena (Chief Manager & Faculty), SBICB, Hyderabad
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