

CONSUMER LENDING WORKSHOP

“Master the Art and Risk of Lending—Empower Consumers While Safeguarding Your Institution.”

Schedule

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

► **Available delivery methods:** In-House Training

Introduction

This comprehensive workshop is tailored for professionals involved in consumer credit, providing a deep dive into loan products, risk evaluation, regulatory frameworks, credit scoring, and portfolio management. It equips participants with the technical skills and decision-making strategies needed to build, manage, and grow a successful and responsible consumer lending portfolio.

Objectives

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

- Understand the structure and types of consumer loans
- Evaluate creditworthiness using financial and non-financial indicators
- Apply risk-based pricing and credit scoring methodologies
- Navigate regulatory and compliance frameworks in consumer lending
- Manage loan portfolios and reduce delinquency

Why Attend

In a fast-changing credit environment, lending professionals must understand both consumer behavior and financial risk. This course helps you build strong portfolios, make informed decisions, and meet regulatory demands—while maximizing profitability and minimizing default.

Target Audience

- Consumer Loan Officers & Credit Analysts
- Retail Banking Professionals
- Microfinance & SME Lending Teams
- Risk Managers & Compliance Officers
- Financial Services Consultants

Individual Benefits

- Make better, data-driven lending decisions
- Reduce risk of defaults through smarter evaluations
- Improve client relationship skills and loan structuring
- Gain confidence in regulatory compliance

Organizational Benefits

- Increased profitability from sound consumer lending
- Lower credit losses and delinquency rates
- Improved credit risk policies and portfolio management
- Stronger internal controls and customer satisfaction

Instructional Methodology

- Interactive lectures & discussions
- Hands-on case studies and simulations
- Credit scoring exercises
- Portfolio analysis tools
- Regulatory scenario reviews

Course Outline

DETAILED 5-DAY COURSE OUTLINE (Customizable) Training Hours: 07:30 AM – 03:30 PM Daily Format: 3–4 Modules | Coffee breaks: 09:30 & 11:15 | Lunch Buffet: 01:00 – 02:00

DAY 1 – FOUNDATIONS OF CONSUMER LENDING

- Module 1: Introduction to Consumer Lending & Market Overview (07:30 – 09:30)
- Module 2: Types of Consumer Credit Products (09:45 – 11:15) – Personal loans, auto loans, credit cards, home improvement loans, etc.
- Module 3: Key Players & Trends in the Lending Ecosystem (11:30 – 01:00)
- Module 4: Lending Lifecycle: From Application to Recovery (02:00 – 03:30)

DAY 2 – CREDIT ANALYSIS & SCORING METHODS

- Module 1: Evaluating Creditworthiness: The 5 Cs of Credit (07:30 – 09:30)
- Module 2: Credit Scoring Models & Ratios (09:45 – 11:15) – FICO, internal models, behavioral scoring
- Module 3: Loan Application Review: Income, Debt, Collateral (11:30 – 01:00)
- Module 4: Hands-On Credit Assessment Case Study (02:00 – 03:30)

DAY 3 – LOAN STRUCTURING, PRICING & APPROVAL

- Module 1: Risk-Based Pricing Models (07:30 – 09:30)
- Module 2: Structuring Repayment Schedules (09:45 – 11:15)
- Module 3: Loan Documentation & Approvals (11:30 – 01:00)
- Module 4: Approval Authority Levels & Internal Controls (02:00 – 03:30)

DAY 4 – DELINQUENCY MANAGEMENT & COLLECTIONS

- Module 1: Early Warning Signals & Portfolio Monitoring (07:30 – 09:30)
- Module 2: Collections Strategy & Escalation Process (09:45 – 11:15)
- Module 3: Restructuring & Write-Off Policies (11:30 – 01:00)
- Module 4: Legal Considerations in Consumer Loan Collections (02:00 – 03:30)

DAY 5 – REGULATORY COMPLIANCE & FUTURE TRENDS

- Module 1: Consumer Protection Laws & Lending Compliance (07:30 – 09:30) – Fair lending, KYC, AML, GDPR, etc.
- Module 2: Digital Lending & Fintech Disruption (09:45 – 11:15)
- Module 3: Building a Responsible Lending Culture (11:30 – 01:00)
- Module 4: Final Simulation Exercise & Course Wrap-Up (02:00 – 03:30)

Certification

Participants will receive a Certificate of Completion in Consumer Lending Strategies & Risk Management, demonstrating readiness to assess and manage personal credit risk in compliance with best practices.

Why Choose MAWA Events

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In-House / Customized Training

Interested in running this course for your team?

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