

**RISK-BASED LENDING AND
CREDIT RISK
MANAGEMENT & CREDIT
WRITING & ANALYSIS,
LOAN RECOVERY &
MONITORING**



GENTEX[®]
TRAINING CENTER



Introduction

The Risk-Based Lending and Credit Risk Management & Credit Writing & Analysis, Loan Recovery & Monitoring Training Course covers the full lending lifecycle in one integrated programme. Sound lending starts with risk-based judgement, continues through disciplined credit writing and analysis, and ends with active monitoring and effective recovery when accounts deteriorate. This course connects those stages rather than treating them separately. It covers risk grading, financial analysis, credit memo writing, covenant design, and arrears management. Furthermore, it applies early warning detection, restructuring, and portfolio reporting. As a result, participants support lending quality from application to recovery.

Risk-Based Lending and Credit Risk Management & Credit Writing & Analysis, Loan Recovery & Monitoring Course Objectives

- Apply risk-based lending principles to credit decisions and pricing.
- Conduct credit analysis using financial statements and cash flow assessment.
- Compute and interpret credit ratios, coverage, and capacity measures.
- Assign risk grades using internal rating models and scorecards.
- Write clear, structured credit proposals and analytical credit memos.
- Structure facilities with suitable limits, covenants, and security.
- Monitor portfolios using early warning indicators and watch lists.
- Manage arrears, collections, and recovery escalation routines.
- Assess restructuring, rescheduling, and forbearance options.
- Apply IFRS 9 staging awareness and portfolio reporting practice.



Course Methodology

- Interactive lectures with real credit and recovery case studies.
- Financial analysis and credit memo writing workshops.
- Risk grading and covenant structuring exercises.
- Portfolio monitoring and early warning review practice.
- Structured peer discussion with facilitator feedback on credit decisions.

Who Should Take This Course

- Credit analysts, credit officers, and approvers.
- Relationship managers handling lending portfolios.
- Credit administration and monitoring officers.
- Collections, recovery, and workout specialists.
- Risk analysts covering credit portfolios.
- Internal auditors reviewing credit and recovery controls.

Risk-Based Lending and Credit Risk Management & Credit Writing & Analysis, Loan Recovery & Monitoring Course Outlines

Day 1: Risk-Based Lending Foundations

- Risk-based lending principles and portfolio strategy.
- Credit risk drivers, appetite, and sector limits.
- Credit lifecycle from origination to recovery.

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- Risk-adjusted pricing and return considerations.
- Credit policy application, exceptions, and delegated authority.
- Roles of relationship, credit, and risk functions.
- Case study: a lending decision revisited after default.

Day 2: Credit Analysis and Financial Assessment

- Financial statement analysis: profitability, liquidity, and leverage.
- Cash flow analysis and debt service capacity.
- Ratio analysis and break-even assessment.
- Industry, market, and management evaluation.
- Sensitivity and downside scenario analysis.
- Risk grading models, scorecards, and rating scales.
- Workshop: assessing a borrower's credit profile.

Day 3: Credit Writing, Structuring, and Approval

- Structure and purpose of a credit proposal.
- Writing style, evidence use, and clear risk articulation.
- Presenting financials, projections, and debt capacity.
- Structuring limits, tenor, covenants, and security.
- Conditions precedent and documentation considerations.
- Responding to committee questions and challenges.
- Workshop: writing an analytical credit memo.

Day 4: Loan Monitoring and Early Warning

- Portfolio monitoring metrics: arrears, ageing, and exposure bands.



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- Covenant tracking and documentation compliance.
- Early warning indicators and watch list management.
- Limit utilisation and excess monitoring.
- Site visits, borrower contact, and account conduct review.
- IFRS 9 staging awareness for account classification.
- Workshop: reviewing a portfolio for early warning signals.

Day 5: Recovery, Restructuring, and Reporting

- Arrears management and collection strategies.
- Forbearance, restructuring, and rescheduling assessment.
- Workout planning, legal recovery, and write-off decisions.
- Provisioning awareness and recovery performance measurement.
- Credit portfolio reporting and committee packs.
- Root cause analysis and lending policy feedback.
- Course review, assessment, and action planning.

Conclusion

By successfully completing Risk-Based Lending and Credit Risk Management & Credit Writing & Analysis, Loan Recovery & Monitoring, participants will gain a thorough understanding of risk-based lending, credit analysis, credit writing, portfolio monitoring, and recovery management. They will also acquire practical skills in financial assessment, risk grading, credit memo writing, and arrears and workout management. In addition, the course prepares them to protect asset quality across the lending cycle. Gentex Training Center delivers this programme with a strong focus on applied credit practice and measurable portfolio improvement.





FAQs for Risk-Based Lending and Credit Risk Management & Credit Writing & Analysis, Loan Recovery & Monitoring course

Q1 What is the "Risk-Based Lending and Credit Risk Management & Credit Writing & Analysis, Loan Recovery & Monitoring" course about?

It is a five-day programme covering the full lending lifecycle. It covers risk-based lending principles, credit analysis and risk grading, credit memo writing and facility structuring, portfolio monitoring and early warning, and arrears, restructuring, and recovery management.

Q2 What are the key benefits of the "Risk-Based Lending and Credit Risk Management & Credit Writing & Analysis, Loan Recovery & Monitoring" course?

Participants gain an end-to-end view that improves decisions at every stage. The course reduces default rates and unexpected losses, raises credit memo quality, improves covenant and security structuring, speeds up detection of weakening accounts, strengthens recovery performance, and reduces audit and regulatory findings on credit files.



Q3 What skills will I gain from the "Risk-Based Lending and Credit Risk Management & Credit Writing & Analysis, Loan Recovery & Monitoring" course?

Participants gain credit analysis and financial assessment, risk grading and credit memo writing, facility structuring and covenant design, and portfolio monitoring, early warning detection and recovery management. These four skills cover the lending cycle from application through to recovery.

Q4 What tools, methods, or standards are covered in the "Risk-Based Lending and Credit Risk Management & Credit Writing & Analysis, Loan Recovery & Monitoring" course?

The course covers risk-adjusted pricing concepts, financial statement and cash flow analysis, debt service coverage and fixed charge coverage ratios, break-even and sensitivity analysis, downside scenario modelling, internal rating models and scorecards, credit proposal and memo formats, loan structuring and covenant design, conditions precedent checklists, arrears ageing analysis, limit utilisation and excess reports, early warning indicator frameworks, watch list criteria, IFRS 9 staging awareness, forbearance and restructuring frameworks, recovery performance metrics, provisioning awareness, portfolio reporting formats, and the 5 Whys root cause method.



Q5 How is the "Risk-Based Lending and Credit Risk Management & Credit Writing & Analysis, Loan Recovery & Monitoring" course applied in real-world practice?

Participants apply the methods to live credit files and portfolios. They analyse borrowers, assign grades, write credit memos, structure covenants and security, monitor arrears and excesses, flag watch list accounts, assess restructuring options, and prepare portfolio reports. Many leave with credit memo templates and monitoring checklists ready for immediate use.