

Certificate Program in Risk Management

PURPOSE OF THE PROGRAM

In today's globalized market, the boundaries have all but been eliminated with various liberalization measures undertaken by different countries in the past two and a half decades. In India, the liberalization process commenced in 1991 and continues till date. This has resulted in flow of capital to our country either in the form of FDI/FII or foreign currency loans. At times, based on macro economic perceptions, this has resulted in outflow of funds also. This environment has given rise to volatility and uncertainty in all financial markets.

Movements in exchange rates, interest rates and stock markets have great impact on revenue and asset value of financial institutions. This has necessitated effective management of these risks within the institutions. A separate risk management department has been set up in all financial institutions, including commercial banks, towards this objective. Further, all banking activities are now being undertaken after reviewing the risk element in each transaction. There is an immediate need for all persons associated with banks and financial institutions to have a risk evaluation mindset. Further, the risk management departments also need trained professionals. This program aims to fulfill these felt needs of the Industry.

THE OFFERING

In order to meet the growing need for trained professionals in the field of Risk Management, IFBI has designed PROGRAM IN RISK MANAGEMENT. It will cover the concept of risk, the various types of risks such as Credit risk, Liquidity risk, Interest rate risk, Exchange /Currency risk etc., their measurement and how these risks can be mitigated.

The program will also cover the Capital Adequacy norms to be followed and the risk management structure in institutions. After the program, the participants will be able to comprehend the different risks encountered in work environment, have a risk evaluation perspective in all actions and bring in risk mitigation steps in discharge of all duties. Participant will also be in a position to articulate the learning to peers and subordinates so that the overall risk profile of the organization gets better.

BENEFITS FROM THE PROGRAM

Risk management as a field is on a high growth path. Increasing global uncertainties are making financial institutions more risk management oriented. The dearth of risk management professionals and expertise in this domain, enhances career and growth prospects of individuals with good knowledge and understanding of different types of risks. The program prepares participants to gain adequate knowledge in a field of specialization, much sought after by banks, insurance and financial companies Thus, creating higher possibilities for accelerated growth in career.

PROGRAM OBJECTIVES

This program has been designed specifically for working professionals from following perspective :

- To understand the concept of risk, linkage of risk and return
- To know the different types of risk and identify them in work environment
- To understand the methods of measurement of Liquidity risk and the concept of Asset Liability Management(ALM)
- To understand the impact of Interest Rate Risk in assets and liabilities, its measurement through duration and modified duration and mitigation thereof

- To appreciate the need for managing Currency Risk in volatile Indian market and the hedging products available
- To understand how Operation Risk exists in every activity and its mitigation measures
- To know the Basel guidelines and their implementation status
- To know the risk management structure in financial institutions

COURSE CONTENT : MODULES

Concept of Risk & Types of Risks
Liquidity Risk : Identification, Measurement & Mitigation
Asset Liability Management
Interest Rate Risk; Measurement, Duration & Modified Duration Analysis, Rate Sensitive Assets & Liabilities, Risk Mitigation
Currency Risk : Exchange Rate Determinants, Reasons For Volatility, Hedging Products
Operational Risk : Identification & Mitigation
Concept of Risk Rating, Risk Premium & Pricing
Basel II & III Guidelines
RBI Guidelines on Risk Management & Organizational Structure

PEDAGOGY

The program will be co-ordinated and delivered by experienced banking professionals with the help of classroom inputs, group discussions, case studies and examples of real-life risk management successes and failures.

WHO SHOULD ATTEND

Executives from Banks, Insurance companies, Mutual Funds, NBFCs, KPO, BPO, consultant organizations to BFSI, etc.

ABOUT IFBI

- Established by NIIT in association with ICICI BANK, IFBI reflects the strengths of both these parents. IFBI has trained more than 100,000 BFSI professionals through its various customized and open training programs
- IFBI programs focus on creating professionals for the modern day Banking, Financial Services and Insurance Sector. IFBI offers a wide range of programs for students and working professionals
- IFBI has been awarded the “Best Training School for Banking and Financial Courses” at the Education Excellence Awards event in 2013



For further details, log on to www.ifbi.com or call (toll free) 1800 266 8000