

# COMPREHENSIVE CREDIT PROCESS: DUE DILIGENCE, RISK RATINGS, PROPOSALS, AND APPROVAL

*“Mastering the Entire Credit Process from Due Diligence to Loan Approval and Monitoring”*

## Schedule

Date	Venue	Fees (Face-to-Face)
20 - 24 Apr 2026	Dubai, UAE	USD 3495 per delegate

► **Available delivery methods:** Face-to-Face & Online Training

## Introduction

Understanding the comprehensive credit process is critical for financial institutions to assess, approve, and monitor loans effectively. This 5-day course is designed to equip professionals in credit risk management, lending, and financial services with the essential tools and techniques to navigate the credit process. Participants will learn about due diligence, risk ratings, proposal development, and the approval process. The course also covers practical strategies for analyzing creditworthiness, minimizing risk, and ensuring that financial decisions align with regulatory standards and institutional goals.

## Objectives

- By the end of this course, participants will be able to:
- Conduct thorough due diligence in the credit process
  - Evaluate creditworthiness using risk ratings and financial analysis
  - Develop and structure comprehensive loan proposals
  - Understand the approval process and decision-making criteria
  - Implement risk management strategies to mitigate credit risks in lending

## Why Attend

- Learn how to implement a structured, risk-based approach to credit analysis and loan approvals
- Gain practical insights into assessing and mitigating risks in the credit process
- Understand the key elements of due diligence, credit risk ratings, and proposal preparation
- Improve decision-making skills in lending and loan approval processes
- Enhance your ability to structure and negotiate loan agreements to align with financial goals and regulatory compliance

## Target Audience

This program is designed for:

- Credit officers, credit analysts, and risk managers in financial institutions
- Loan officers and relationship managers
- Banking professionals involved in credit decision-making processes
- Senior managers and executives responsible for risk management and compliance
- Financial analysts and professionals looking to enhance their skills in credit risk and loan approval

## Individual Benefits

Key competencies that will be developed include:

- Advanced knowledge of the credit process and risk assessment techniques
- Expertise in due diligence, financial analysis, and credit risk ratings
- Skills to structure and present loan proposals effectively
- Enhanced understanding of loan approval criteria and decision-making processes
- Proficiency in managing and mitigating risks associated with lending and credit approval

## Organizational Benefits

Upon completing the training course, participants will demonstrate:

- Improved credit risk management practices across the organization
- Increased ability to assess creditworthiness and make informed lending decisions
- Stronger compliance with regulatory requirements and industry standards
- Enhanced skills in structuring and negotiating credit proposals to meet business goals
- More efficient and accurate due diligence processes that reduce risk exposure

## Instructional Methodology

- Lectures on the principles and best practices in credit risk management
- Case studies to explore real-world credit processes and decision-making scenarios
- Interactive discussions on challenges and solutions in the credit approval process
- Workshops to develop practical skills in credit analysis, due diligence, and proposal writing
- Role-playing exercises to simulate credit approval meetings and decision-making

## MAWA EVENTS

**Address:** No. 857, Block A2, Leisure Commerce Square - No 9., 46150 Petaling Jaya, Selangor, Malaysia

**Phone:** +601116373203 | **Email:** info@mawaevents.net

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## Course Outline

**Training Hours: 07:30 AM - 03:30 PM** Daily Format: 3-4 Learning Modules | Coffee Breaks: 09:30 & 11:15 | Lunch Break: 01:00 - 02:00

### Day 1: Introduction to the Credit Process and Due Diligence

- Module 1: The Credit Process Overview (07:30 - 09:30) • Understanding the key stages in the credit process: from application to approval and monitoring • The importance of due diligence in mitigating credit risk • Roles and responsibilities of credit officers, analysts, and decision-makers
- Module 2: Conducting Effective Due Diligence (09:45 - 11:15) • Gathering and analyzing the necessary documentation • Evaluating the financial health and stability of borrowers • Identifying red flags and potential risks during the due diligence process
- Module 3: Workshop - Conducting a Credit Analysis (11:30 - 01:00) • Participants will analyze a sample credit application, conducting due diligence and assessing credit risk

### Day 2: Credit Risk Ratings and Financial Statement Analysis

- Module 4: Understanding Credit Risk Ratings (07:30 - 09:30) • The role of credit risk ratings in the credit decision-making process • Key components of risk ratings: financial stability, creditworthiness, and risk assessment • How to use credit ratings to structure credit terms and mitigate risk
- Module 5: Analyzing Financial Statements for Creditworthiness (09:45 - 11:15) • Techniques for analyzing financial statements: balance sheet, income statement, and cash flow statement • Key financial ratios for assessing the creditworthiness of borrowers • How to interpret financial data to predict repayment capacity
- Module 6: Workshop - Financial Statement Analysis (11:30 - 01:00) • Participants will practice financial statement analysis and assign credit risk ratings based on their findings

### Day 3: Proposals and Structuring Loan Agreements

- Module 7: Developing Loan Proposals (07:30 - 09:30) • Key elements of a successful loan proposal • How to align loan proposals with borrower needs and institutional goals • Structuring loan terms and conditions to mitigate risk
- Module 8: Understanding Loan Agreements and Legal Considerations (09:45 - 11:15) • Key provisions in loan agreements: interest rates, repayment terms, collateral, and covenants • The role of collateral in securing loans and reducing default risk • Legal aspects of loan agreements and regulatory compliance
- Module 9: Workshop - Structuring a Loan Proposal (11:30 - 01:00) • Participants will develop a loan proposal, including credit risk analysis, terms, and conditions

### Day 4: Credit Approval Process and Decision-Making

- Module 10: The Credit Approval Process (07:30 - 09:30) • Steps involved in the credit approval process: evaluation, committee review, and decision-making • The role of the credit committee and decision-makers in the approval process • How to balance risk and profitability in credit decisions
- Module 11: Managing Credit Risk in the Approval Process (09:45 - 11:15) • Identifying and managing potential risks in credit approval decisions • How to use credit enhancements and mitigants to reduce exposure • Developing strategies to approve or reject loan applications based on risk analysis
- Module 12: Workshop - Credit Committee Simulation (11:30 - 01:00) • Participants will simulate a credit committee meeting and make decisions on loan proposals

### Day 5: Monitoring and Managing Approved Loans

- Module 13: Post-Approval Loan Monitoring (07:30 - 09:30) • Techniques for monitoring loan performance after approval • Identifying early warning signs of default and implementing corrective measures • The role of credit reviews and portfolio management in loan performance monitoring
- Module 14: Managing Loan Defaults and Recoveries (09:45 - 11:15) • Steps to manage loan defaults and recover outstanding amounts • The process of restructuring loans and managing distressed assets • Legal and regulatory considerations in loan recovery
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Module 15: Workshop – Loan Monitoring and Default Management (11:30 – 01:00) • Participants will develop strategies for monitoring a loan portfolio and handling loan defaults

### Certification

Upon successful completion of this course, participants will receive a Certificate of Completion in Comprehensive Credit Process: Due Diligence, Risk Ratings, Proposals, and Approval, validating their ability to manage the credit process and make informed lending decisions.

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