

ADVANCED CREDIT MANAGEMENT TRAINING



GENTEX[®]
TRAINING CENTER



Introduction

The Advanced Credit Management Training Course develops the judgement and process discipline that credit professionals need to grow a sound lending book. Credit management links sales ambition with prudent risk control across the whole lending cycle. It covers how institutions assess borrowers, structure facilities, monitor exposures, and recover when loans deteriorate. This course moves through policy design, credit analysis, portfolio management, and collections. Furthermore, it applies IFRS 9 provisioning and Basel credit risk concepts in practical terms. As a result, participants gain tools to reduce losses, speed up approvals, and protect margins.

Advanced Credit Management Course Objectives

- Explain the credit lifecycle from origination to recovery and write-off.
- Design credit policies, delegated authorities, and approval frameworks.
- Assess borrower creditworthiness using financial statement and cash flow analysis.
- Apply credit scoring models and rating scales to lending decisions.
- Structure facilities with appropriate covenants, security, and repayment terms.
- Measure and manage credit risk under the Basel framework and IFRS 9.
- Build and interpret credit portfolio reports and concentration analysis.
- Monitor early warning indicators and manage watch list accounts.
- Design collections, restructuring, and loan workout strategies.
- Control fraud, conduct, and operational risk within credit processes.

Course Methodology

- Interactive lectures with real credit case studies across sectors.
- Workshops on credit analysis, scoring, and facility structuring.
- Portfolio review exercises using credit report templates.

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- Negotiation and workout simulations on distressed accounts.
- Structured peer discussion with facilitator feedback on credit decisions.

Who Should Take This Course

- Credit analysts, credit officers, and relationship managers.
- Heads of credit and lending department managers.
- Risk managers covering credit and portfolio risk.
- Collections, workout, and restructuring specialists.
- Internal auditors reviewing credit processes.
- Finance professionals involved in provisioning and reporting.

Advanced Credit Management Course Outlines

Day 1: Credit Policy and the Lending Framework

- The credit lifecycle and its control points.
- Writing credit policies and product programmes.
- Delegated lending authorities and approval committees.
- Credit culture, risk appetite, and portfolio targets.
- Regulatory expectations and responsible lending rules.
- Credit documentation, security, and perfection of claims.
- Case study: how poor credit policy drives portfolio losses.

Day 2: Credit Analysis and Risk Assessment

- Financial statement analysis: profitability, liquidity, and leverage.
- Cash flow analysis and debt service capacity.



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- Industry, market, and management assessment.
- Credit scoring models and internal rating scales.
- Quantitative versus qualitative credit judgement.
- Sensitivity and downside scenario analysis.
- Workshop: analysing a corporate credit application.

Day 3: Facility Structuring and Covenant Design

- Structuring limits, tenor, and repayment schedules.
- Security types, collateral valuation, and guarantee arrangements.
- Financial and non-financial covenants.
- Pricing loans for risk and return.
- Legal documentation and conditions precedent.
- Cross-selling and relationship profitability analysis.
- Workshop: structuring a facility with covenants and security.

Day 4: Portfolio Management, IFRS 9, and Basel

- Portfolio monitoring, segmentation, and concentration limits.
- Basel credit risk approaches: standardised and IRB.
- IFRS 9 staging, expected credit loss, and provisioning.
- Stress testing credit portfolios and scenario design.
- Early warning indicators and watch list management.
- Credit risk reporting for committees and boards.
- Workshop: building a credit portfolio monitoring report.

Day 5: Collections, Workout, and Process Control



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- Delinquency management and collection strategies.
- Restructuring, rescheduling, and forbearance options.
- Loan workout, legal recovery, and write-off decisions.
- Fraud detection and prevention in lending.
- Credit process controls and audit readiness.
- Digital lending, automation, and credit data analytics.
- Course review, assessment, and action planning.

Conclusion

By successfully completing Advanced Credit Management Training, participants will gain a complete understanding of credit policy, assessment, structuring, portfolio management, provisioning, and recovery. They will also acquire practical skills in credit analysis, covenant design, early warning monitoring, and workout management. In addition, the course prepares them to make credit decisions that balance growth with controlled risk. Gentex Training Center delivers this programme with a strong focus on applied lending practice and measurable portfolio quality improvement.

FAQs for Advanced Credit Management Training course

Q1 What is the "Advanced Credit Management Training" course about?

It is a five-day programme covering the full credit lifecycle. It explains how lenders set credit policy, assess borrowers, structure facilities, monitor portfolios, apply IFRS 9 provisioning, and manage collections and workout, so credit decisions support both growth and asset quality.





Q2 What are the key benefits of the "Advanced Credit Management Training" course?

Participants gain a consistent framework for assessing and approving credit, which reduces default rates and unexpected losses. The course also speeds up decision-making, improves covenant and security quality, strengthens provisioning accuracy, and gives lenders clearer portfolio reporting for risk committees and regulators.

Q3 What skills will I gain from the "Advanced Credit Management Training" course?

Participants gain credit analysis and borrower assessment, facility structuring and covenant design, credit portfolio monitoring and IFRS 9 provisioning, and collections, workout and recovery management. These four skills cover the credit lifecycle from origination through to recovery.

Q4 What tools, methods, or standards are covered in the "Advanced Credit Management Training" course?

The course covers credit scoring models, internal rating scales, financial statement and cash flow analysis, debt service coverage ratios, sensitivity and downside scenario analysis, financial and non-financial covenants, collateral valuation, the Basel standardised and IRB credit risk approaches, IFRS 9 staging and expected credit loss, early warning indicators, watch lists, and restructuring and forbearance frameworks.



Q5 How is the "Advanced Credit Management Training" course applied in real-world practice?

Participants apply the methods to live credit files and portfolios. They analyse applications, recommend limits and covenants, set pricing, monitor concentration, classify accounts for IFRS 9 staging, and design workout strategies for distressed borrowers. Many leave with credit templates they can adopt in their own units.