



CREDIT EVALUATION

Certificate of Completion in Credit Analyst

Course Code: M057/25

Duration: 11 Days

Delivery Format: Hybrid

Target Audience:

- Credit managers and senior credit executives who aspire to advance in the credit function.
- Banking professionals with some years of experience in the credit function.

Program Outcomes:

Upon completion of this program, participants will be able to:

- Advance in the credit function.
- Apply business writing in credit applications.
- Understand types of documents in the financing process.
- Understand the purpose of collaterals.
- Manage customer relationships.
- Use effective credit monitoring tools.

Detailed Syllabus

Module 1: Introduction to Financial Landscape

Outcome: Participants will gain an understanding of the key components of the financial landscape, including different types of institutions, basic banking operations,



various financial and non-financial risks, the role of ESG factors, and the fundamentals of credit risk management frameworks.

Topics:

- Main Types of Financial Institutions and Their Roles
- Basic Banking Operations
- Financial and Non-Financial Risks
- ESG Factors in Sustainable Finance
- Conventional vs Islamic Finance Risk Profile
- Credit Risk Management Framework

Activities:

- Case studies analyzing real-world financial risks.
- Individual exercises to identify different types of financial institutions.

Assessments:

- Identifying and classifying different financial and non-financial risks in scenarios.
- Explaining the basic components of a credit risk management framework.

Module 2: Basic Financing Products and Structures

Outcome: Participants will understand the fundamental financing products and structures, and the key considerations in structuring and determining the amounts for working capital, capital expenditure, contract financing, and project financing.

Topics:

- Introduction to Core Financing Products
- Introduction to Core Financing Structure
- Structuring and Determining of Working Capital
- Structuring and Determining of Capital Expenditure



- Structuring and Determining of Contract Financing
- Structuring and Determining of Project Financing

Activities:

- Lectures introducing various core financing products.
- Case studies illustrating the structuring of different financing types.

Assessments:

- Matching different financing products to specific business needs.
- Explaining the key elements in structuring a working capital or capital expenditure facility.

Module 3: Credit Analysis and Writing

Outcome: Participants will be able to apply effective business writing in credit applications, utilize the 5Cs framework for credit assessment, conduct basic qualitative and quantitative financial analysis, perform cash flow projections, and understand key risk assessment methodologies.

Topics:

- Application of Business Writing in Credit Application
- Using the Principles of 5Cs to Perform Credit Assessment
- Qualitative and Quantitative Financial Analysis
- Effective Cashflow Projection and Analysis
- Key Risk Assessment Methodology

Activities:

- Lectures on business writing techniques for credit applications.
- Practical exercises applying the 5Cs to evaluate creditworthiness.

Assessments:

- Evaluating a credit application based on the 5Cs.



- Performing basic ratio analysis on provided financial statements.

Module 4: Financing Documentation Process

Outcome: Participants will gain an understanding of the various documents involved in the financing process, the purpose and different types of collaterals, how to assess their effectiveness, and the key legal implications related to collaterals.

Topics:

- Types of Documents in Financing Process
- Purpose of Collaterals
- Tangible versus Intangible Collaterals
- Effectiveness of Collaterals
- Legal Implication of Collaterals

Activities:

- Lectures explaining the different types of financing documents.
- Discussions on the rationale and importance of collaterals in lending.

Assessments:

- Identifying different types of documents used in a financing scenario.
- Explaining the purpose of taking collateral for a loan.

Module 5: Post Approval Credit Process

Outcome: Participants will understand the importance of customer relationship management in credit, learn about effective credit monitoring tools, be able to differentiate between restructuring and rescheduling, understand rehabilitation and recovery processes, and grasp the basics of collateral enforcement.

Topics:

- Customer Relationship Management



- Effective Credit Monitoring Tools
- Restructuring versus Rescheduling Exercise
- Rehabilitation versus Recovery Process
- Enforcement of Collateral Process

Activities:

- Discussions on building and maintaining good customer relationships in a credit context.
- Introduction to various tools and techniques used for credit monitoring.

Assessments:

- Describing the key elements of customer relationship management in credit.
- Identifying appropriate credit monitoring tools for different situations.