MAWA EVENTS

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

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CREDIT & RISK POLICY DEVELOPMENT AND GOVERNANCE

""Designing and Governing Credit Risk Policies to Strengthen Financial Resilience and Regulatory Compliance""

Schedule

Date	Venue	Fees (Face-to-Face)
13 – 17 Apr 2026	Dubai, UAE	USD 3495 per delegate

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

Introduction

Effective credit and risk policies are foundational to the financial stability, compliance, and profitability of any organization involved in lending or financial transactions. In the face of evolving regulations, market volatility, and increased stakeholder scrutiny, institutions must adopt structured governance practices and forward-looking risk policies to manage exposure and safeguard assets.

This 5-day intensive course provides a step-by-step approach to designing, reviewing, and implementing credit and risk management policies that align with best practices and regulatory requirements. Participants will explore governance frameworks, risk appetite setting, policy enforcement, and monitoring mechanisms.

Objectives

By the end of this course, participants will be able to:

- Understand the key components and structure of credit and risk policies
- Design and implement governance frameworks for policy oversight
- Align risk policies with organizational strategy and regulatory expectations
- Evaluate credit exposures and set limits based on risk appetite
- Monitor compliance and measure risk-adjusted performance indicators

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Why Attend

- Learn how to develop comprehensive credit and risk policies
- Strengthen institutional governance and accountability for risk decisions
- Improve consistency and transparency in credit evaluation and approval
- Stay aligned with global risk management standards (e.g., Basel III, IFRS 9)
- Gain tools to link credit risk appetite to operational lending practices

Target Audience

This program is designed for:

- Credit risk officers and credit committee members
- Risk governance and compliance managers
- Financial controllers and corporate bankers
- Internal auditors and policy reviewers
- Executives and board advisors involved in credit oversight

Individual Benefits

Key competencies that will be developed include:

- Policy drafting and governance design
- Credit assessment frameworks and scoring techniques
- Risk limit setting, stress testing, and mitigation planning
- Monitoring tools for early warning signals and portfolio review
- Regulatory compliance mapping and policy control

Organizational Benefits

Upon completing the training course, participants will demonstrate:

- Improved governance and alignment between credit risk and business strategy
- Strengthened credit approval and portfolio monitoring frameworks
- Enhanced transparency and defensibility of credit decisions
- Reduced exposure to default risk, concentration, and regulatory penalties
- Better stakeholder trust and audit readiness

Instructional Methodology

The course follows a blended learning approach combining theory with practice:

- Strategy Briefings – Policy structures, regulatory trends, and industry frameworks
- Case Studies – Global examples of credit policy failures and recovery strategies
- Workshops – Credit risk assessments, governance design, and policy gap reviews
- Peer Exchange – Discussion of credit policy challenges across sectors
- Tools – Templates for policy writing, risk registers, and performance dashboards

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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: Foundations of Credit & Risk Governance

- Module 1: Overview of Credit Risk and Policy Objectives (07:30 – 09:30) • What makes an effective credit and risk policy • Types of credit risk and organizational impact
- Module 2: Risk Governance Frameworks (09:45 – 11:15) • Three lines of defense, board oversight, and committee structures • Defining roles, accountability, and escalation
- Module 3: Workshop – Mapping Current Governance Structures (11:30 – 01:00) • Identify gaps and overlaps in your governance model

Day 2: Policy Development and Structure

- Module 4: Elements of a Credit Risk Policy (07:30 – 09:30) • Lending limits, approval authorities, and exception handling • Portfolio segmentation and rating systems
- Module 5: Aligning Policies with Risk Appetite (09:45 – 11:15) • Setting exposure limits and sector caps • Tying policies to capital adequacy and liquidity
- Module 6: Workshop – Drafting a Credit Policy Framework (11:30 – 01:00) • Create an outline of policy components based on case data

Day 3: Risk Assessment and Mitigation Tools

- Module 7: Credit Assessment and Scoring Models (07:30 – 09:30) • Financial analysis, borrower profiling, and sector analysis • Scorecards and decision tools
- Module 8: Collateral, Covenants, and Risk Mitigation (09:45 – 11:15) • Setting security requirements and conditions precedent • Monitoring borrower compliance
- Module 9: Workshop – Credit Risk Case Review (11:30 – 01:00) • Analyze and present a credit approval scenario

Day 4: Monitoring, Early Warning, and Compliance

- Module 10: Portfolio Monitoring and Early Warning Systems (07:30 – 09:30) • Indicators of stress and intervention protocols • Delinquency tracking and restructuring
- Module 11: Policy Compliance and Internal Audit (09:45 – 11:15) • Embedding policy into processes and systems • Role of audit and continuous improvement
- Module 12: Workshop – Compliance Scorecard Design (11:30 – 01:00) • Build a policy performance dashboard

Day 5: Policy Review, Communication, and Change

- Module 13: Policy Review and Update Procedures (07:30 – 09:30) • Periodic review cycles and regulatory triggers • Document control and stakeholder approval
- Module 14: Training, Communication, and Cultural Alignment (09:45 – 11:15) • Policy rollout, training plans, and tone from the top • Embedding risk awareness into culture
- Module 15: Final Workshop – Policy Development Plan (11:30 – 01:00) • Create a roadmap for policy rollout and governance implementation

Certification

Participants will receive a Certificate of Completion in Credit & Risk Policy Development and Governance, confirming their expertise in designing and governing risk-aligned credit policies that support institutional resilience and compliance.

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Why Choose MAWA Events

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