



STATE BANK INSTITUTE OF CONSUMER BANKING

WEBINARS

"Does History Repeat Itself?"

Programme on Understanding Credit Information Reports



PROGRAMME 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. Scrutinising and interpreting these reports is crucial as they contain critical information regarding various aspects of the prospective customer's credit discipline, which is essential for ensuring that credit is extended to the right person.
- ~ Will cover the importance of credit discipline and decoding Credit Information Reports

PROGRAM OBJECTIVE

- To emphasise 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, and understanding and interpreting various CIC scores

LEARNING METHODOLOGY

- One webinar session of 90 minutes- Interactive session, Exercises

Who should attend? – All practicing retail bankers / lenders

CO-ORDINATOR DETAILS

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