

# CREDIT BANKING ANALYSIS FOR PROFESSIONALS

## COURSE OVERVIEW

The Credit Banking Analysis Professional Training is a comprehensive program precisely crafted to provide professionals with an in-depth grasp of credit analysis and commercial banking. This course blends theoretical knowledge with hands-on practical experiences, enabling participants to excel in the realm of financial analysis and lending.

## TARGET COMPETENCIES

- Proficiency in Financial Analysis
- Crafting Effective Credit Structures
- Strategies for Management and Business Assessment
- Mastering Risk Management Techniques
- Industry-Specific Insight.

## COURSE OBJECTIVES

By completely attending this course, participants will learn how to:

- Comprehend and project cash flow cycles and the borrower's funding gap for working capital.
- Develop a dynamic, logically structured, and comprehensive financial model encompassing the three financial statements.
- Determine a borrower's risk rating based on their historical financial performance.
- Propose suitable lending structures aligned with client needs and the institution's credit policies.
- Clarify the procedural aspects involved in credit documentation, utilizing practical examples of loan agreements and guarantees.
- Complete a formal credit application methodically, step-by-step.
- Identify optimal practices and approaches for evaluating a business's management team.
- Interpret and scrutinize a borrower's business plan to assess its viability.
- Evaluate different business structures and outline the distinct lending risks associated with each.
- Recommend collateral security arrangements to mitigate the potential for loan loss.

## TARGET AUDIENCE

This course is tailored for professionals in banking and finance professionals including credit analysts, loan analysts, bankers, and risk managers.

Professionals who require to enhance their expertise in credit analysis and commercial banking

To register or for complete course information

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# **COURSE METHODOLOGY**

The course utilizes engaging group discussions and practical exercises. Participants will actively participate in simulations for credit analysis, industry-specific scenarios, and collaborative knowledge sharing, all under the guidance of experienced industry professionals.

## **COURSE OUTLINE**

### **PROFICIENCY IN FINANCIAL ANALYSIS**

- Grasp cash flow patterns and working capital funding gaps.
- Create a flexible, logically structured financial model covering income statements, balance sheets, and cash flow statements.
- Evaluate historical financial data to determine creditworthiness.
- Assign credit risk ratings based on historical financial performance.

### **CRAFTING EFFECTIVE CREDIT STRUCTURES**

- Recommend custom lending structures aligned with client needs and institution credit policies.
- Clarify credit documentation procedures with real-world examples of loan agreements and guarantees.
- Guide the step-by-step completion of formal credit applications.
- Ensure lending structures conform to institutional credit guidelines.

### **STRATEGIES FOR MANAGEMENT AND BUSINESS ASSESSMENT**

- Identify best practices for evaluating management teams.
- Interpret and assess borrower business plans for viability.
- Evaluate different business structures and outline distinct lending risks.
- Analyze borrowers' business operations and strategies comprehensively.

### **MASTERING RISK MANAGEMENT TECHNIQUES**

- Propose and implement collateral security measures to effectively mitigate potential risks of loan losses.
- Define a range of loan covenants and recommend their appropriate application in various lending scenarios.
- Identify and analyze early indicators of potential issues in borrower accounts to prevent defaults.
- Develop and refine strategies for proactive credit risk management, emphasizing both preventive measures and regulatory compliance.
- Enhance loan monitoring processes and credit analysis techniques to better assess borrower creditworthiness and manage portfolio risks.
- Cultivate a comprehensive understanding of market trends and economic factors that may impact credit operations.

### **INDUSTRY-SPECIFIC INSIGHT**

- Explain how macroeconomic factors impact borrowers' ability to meet future debt obligations.
- Explore industry-specific data sources to create benchmarks.
- Adapt credit strategies to align with specific industry dynamics and deal with industry – specific risks.

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