CREDIT MONITORING FOR BANK

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GENTEX®
TRAINING CENTER

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Introduction

Credit monitoring is the ongoing discipline of tracking borrower performance, exposure, and early warning signals after a facility has been approved. Banks depend on it to protect capital, meet regulatory expectations, and keep the loan book healthy. This Credit Monitoring for Bank Course gives credit officers, relationship managers, and risk professionals a structured way to watch portfolios, interpret financial and behavioural signals, and act before small problems become losses. Participants learn how monitoring differs from origination, how to read covenants and triggers, and how to document findings that stand up to internal audit and supervisors. The programme combines proven frameworks, real banking cases, and practical templates so that monitoring becomes a routine, evidence-based activity rather than a reactive one.

Credit Monitoring for Bank Course Objectives

- Apply a structured credit monitoring framework across the full lending lifecycle.
- Identify early warning signals using financial, behavioural, and market indicators.
- Interpret financial statements, cash flow patterns, and repayment conduct to assess borrower health.
- Monitor covenant compliance and manage waivers, breaches, and trigger events.
- Build and maintain a risk-based watchlist with clear escalation rules.
- Conduct effective monitoring reviews and site visits for corporate and retail exposures.
- Use credit monitoring tools such as MIS dashboards, aging analysis, and portfolio concentration reports.
- Apply regulatory guidance, including Basel principles and IFRS 9 staging, to monitoring decisions.
- Strengthen provisioning, classification, and non-performing loan (NPL) management practices.
- Prepare monitoring documentation and reports that satisfy audit and supervisory review.

Course Methodology

- Interactive presentations led by experienced banking practitioners.
- Case studies drawn from corporate, SME, and retail lending portfolios.
- Hands-on exercises using monitoring checklists, watchlist templates, and covenant trackers.
- Group discussion of early warning signals and escalation decisions.
- Role-play of borrower review meetings and site visits.
- Guided analysis of portfolio MIS and dashboard reporting.
- End-of-course workshop producing a monitoring action plan.

Who Should Take This Course

- Credit analysts and credit monitoring officers.
- Relationship managers and corporate banking officers.
- Risk management and credit risk professionals.
- Internal control, audit, and compliance staff.
- Loan review and portfolio management teams.
- Treasury and finance officers with credit exposure oversight.

Credit Monitoring for Bank Course Outlines

Day 1: Foundations of Credit Monitoring

- Purpose and scope of credit monitoring within the lending lifecycle.
- Difference between origination, monitoring, and recovery functions.
- Regulatory expectations and Basel Committee principles on credit risk.

- Roles and responsibilities across credit, risk, and relationship teams.
- Key monitoring documents: facility agreements, covenants, and security packages.
- Designing a credit monitoring policy and framework.
- Monitoring frequency and risk-based prioritisation.

Day 2: Financial and Behavioural Early Warning Signals

- Reading financial statements for deterioration trends.
- Cash flow analysis and debt service coverage indicators.
- Ratio analysis: liquidity, leverage, profitability, and coverage.
- Behavioural signals: payment delays, excesses, and account conduct.
- Market and industry signals affecting borrower performance.
- Building an early warning signal (EWS) scorecard.
- Case exercise: spotting deterioration before default.

Day 3: Covenants, Conditions, and Compliance Monitoring

- Types of financial and non-financial covenants.
- Covenant testing schedules and calculation mechanics.
- Managing breaches, waivers, and amendments.
- Conditions precedent and conditions subsequent tracking.
- Security, collateral, and insurance monitoring.
- Documentation and audit trail requirements.
- Exercise: preparing a covenant compliance report.

Day 4: Watchlist, Classification, and Provisioning

- Risk rating systems and rating migration analysis.
- Watchlist criteria, governance, and escalation paths.
- IFRS 9 staging and expected credit loss (ECL) considerations.
- Loan classification rules and non-performing loan identification.
- Provisioning calculations and impairment triggers.
- Portfolio concentration and sector exposure limits.
- Workshop: building and managing a watchlist.

Day 5: Monitoring Tools, Reporting, and NPL Management

- MIS dashboards, aging analysis, and portfolio reporting.
- Monitoring checklists and review templates.
- Conducting effective monitoring reviews and site visits.
- Recovery strategies and restructuring options for stressed accounts.
- Writing clear monitoring memos and escalation reports.
- Key performance indicators for monitoring effectiveness.
- Capstone workshop: presenting a monitoring action plan.

Conclusion

By successfully completing Credit Monitoring for Bank, participants will have acquired practical knowledge of early warning signals, covenant tracking, watchlist management, IFRS 9 staging, and portfolio reporting. They will understand how to act early on deteriorating exposures and document decisions that withstand audit and supervisory scrutiny. Gentex Training Center designs this programme to turn monitoring theory into daily banking practice, so delegates return to their desks ready to protect portfolio quality and reduce credit losses.

FAQs for the Credit Monitoring for Bank course

Q1 What is the "Credit Monitoring for Bank" course about?

It covers the ongoing oversight of approved credit facilities. Participants learn to track borrower performance, read early warning signals, monitor covenants, manage watchlists, and apply classification and provisioning rules. The course focuses on protecting portfolio quality after loans are disbursed.

Q2 What are the key benefits of the "Credit Monitoring for Bank" course?

It strengthens early detection of problem loans, reducing unexpected losses and provisioning costs. Participants gain a repeatable monitoring framework, better audit and regulatory readiness, and clearer escalation decisions. Banks also benefit from improved risk culture and stronger portfolio reporting.

Q3 What skills will I gain from the "Credit Monitoring for Bank" course?

Participants gain credit risk assessment, early warning signal analysis, covenant compliance monitoring, and watchlist and portfolio reporting.

Q4 What tools, methods, or standards are covered in the "Credit Monitoring for Bank" course?

The course covers Basel Committee credit risk principles, IFRS 9 staging and expected credit loss, risk rating and rating migration models, early warning signal scorecards, covenant testing schedules, watchlist frameworks, aging analysis, and MIS dashboards.

Q5 How is the "Credit Monitoring for Bank" course applied in real-world practice?

Participants apply it daily by reviewing borrower accounts, testing covenants, updating watchlists, and preparing monitoring reports. They escalate deteriorating exposures, recommend classification changes, and support restructuring decisions, directly strengthening portfolio quality and capital protection.