QUEST TRAINING

Credit Scoring & Rating Models

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

OVERVIEW

Credit Scoring & Rating Models is a comprehensive professional training course designed to provide banking and finance professionals with the knowledge and practical skills required to develop, apply, interpret, and manage credit scoring and credit rating models. As financial institutions increasingly rely on data-driven credit decisions, robust scoring and rating methodologies have become essential tools for improving lending quality, strengthening risk management, enhancing portfolio performance, and ensuring regulatory compliance.Đ
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This course provides participants with a structured understanding of the principles, methodologies, and applications of credit scoring and credit rating systems across retail, SME, commercial, and corporate banking. Participants will explore how quantitative and qualitative risk factors are integrated into scoring models to assess borrower creditworthiness, support consistent lending decisions, and improve the effectiveness of credit approval processes.Đ
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The program also examines the design, implementation, validation, monitoring, and continuous improvement of internal credit scoring and rating models. Participants will gain practical knowledge of model governance, performance measurement, predictive analytics, probability of default assessment, model calibration, and the role of technology and data analytics in modern credit risk management. The course highlights how effective scoring and rating frameworks contribute to improved asset quality, portfolio monitoring, and strategic decision-making.Đ
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Through practical case studies, model development workshops, and real-world credit assessment scenarios, participants will strengthen their ability to evaluate model performance, interpret scoring results, identify model limitations, and apply credit scoring and rating methodologies to support sound lending decisions. The course is ideal for banks, financial institutions, government financing agencies, development banks, and large organizations seeking to strengthen their credit risk assessment capabilities through modern analytical tools.

OBJECTIVES

- Analyze the principles and methodologies of credit scoring and credit rating models by the end of the course.
- Evaluate borrower creditworthiness using quantitative and qualitative scoring techniques.
- Apply credit scoring models to support objective and consistent lending decisions.
- Develop internal credit rating frameworks aligned with organizational risk management objectives.
- Assess model performance using validation, calibration, and predictive accuracy techniques.
- Improve credit decision quality through data-driven credit risk assessment methodologies.
- Strengthen the ability to identify model limitations and recommend appropriate enhancements.
- Implement governance and control practices for credit scoring and rating model management.
- Assess the impact of credit scoring and rating systems on portfolio quality and lending

performance.
• Align credit scoring and rating practices with regulatory expectations, internal policies, and international best practices.

WHO SHOULD ATTEND

This course is designed for credit analysts, senior credit analysts, credit risk analysts, model validation specialists, credit managers, lending officers, relationship managers, portfolio analysts, commercial and corporate banking professionals, data analytics professionals, and specialists responsible for credit assessment and risk measurement within financial institutions.Đ
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It is also suitable for heads of credit, chief risk officers, model risk managers, enterprise risk professionals, internal auditors, compliance officers, regulatory specialists, portfolio managers, banking supervisors, development finance professionals, government financing agencies, and executives responsible for strengthening credit risk management, model governance, and lending decision quality.

LEARNING OUTCOMES

- By the end of this course, participants will be able to:
- Explain the principles and applications of credit scoring and credit rating models.
- Apply credit scoring techniques to evaluate borrower creditworthiness.
- Develop structured internal credit rating methodologies for different customer segments.
- Interpret credit scores and ratings to support lending and portfolio management decisions.
- Assess model performance using validation and calibration techniques.
- Identify model weaknesses and recommend improvements to increase predictive accuracy.
- Integrate quantitative and qualitative risk factors into credit assessment processes.
- Prepare professional reports explaining credit scoring and rating outcomes.
- Apply governance and regulatory principles to credit scoring and rating model management.
- Implement international best practices in credit scoring and rating to strengthen credit risk management and organizational performance.

COURSE OUTLINE

1. Course Outline:
2. Day 1: Foundations of Credit Scoring & Rating Models
3. Foundations of Credit Scoring & Rating Models
4. The evolution of credit scoring and credit rating methodologies
5. Principles of data-driven credit risk assessment
6. Differences between credit scoring and credit rating systems
7. Governance, policies, and regulatory expectations
8. Practical application: Understanding credit scoring frameworks through case studies
9. Day 2: Credit Scoring Methodologies and Model Development
10. Credit Scoring Methodologies and Model Development
11. Quantitative and qualitative risk factors
12. Retail, SME, commercial, and corporate scoring models
13. Model design, variable selection, and scorecard development
14. Data quality and model input requirements
15. Practical application: Developing a basic credit scoring model
16. Day 3: Credit Rating Systems and Model Validation

17. Credit Rating Systems and Model Validation
18. Internal credit rating methodologies
19. Probability of Default (PD) and risk classification
20. Model validation, calibration, and performance measurement
21. Model governance and ongoing monitoring
22. Practical application: Validating and improving a credit rating model
23. Day 4: Model Performance and Credit Decision-Making
24. Model Performance and Credit Decision-Making
25. Interpreting scoring and rating results
26. Portfolio segmentation and risk-based lending decisions
27. Stress testing and scenario analysis for scoring models
28. Digital analytics and artificial intelligence in credit assessment
29. Practical application: Applying scoring and rating models to lending case studies
30. Day 5: Best Practices in Credit Scoring & Rating Models
31. Best Practices in Credit Scoring & Rating Models
32. Regulatory compliance and model risk management
33. Continuous improvement of scoring and rating systems
34. Data governance and model documentation standards
35. Strengthening organizational credit risk frameworks through analytical models
36. Final workshop: Develop a practical credit scoring framework, evaluate a credit rating model, validate model performance, recommend enhancements, and prepare an implementation action plan for improving credit scoring and rating practices within the organization.

Register or Request More Information

Course page: http://localhost:3000/courses/credit-scoring-rating-models
Website: http://localhost:3000
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