

INTERMEDIATE CREDIT APPRAISAL AND PROCESSING



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TRAINING CENTER



Introduction

The Intermediate Credit Appraisal and Processing Training Course strengthens the practical skills that credit officers use every day to assess and process loan requests. Credit appraisal turns an application into a documented, defensible lending decision. It requires structured financial analysis, sound judgement on repayment capacity, and disciplined processing. This course develops those skills across retail, SME, and corporate lending. It covers application review, financial spreading, ratio analysis, and documentation. Furthermore, it applies credit policy rules, approval authorities, and monitoring routines. As a result, participants process credit requests accurately, consistently, and within policy.

Intermediate Credit Appraisal and Processing Course Objectives

- Explain the credit appraisal process and the stages from application to disbursement.
- Review loan applications, mandates, and supporting documentation.
- Spread financial statements and prepare a standardised analysis.
- Calculate and interpret profitability, liquidity, and leverage ratios.
- Assess repayment capacity using cash flow and debt service coverage ratios.
- Evaluate business risk, industry conditions, and management quality.
- Recommend appropriate limits, tenors, and repayment structures.
- Apply credit policy rules, delegated authority, and approval conditions.
- Identify documentation gaps, exceptions, and policy deviations.
- Prepare credit proposals and monitor approved facilities post-disbursement.

Course Methodology

- Interactive lectures with practical credit case studies across sectors.

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- Financial spreading and ratio analysis workshops using real accounts.
- Credit memo and proposal drafting exercises.
- Simulated credit committee review and approval discussions.
- Structured peer discussion with facilitator feedback on appraisal quality.

Who Should Take This Course

- Credit officers and credit analysts.
- Relationship managers preparing credit applications.
- SME and retail lending staff.
- Credit administration and documentation officers.
- Internal auditors reviewing credit processing.
- Bank staff moving into credit appraisal roles.

Intermediate Credit Appraisal and Processing Course Outlines

Day 1: The Credit Appraisal Process

- Credit request types: new facilities, renewals, and enhancements.
- Appraisal workflow from application to disbursement.
- Roles of relationship management, credit, and approval authority.
- Credit policy, product programmes, and eligibility criteria.
- Requesting and validating supporting documents.
- KYC and legal documentation prerequisites.
- Case study: a complete credit file reviewed stage by stage.





Day 2: Financial Statement Analysis and Spreading

- Balance sheet, income statement, and cash flow structure.
- Financial spreading techniques and standard templates.
- Ratio analysis: profitability, liquidity, and leverage.
- Turnover ratios and working capital cycle analysis.
- Trend and comparative analysis across periods and peers.
- Common financial statement quality issues and warning signs.
- Workshop: spreading and analysing borrower financial statements.

Day 3: Repayment Capacity and Risk Assessment

- Cash flow analysis and free cash flow for debt service.
- Debt service coverage ratio and fixed charge coverage.
- Sensitivity and downside scenario analysis.
- Business risk: industry cycle, competition, and market position.
- Management and ownership assessment.
- Collateral valuation and security adequacy.
- Workshop: assessing repayment capacity for a credit request.

Day 4: Structuring, Policy, and Documentation

- Structuring limits, tenor, grace periods, and repayment schedules.
- Covenants, conditions precedent, and security packages.
- Credit policy compliance, exceptions, and deviation approvals.
- Delegated authority matrices and approval routing.
- Common documentation errors and how to avoid them.

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- Legal and registration formalities for security.
- Workshop: structuring a facility and drafting conditions.

Day 5: Credit Proposals, Approvals, and Monitoring

- Writing a clear, structured credit proposal and memo.
- Presenting findings and answering credit committee questions.
- Approval conditions, disbursement checks, and limits loading.
- Post-disbursement monitoring and covenant tracking.
- Early warning indicators and escalation procedures.
- Facility review, renewal, and exit planning.
- Course review, assessment, and action planning.

Conclusion

By successfully completing Intermediate Credit Appraisal and Processing, participants will gain a thorough understanding of the appraisal workflow, financial spreading, repayment capacity assessment, credit structuring, and post-disbursement monitoring. They will also acquire practical skills in ratio analysis, credit memo writing, policy application, and documentation control. In addition, the course prepares them to present confident, well-evidenced credit recommendations. Gentex Training Center delivers this programme with a strong focus on applied credit practice and measurable quality improvement.

FAQs for Intermediate Credit Appraisal and Processing course





Q1 What is the "Intermediate Credit Appraisal and Processing" course about?

It is a five-day programme on assessing and processing credit requests in a bank. It covers the appraisal workflow, financial spreading and ratio analysis, repayment capacity assessment, credit structuring, documentation control, proposal writing, and post-disbursement monitoring.

Q2 What are the key benefits of the "Intermediate Credit Appraisal and Processing" course?

Participants gain a consistent appraisal method that improves decision quality and reduces rework. The course speeds up the credit process, improves documentation quality, lowers policy exceptions and audit findings, strengthens early detection of weak credits, and raises confidence when presenting recommendations to credit committees.

Q3 What skills will I gain from the "Intermediate Credit Appraisal and Processing" course?

Participants gain financial spreading and ratio analysis, repayment capacity and debt service coverage assessment, credit structuring, covenant and documentation design, and credit proposal writing with post-disbursement monitoring. These four skills cover the full appraisal and processing cycle.



Q4 What tools, methods, or standards are covered in the "Intermediate Credit Appraisal and Processing" course?

The course covers financial spreading templates, profitability, liquidity and leverage ratio analysis, turnover and working capital cycle measures, cash flow and free cash flow analysis, debt service coverage and fixed charge coverage ratios, sensitivity and downside scenario analysis, collateral valuation and security adequacy checks, loan structuring and covenant design, delegated authority matrices, conditions precedent, documentation and security registration formalities, credit proposal and memo formats, covenant tracking registers, and early warning indicators.

Q5 How is the "Intermediate Credit Appraisal and Processing" course applied in real-world practice?

Participants apply the methods directly on credit files. They spread accounts, compute ratios, assess repayment capacity, structure facilities, draft proposals, and set monitoring triggers. Many leave with reusable spreading templates and a credit proposal outline they can adopt in their units.