

INTRODUCTION TO BANK LENDING

"Master the Fundamentals of Lending, Risk Assessment, and Credit Management in Banking."

Schedule

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

Introduction

Bank lending is a core function of financial institutions, requiring a strong understanding of credit assessment, risk management, and regulatory compliance. This course provides participants with a comprehensive overview of bank lending principles, procedures, and best practices, equipping them to make informed lending decisions and manage credit effectively.

Through practical exercises, case studies, and interactive discussions, participants will learn how to evaluate loan applications, assess borrower creditworthiness, and structure loans responsibly, ensuring both profitability and compliance for the bank.

Objectives

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

- Understand the fundamentals of bank lending and its role in financial institutions.
- Identify types of loans and lending products.
- Evaluate borrower creditworthiness using financial statements and ratios.
- Assess risk factors and apply prudent credit risk management.
- Understand regulatory and compliance requirements in lending.
- Structure loan agreements and determine appropriate terms.
- Monitor loan performance and handle problem loans effectively.

Why Attend

With the increasing complexity of banking operations and regulatory scrutiny, mastering the fundamentals of lending is essential for banking professionals. This course enables participants to make informed credit decisions, reduce risk, and contribute to the bank's financial performance.

Target Audience

This course is suitable for:

- Credit and lending officers
- Relationship managers and account officers
- Risk management professionals in banking
- Branch managers and banking staff involved in loan processing
- Finance and accounting professionals seeking knowledge of bank lending

Individual Benefits

- Gain practical knowledge of lending principles and credit assessment.
- Develop skills in evaluating borrower risk and structuring loans.
- Enhance decision-making capabilities in lending operations.
- Improve professional credibility and career prospects in banking.
- Build confidence in applying banking regulations and compliance standards.

Organizational Benefits

- Improve loan evaluation accuracy and reduce default risk.
- Enhance credit decision-making processes and operational efficiency.
- Ensure compliance with regulatory and internal lending policies.
- Strengthen risk management and profitability in lending portfolios.
- Develop in-house expertise in bank lending and credit management.

Instructional Methodology

- Instructor-led interactive sessions
- Real-world case studies and applied exercises
- Step-by-step guidance on loan evaluation and risk assessment
- Group discussions and collaborative problem-solving
- Continuous feedback, Q&A sessions, and practical exercises

Course Outline

- Module 1: Introduction to Bank Lending – Role and Importance
- Module 2: Types of Loans – Personal, Commercial, and Specialized Lending
- Module 3: Credit Assessment Fundamentals – Borrower Analysis
- Module 4: Financial Statement Analysis for Lending
- Module 5: Credit Risk Evaluation and Mitigation
- Module 6: Loan Structuring – Terms, Conditions, and Covenants
- Module 7: Regulatory and Compliance Requirements in Lending
- Module 8: Loan Monitoring, Performance, and Problem Loans
- Module 9: Case Studies – Lending Decisions in Real Scenarios
- Module 10: Capstone Exercise – Comprehensive Loan Evaluation and Approval

Certification

Upon successful completion, participants will receive a Certificate in Introduction to Bank Lending, validating their ability to assess, structure, and manage loans effectively while ensuring compliance and risk mitigation in banking operations.

Why Choose MAWA Events

- **Global Expertise:** More than 17 years of experience in professional training and consulting.
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- **Client-Focused Solutions:** Customized programs designed to achieve your organisation’s unique goals.

In-House / Customized Training

Interested in running this course for your team?

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