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INSTITUTE OF BANKING & FINANCE

Certificate in Responsible Lending

By Education Team



Certification in Responsible Lending



1. LEARNING OBJECTIVE

To provide individual with the focuses of ethical principles and consumer protection which are the key to the sustainable financing and financial inclusion for their individual BFI specifically and for the Cambodian banking industry as the whole.



2. TARGET PARTICIPANTS

CORE AREA	LEVEL	ROLES
Ethics	Level 1 & 2	Credit Related Staffs: Branch Managers, Staff who originate, administrate, approve, monitor, and collect loan



3. LEARNING DELIVERY

TYPE OF LEARNING	LENGTH OF LEARNING	LEARNING RESOURCES
Self-paced learning	10 – 20 hours self-reading BUT, you have 4 months for experiential learning practices	eTextbook Peer to peer learning Webinar / Live session Q&A Session Interaction video sessions



4. LEARNING OUTCOMES (LO)

- LO A: Examine Banking History and its Roles in the Society
- LO B: Evaluate the Legal and Regulatory Frameworks in Responsible Lending
- LO C: Application of Ethical Principles and Environmental, Social, and Governance (ESG) Principles
- LO D: Conduct Responsible Lending



5. LEARNING OUTCOME / ASSESSMENT CRITERIA

Learning Outcomes	Assessment Criteria
Outcome A: Examine Banking History and its Roles in the Society	A1. Describe the history of Cambodia banking and its evolution A2. Explanation of social purposes of banking A3. Describe the foundations of building and maintaining trust in BFIs A4. Analyze the contemporary financial misconduct
Outcome B: Evaluate the legal and regulatory frameworks in responsible lending	B1. Explain the needs for regulation in the banking system B2. Describe the roles of NBC and international regulators B3. Describe the laws and regulations related consumer protection in Cambodia B4. Evaluate the impact of regulations on practicing bankers



5. LEARNING OUTCOME / ASSESSMENT CRITERIA

Learning Outcomes	Assessment Criteria
Outcome C: Application of ethical principles and environmental, social and governance (ESG) principles	C1. Application of ethics in individual decisions C2. Application of ethics in business C3. Apply the ESG Framework in business
Outcome D: Conduct the responsible lending	D1. Ethical origination of loans D2. Ethical monitoring of loan portfolios D3. Recovering non-performing loans (NPL) ethically



6. EXAM / ASSESSMENT FORMAT

TYPE OF TEST	TYPE OF DELIVERY	DURATION	PASSING MARK	RESIT
MCQ	Online	2 – 3 HOURS	70% UP	3 ATTEMPTS

- * The Certificate expires in three years after issued date.
- * If the individual is not successful after the 3rd attempt, s/he is recommended to spend an extra 3 months of self-study before being allowed the 4th attempt. Each re-sit exam will be charged 10USD.



More Information and Feedback

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