



7719-P25-VE



Virtual



16 hours

Course Description:

The goal for credit cycle is to achieve the suitable credit facility to assist SME companies in their business. In this course, you will learn about the lending rationale techniques, types of credit facilities, the credit process, and loans portfolio management.

Target Audience:

This course is directed to all staff working in the SME banking or officials responsible for dealing with loans of small and medium enterprises in banks or financial institutions.

Course Objectives:

- Understand the basics of lending rationales, the principles of credit, and the 5 C's Model.
- Explain how to build various types of credit facilities using the 3W's Model.
- Understand the Types of Covenants, internal triggers, and credit process as well as how to manage a portfolio of loans using specific techniques.

Course Outline:

Module 1: Lending Rationales and Basics of Credit

Session One: Lending Rationales

- Lending rationales for SMEs.
- Assignment.

Session Two: Basics of Credit

- Principles of credit.
- 5 C's Model.
- Assignment.

Module 2: Types of Credit Facilities

Session One: Types of Credit Facilities

- Direct / Indirect credit facilities.
- Types of credit facilities.
- 3 W's Model.
- Expected Loss (EL).
- Assignment.

Module 3: Credit Process & Portfolio Management

Session One: Types of Covenants

- Covenants.
- Assignment.

Session Two: Internal Triggers and Credit Process

- Internal triggers.
- The credit process.
- Assignment.

Session Three: Portfolio Management

- Loan portfolio management.
- Case study.
- Assignment.

Assessment Strategy:

Each participant must obtain a passing score of 60% of:

- 70% Participation.
- 30% Assignment.

Upon Successful Completion of this Course, participants will obtain:

1.5 CEUs

Course Language:

English

Prerequisites:

N/A

This program entitles you to attend: