

INTERMEDIATE CREDIT MANAGEMENT TRAINING



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TRAINING CENTER



Introduction

The Intermediate Credit Management Training Course builds the practical skills that credit teams need to manage a lending portfolio from approval through to repayment. Credit management extends beyond appraising an application. It covers limit setting, documentation control, covenant tracking, arrears follow-up, and portfolio reporting. This course connects credit policy with daily operational discipline across retail, SME, and corporate lending. It covers monitoring indicators, collections routines, and restructuring basics. Furthermore, it applies credit risk principles, control checks, and reporting standards. As a result, participants manage credit portfolios that stay healthy and well documented.

Intermediate Credit Management Course Objectives

- Explain the credit management cycle from approval to closure.
- Apply credit policy rules, delegated authority, and limit administration.
- Manage documentation, security registration, and conditions precedent.
- Track covenants, financial undertakings, and compliance obligations.
- Monitor portfolio quality using arrears, ageing, and exposure reports.
- Apply early warning indicators and watch list criteria.
- Manage collections routines, reminders, and follow-up escalation.
- Assess restructuring, rescheduling, and forbearance options.
- Apply IFRS 9 staging awareness to account classification decisions.
- Prepare credit portfolio reports and committee packs.

Course Methodology

- Interactive lectures with practical portfolio management case studies.
- Workshops on limit administration and covenant tracking.
- Portfolio review exercises using ageing and exposure reports.

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- Collections and restructuring simulation exercises.
- Structured peer discussion with facilitator feedback on credit decisions.

Who Should Take This Course

- Credit administration and portfolio officers.
- Credit officers and relationship managers.
- Collections and recoveries staff.
- Risk analysts covering credit portfolios.
- Internal auditors reviewing credit controls.
- Team leaders in lending and credit operations.

Intermediate Credit Management Course Outlines

Day 1: The Credit Management Cycle

- Stages from approval through disbursement to closure.
- Roles of credit administration, relationship, and risk functions.
- Credit policy application and product rules.
- Delegated authority and limit administration.
- Conditions precedent and disbursement checklists.
- Credit files, registers, and record retention.
- Case study: how weak limit administration created exposure.

Day 2: Documentation, Security, and Covenants

- Facility agreements, security documents, and guarantees.
- Security registration, perfection, and insurance requirements.



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- Financial covenants and reporting undertakings.
- Covenant tracking registers and breach escalation.
- Documentation exceptions and their remediation.
- Periodic review requirements and renewal triggers.
- Workshop: building a covenant tracking register.

Day 3: Portfolio Monitoring and Early Warning

- Portfolio quality metrics: arrears, ageing, and exposure bands.
- Limit utilisation and excess monitoring.
- Early warning indicators and watch list criteria.
- Sector and concentration monitoring.
- Annual review cycles and rating refreshes.
- IFRS 9 staging awareness for account classification.
- Workshop: reviewing a portfolio for early warning signals.

Day 4: Collections, Arrears, and Restructuring

- Arrears management and follow-up timelines.
- Reminder routines, contact strategy, and escalation paths.
- Legal recovery initiation and documentation.
- Restructuring, rescheduling, and forbearance decisions.
- Provisioning awareness and write-off procedures.
- Recovery performance measurement.
- Workshop: handling an arrears and restructuring case.

Day 5: Reporting, Controls, and Portfolio Governance



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- Credit portfolio reports and management information.
- Committee packs and exception reporting.
- Control self-assessment for credit operations.
- Audit readiness and common credit findings.
- Remediation planning and follow-up.
- Portfolio strategy, appetite alignment, and limit planning.
- Course review, assessment, and action planning.

Conclusion

By successfully completing Intermediate Credit Management Training, participants will gain a thorough understanding of credit administration, documentation control, covenant tracking, portfolio monitoring, collections, and reporting. They will also acquire practical skills in limit management, early warning detection, restructuring assessment, and portfolio reporting. In addition, the course prepares them to manage credit exposures with discipline and confidence. Gentex Training Center delivers this programme with a strong focus on applied credit practice and measurable portfolio quality improvement.

FAQs for Intermediate Credit Management Training course

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

It is a five-day programme on managing a lending portfolio after approval. It covers credit administration, documentation and security control, covenant tracking, portfolio monitoring and early warning, collections and arrears follow-up, restructuring assessment, and credit portfolio reporting.





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

Participants gain a disciplined routine that keeps credit files complete and exposures controlled. The course reduces documentation exceptions and audit findings, improves early detection of weakening accounts, lowers arrears and write-offs, strengthens covenant compliance, and improves the quality of information reaching credit committees.

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

Participants gain credit administration and limit management, documentation, security and covenant tracking, portfolio monitoring with early warning detection, and collections, restructuring assessment and credit portfolio reporting. These four skills cover the full post-approval credit management cycle.

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

The course covers delegated authority matrices, conditions precedent checklists, facility agreements and security documentation, security registration and perfection procedures, financial covenant tracking registers, arrears ageing analysis, limit utilisation and excess reports, early warning indicator frameworks, watch list criteria, concentration analysis, annual review cycles, IFRS 9 staging awareness, restructuring and forbearance frameworks, provisioning and write-off procedures, recovery performance metrics, and exception reporting formats.

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

Participants apply the methods to live portfolios. They process disbursement conditions, maintain covenant registers, monitor arrears and excesses, flag watch list accounts, prepare restructuring proposals, and produce portfolio reports for committees. Many leave with tracking templates and monitoring checklists ready for immediate use

