Credit Underwriting for Banks Training Course

Professional Development Training Course Outline

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

Course Introduction

In today’s dynamic financial landscape, credit underwriting excellence, risk-based lending, and data-driven decision-making are critical competencies for banking professionals. Credit Underwriting for Banks Training Course is designed to equip participants with advanced knowledge in credit risk assessment, financial statement analysis, borrower due diligence, and regulatory compliance frameworks. With increasing pressure from Basel III/IV regulations, IFRS 9 standards, and evolving credit risk modeling techniques, banks must strengthen their underwriting capabilities to ensure portfolio quality, profitability, and sustainable growth.

This course integrates practical underwriting methodologies, AI-driven credit analytics, and real-world case studies to enhance participants’ ability to evaluate creditworthiness across corporate, SME, and retail segments. Participants will gain hands-on exposure to credit scoring models, risk rating systems, cash flow analysis, and loan structuring techniques, enabling them to make informed lending decisions while mitigating default risk and ensuring regulatory compliance.

Programme Curriculum

Credit Underwriting for Banks Training Course

Introduction

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Course Duration

5 days

Course Objectives

By the end of this training, participants will be able to:

1. Apply advanced credit underwriting frameworks in modern banking
2. Conduct comprehensive financial statement analysis for lending decisions
3. Evaluate borrower creditworthiness using data-driven models
4. Implement risk-based pricing strategies in loan structuring
5. Analyze cash flow forecasting and debt servicing capacity
6. Utilize AI and machine learning in credit risk assessment
7. Develop internal credit rating systems (IRB approaches)
8. Ensure compliance with Basel III/IV and IFRS 9 regulations
9. Identify and mitigate credit risk exposure and concentration risk
10. Perform industry and sectoral risk analysis
11. Strengthen loan documentation and covenant structuring
12. Enhance early warning systems and credit monitoring techniques
13. Improve portfolio risk management and credit decision governance

Target Audience

1. Credit Analysts and Credit Officers
2. Risk Management Professionals
3. Corporate and SME Banking Officers
4. Loan Approval and Underwriting Teams
5. Relationship Managers
6. Internal Auditors and Compliance Officers
7. Banking Regulators and Supervisors
8. Finance and Investment Professionals

Course Modules

Module 1: Fundamentals of Credit Underwriting

- Principles of **credit risk assessment**
- Key components of underwriting decisions
- Credit lifecycle in banking
- Risk-return trade-off concepts
- **Case Study:** Evaluating a corporate loan application

Module 2: Financial Statement Analysis

- Income statement and balance sheet analysis

- Ratio analysis and trend evaluation
- Cash flow statement interpretation
- Profitability and liquidity metrics
- **Case Study:** Identifying financial red flags in a borrower

Module 3: Credit Risk Assessment Models

- Credit scoring models and tools
- Internal rating systems (IRB approach)
- Probability of default (PD), LGD, EAD
- Behavioral and application scoring
- **Case Study:** Building a credit scoring model

Module 4: Borrower Due Diligence & KYC

- Know Your Customer (KYC) best practices
- AML and fraud risk considerations
- Business and industry analysis
- Management evaluation techniques
- **Case Study:** Detecting hidden borrower risks

Module 5: Loan Structuring & Documentation

- Structuring loans based on risk profile
- Collateral evaluation and security structuring
- Loan covenants and legal documentation
- Risk-based pricing strategies
- **Case Study:** Structuring a secured vs unsecured loan

Module 6: Regulatory Framework & Compliance

- Basel III/IV requirements
- IFRS 9 expected credit loss (ECL)
- Regulatory capital and provisioning
- Compliance risk in underwriting
- **Case Study:** Impact of IFRS 9 on loan provisioning

Module 7: Credit Monitoring & Early Warning Systems

- Post-disbursement monitoring
- Early warning indicators (EWI)
- Portfolio stress testing
- Credit review and audit processes
- **Case Study:** Managing a deteriorating loan account

Module 8: Digital Transformation in Credit Underwriting

- AI and machine learning in lending
- Big data analytics for credit decisions
- Fintech and alternative credit scoring
- Automation in underwriting processes
- **Case Study:** Digital lending platform implementation

Training Methodology

- Interactive lectures and presentations.
- Group discussions and brainstorming sessions.
- Hands-on exercises using real-world datasets.
- Role-playing and scenario-based simulations.
- Analysis of case studies to bridge theory and practice.
- Peer-to-peer learning and networking.
- Expert-led Q&A sessions.
- Continuous feedback and personalized guidance.

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

Start Date	End Date	Location	Price
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:

Register Online Now

Email: info@fineskilltrainingcenter.com | Website: www.fineskilltrainingcenter.com