

ADVANCED LENDING & CREDIT WORKSHOP

“Strengthen Credit Risk Decisions and Master Complex Lending Scenarios”

Schedule

Venue (InHouse)	Fees
At Your Organization Premises	Ask For The Quotation

Introduction

In today’s volatile financial landscape, effective lending and credit risk assessment are critical for sustained profitability and client relationship success. The Advanced Lending & Credit Workshop is a comprehensive program tailored for banking professionals and financial institutions seeking to elevate their credit evaluation, structuring, and monitoring capabilities. The course covers advanced lending practices, credit risk modeling, financial statement analysis, loan structuring, and portfolio management—empowering participants with strategic insights and hands-on tools to manage complex credit scenarios.

Objectives

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

- Evaluate creditworthiness using advanced financial and qualitative analysis
- Structure commercial loans to manage risk and meet client needs
- Apply risk-based pricing and credit grading techniques
- Understand regulatory and compliance issues in credit practices
- Manage and monitor credit portfolios for early warning signs
- Enhance credit decision-making through case simulations and models

Why Attend

- Gain confidence in evaluating high-risk or non-standard credit applications
- Learn global best practices in credit structuring and risk mitigation
- Improve your institution's asset quality and loan performance
- Prepare for leadership roles in credit and lending functions

Target Audience

- Corporate and Retail Credit Officers
- Relationship Managers and Loan Officers
- Credit Risk Analysts and Credit Committee Members
- Portfolio Managers
- Banking Professionals involved in lending and risk

Individual Benefits

- Master complex credit evaluation and loan structuring techniques
- Boost your credibility in credit committees and client negotiations
- Strengthen career progression toward senior credit roles

Organizational Benefits

- Strengthen the quality of the loan book and reduce NPLs
- Enhance credit underwriting standards and risk controls
- Increase customer trust through well-tailored lending solutions
- Build internal capacity for structured, scalable lending

Instructional Methodology

- Interactive case studies and simulations of lending decisions
- Hands-on credit risk assessment tools and models
- Role plays: credit interviews and client negotiations
- Real-life examples from corporate and SME lending cases

Course Outline

DETAILED 5-DAY COURSE OUTLINE (CUSTOMIZABLE)

Day 1: Foundations of Advanced Credit Analysis

- Module 1: Lending Landscape: Risk, Return & Responsibility (07:30 – 09:30)
- Module 2: Frameworks for Credit Risk Assessment (09:45 – 11:15)
- Module 3: Advanced Financial Statement Analysis for Credit (11:30 – 01:00)
- Module 4: Sector and Industry Risk Evaluations (02:00 – 03:30)

Day 2: Borrower Evaluation & Loan Structuring

- Module 1: Assessing Management, Ownership, and Business Models (07:30 – 09:30)
- Module 2: Cash Flow Projections and Stress Testing (09:45 – 11:15)
- Module 3: Designing Loan Structures: Term, Pricing, Covenants (11:30 – 01:00)
- Module 4: Collateral Valuation and Risk-Based Lending (02:00 – 03:30)

Day 3: Credit Risk Modeling & Ratings

- Module 1: Internal Credit Scoring and Risk Rating Models (07:30 – 09:30)
- Module 2: Probability of Default (PD), LGD, and EAD Concepts (09:45 – 11:15)
- Module 3: Portfolio View: Sectoral & Concentration Risks (11:30 – 01:00)
- Module 4: Building a Risk-Based Pricing Strategy (02:00 – 03:30)

Day 4: Credit Policies, Approvals & Monitoring

- Module 1: Writing High-Quality Credit Memos (07:30 – 09:30)
- Module 2: Credit Committee Preparation and Approval Dynamics (09:45 – 11:15)
- Module 3: Post-Approval Monitoring & Early Warning Indicators (11:30 – 01:00)
- Module 4: Remedial Management & Workout Strategies (02:00 – 03:30)

Day 5: Applied Lending Simulation & Wrap-Up

- Module 1: Case Study: Structuring a Complex Loan (07:30 – 09:30)
- Module 2: Loan Negotiation Role Play & Review (09:45 – 11:15)
- Module 3: Final Group Presentations – Lending Scenarios (11:30 – 01:00)
- Module 4: Course Summary, Q&A, Certification Ceremony (02:00 – 03:30)

Certification

Participants will receive a Certificate of Completion in Advanced Lending & Credit. This course supports continued professional development in commercial banking, risk management, and credit analysis.

Why Choose MAWA Events

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Interested in running this course for your team?

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