Training Course on Fundamentals of Credit Risk Management

Professional Development Training Course Outline

Category	Risk Management	**Duration**	5 Days
Base Fee	$1,500 USD	**Delivery Mode**	Online / On-site Hybrid

Course Introduction

Credit risk management is a cornerstone of financial stability, ensuring that lending institutions and organizations effectively manage their credit portfolios while minimizing potential losses. The Fundamentals of Credit Risk Management training course is designed to provide professionals with the critical skills and tools required to assess, manage, and mitigate credit risk effectively. This course is ideal for professionals seeking to enhance their expertise in credit analysis, risk modelling, and compliance.

With the increasing complexity of financial markets and evolving regulatory frameworks, understanding credit risk management has become more essential than ever. This course delivers in-depth knowledge of credit risk concepts, assessment methodologies, and mitigation techniques. Participants will learn to balance risk and reward while adhering to global best practices and regulatory requirements.

Programme Curriculum

Training Course on Fundamentals of Credit Risk Management

Introduction

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Through case studies, interactive workshops, and hands-on exercises, this course equips participants to develop credit risk policies, evaluate borrower profiles, and monitor credit portfolios. The training also highlights emerging trends, such as AI-driven risk models and the impact of economic shifts on credit risk.

Course Duration

5 Days

Course Objectives

1. Understand the core principles of credit risk management.
2. Learn to assess and evaluate borrower creditworthiness.
3. Develop skills to identify, measure, and monitor credit risks.
4. Understand credit scoring models and their applications.
5. Explore credit risk mitigation techniques and collateral management.
6. Gain insights into regulatory frameworks and compliance requirements.
7. Analyze credit risk portfolios using financial tools.
8. Study emerging trends in credit risk, including technology integration.
9. Develop effective credit risk policies and reporting mechanisms.
10. Apply lessons learned from real-world credit risk case studies.

Organizational Benefits

1. Improved decision-making in credit approval and portfolio management.
2. Reduced exposure to credit defaults and financial losses.
3. Enhanced compliance with local and international regulatory standards.
4. Better risk-return balance for financial products and services.
5. Strengthened reputation as a risk-conscious organization.
6. Increased confidence in managing high-risk credit portfolios.
7. Access to advanced credit risk assessment tools and techniques.
8. Improved efficiency in identifying and mitigating potential risks.
9. Comprehensive understanding of evolving credit risk trends.
10. Empowered staff capable of implementing robust risk management practices.

Target Participants

This training is ideal for finance and treasury professionals, including:

- Credit risk officers and analysts.
- Banking and financial institution professionals.
- Corporate lenders and loan officers.
- Risk management and compliance teams.
- Financial auditors and consultants.
- Investment and portfolio managers.
- Policy makers in financial regulation.

Course Outline

Module 1: Fundamentals of Credit Risk Management

1. Understanding credit risk and its significance.
2. Key concepts: Default risk, recovery risk, and credit exposure.
3. Credit risk in different financial products.
4. Case study: Lessons from the 2008 financial crisis.
5. Interactive exercise: Identifying risks in loan portfolios.

Module 2: Credit Risk Assessment Techniques

1. Evaluating borrower creditworthiness.
2. Financial statement analysis for risk assessment.
3. Introduction to credit scoring models.
4. Case study: Using credit scores to evaluate retail loans.
5. Workshop: Designing a borrower risk profile.

Module 3: Credit Risk Mitigation Strategies

1. Importance of collateral in credit risk management.
2. Techniques for diversifying credit portfolios.
3. Risk-sharing mechanisms: Insurance and credit derivatives.
4. Case study: Implementing credit mitigation strategies in SMEs.
5. Group activity: Developing a collateral management framework.

Module 4: Credit Risk Monitoring and Reporting

1. Setting up key performance indicators (KPIs) for credit risk.
2. Building dashboards for portfolio monitoring.
3. Stress testing for credit risk scenarios.
4. Case study: Managing credit portfolios during economic downturns.
5. Practical session: Designing a credit risk reporting template.

Module 5: Regulatory Frameworks and Compliance

1. Overview of Basel Accords and their impact on credit risk.

2. Understanding local regulations and compliance standards.
3. Anti-money laundering (AML) and Know Your Customer (KYC) processes.
4. Case study: Navigating regulatory challenges in global markets.
5. Role-playing exercise: Ensuring compliance in credit approvals.

Module 6: Emerging Trends in Credit Risk Management

1. Integration of AI and machine learning in risk assessment.
2. Credit risk implications of economic and geopolitical shifts.
3. Leveraging big data for credit risk analysis.
4. Case study: Application of AI in credit scoring by fintech companies.
5. Brainstorming session: Future innovations in credit risk management.

Training Methodology

- **Expert Lectures:** In-depth presentations on credit risk fundamentals.
- **Case Studies:** Analysis of real-world credit risk scenarios.
- **Hands-On Exercises:** Practical tasks with financial tools and software.
- **Interactive Workshops:** Collaborative sessions to design credit risk frameworks.
- **Role-Playing:** Simulations of credit approval and compliance processes.
- **Peer Discussions:** Group activities to share insights and strategies.

Register as a group from 3 participants for a Discount

Send us an email: info@fineskilltrainingcenter.org or call *+254769199797*

Certification

Upon successful completion of this training, participants will be issued with a globally- recognized certificate.

Tailor-Made Course

We also offer tailor-made courses based on your needs.

Key Notes

a. The participant must be conversant with English.

b. Upon completion of training the participant will be issued with an Authorized Training Certificate

c. Course duration is flexible and the contents can be modified to fit any number of days.

d. The course fee includes facilitation training materials, 2 coffee breaks, buffet lunch and A Certificate upon successful completion of Training.

e. One-year post-training support Consultation and Coaching provided after the course.

f. Payment should be done at least a week before commence of the training, to Fineskill Training Center account, as indicated in the invoice so as to enable us prepare better for you.

Upcoming Scheduled Sessions

Start Date	End Date	Location	Price
23 Nov 2026	27 Nov 2026	Online	$1,000
23 Nov 2026	27 Nov 2026	Physical	$1,500
23 Nov 2026	27 Nov 2026	Physical	$3,000
23 Nov 2026	27 Nov 2026	Physical	$3,000
23 Nov 2026	27 Nov 2026	Physical	$6,000
23 Nov 2026	27 Nov 2026	Physical	$4,500
23 Nov 2026	27 Nov 2026	Physical	$6,000
23 Nov 2026	27 Nov 2026	Physical	$6,000

Ready to enroll or request a customized program? Book online or contact us:

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