QUEST TRAINING

Advanced Lending & Credit Assessment

Credit & Lending Management · Banking & Finance · 5 Days · Classroom

OVERVIEW

Advanced Lending & Credit Assessment is a comprehensive professional training course designed to equip banking and finance professionals with advanced knowledge and practical skills in evaluating credit risk, structuring lending solutions, and making high-quality lending decisions. As financial institutions operate in increasingly complex economic and regulatory environments, advanced credit assessment has become a strategic capability for maintaining portfolio quality, protecting asset value, and supporting sustainable business growth.Ð
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This course provides participants with a structured framework for conducting advanced credit assessments by integrating financial analysis, cash flow evaluation, qualitative business assessment, industry and market analysis, credit risk measurement, and professional credit judgment. Participants will learn how to evaluate borrower creditworthiness across corporate, commercial, SME, and institutional lending while aligning lending decisions with organizational risk appetite and strategic objectives.Ð
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The program also explores advanced lending methodologies, including credit structuring, collateral evaluation, internal credit rating systems, portfolio risk assessment, early warning indicators, and credit monitoring. Participants will gain practical experience in developing comprehensive credit recommendations, assessing complex financing requests, and balancing commercial opportunities with prudent credit risk management. The course emphasizes governance, regulatory compliance, and best practices that support consistent and well-informed lending decisions.Ð
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Through practical case studies, financial analysis workshops, lending simulations, and real-world credit scenarios, participants will strengthen their ability to assess complex lending opportunities, identify emerging risks, prepare professional credit recommendations, and improve the overall quality of lending decisions. The course supports banks, financial institutions, government financing agencies, development banks, and large organizations seeking to strengthen their advanced lending and credit assessment capabilities while enhancing long-term portfolio performance.

OBJECTIVES

- Analyze complex lending proposals using advanced credit assessment methodologies by the end of the course.
- Evaluate borrower creditworthiness through comprehensive financial, operational, and qualitative analysis.
- Apply advanced financial statement and cash flow analysis techniques to support lending decisions.
- Develop effective lending structures based on borrower needs, repayment capacity, and risk profile.
- Assess financial, operational, industry, and market risks affecting credit quality.

- Improve lending decisions through integrated quantitative and qualitative credit assessment techniques.
- Strengthen the ability to identify early warning indicators and emerging credit risks.
- Implement best practices in preparing professional credit recommendations and credit committee presentations.
- Assess portfolio implications of lending decisions to support sustainable credit portfolio management.
- Align advanced lending and credit assessment practices with governance frameworks, organizational policies, and regulatory requirements.

WHO SHOULD ATTEND

This course is designed for senior credit analysts, credit managers, lending officers, relationship managers, corporate banking professionals, commercial banking specialists, SME banking professionals, loan officers, portfolio managers, credit risk analysts, credit review specialists, and professionals responsible for evaluating and approving lending facilities within financial institutions.Ð
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It is also suitable for heads of credit, chief risk officers, credit committee members, branch managers, enterprise risk professionals, internal auditors, compliance officers, development finance specialists, government financing agencies, investment professionals, finance executives, and decision-makers responsible for strengthening lending governance, improving credit quality, and enhancing organizational credit risk management.

LEARNING OUTCOMES

- By the end of this course, participants will be able to:
- Conduct advanced credit assessments using structured analytical methodologies.
- Evaluate borrower financial strength through financial statement and cash flow analysis.
- Assess qualitative, operational, industry, and market risks influencing lending decisions.
- Design lending structures that balance customer requirements with institutional risk appetite.
- Apply internal credit rating methodologies to support objective credit decisions.
- Prepare professional credit assessment reports and lending recommendations.
- Identify early warning indicators and implement proactive credit risk management strategies.
- Evaluate the impact of lending decisions on credit portfolio quality and organizational performance.
- Apply international best practices in advanced lending and credit assessment.
- Develop strategic lending approaches that support sustainable growth while maintaining prudent credit risk management.

COURSE OUTLINE

1. Course Outline:
2. Day 1: Advanced Foundations of Lending & Credit Assessment
3. Advanced Foundations of Lending & Credit Assessment
4. Strategic principles of modern lending
5. The advanced credit assessment process
6. Credit governance, policies, and approval frameworks
7. Risk appetite and lending decision principles
8. Practical application: Evaluating complex lending requests
9. Day 2: Advanced Financial Analysis and Borrower Assessment
10. Advanced Financial Analysis and Borrower Assessment

11. Advanced financial statement analysis
12. Cash flow analysis and repayment capacity evaluation
13. Business model, management, and industry assessment
14. Qualitative and quantitative credit analysis techniques
15. Practical application: Comprehensive borrower credit assessment
16. Day 3: Credit Structuring and Risk Evaluation
17. Credit Structuring and Risk Evaluation
18. Structuring complex lending facilities
19. Collateral evaluation and credit enhancement techniques
20. Internal credit rating methodologies
21. Credit risk assessment and mitigation strategies
22. Practical application: Developing a complete lending recommendation
23. Day 4: Lending Decisions and Portfolio Risk Management
24. Lending Decisions and Portfolio Risk Management
25. Advanced credit decision-making frameworks
26. Credit committee reporting and presentation techniques
27. Early warning indicators and credit monitoring
28. Portfolio quality management and problem loan prevention
29. Practical application: Credit case analysis and lending decision simulation
30. Day 5: Best Practices in Advanced Lending & Credit Assessment
31. Best Practices in Advanced Lending & Credit Assessment
32. Regulatory expectations and governance standards
33. Digital transformation and data analytics in lending
34. Continuous improvement in credit assessment and lending processes
35. Building a high-quality lending culture within financial institutions
36. Final workshop: Conduct a comprehensive credit assessment, structure an appropriate lending solution, evaluate key risks, prepare a professional credit recommendation, and develop an implementation action plan to strengthen advanced lending and credit assessment practices within the organization.

Register or Request More Information

Course page: http://localhost:3000/courses/advanced-lending-credit-assessment
Website: http://localhost:3000
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