Loan Review Techniques 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

Loan Review Techniques for Banks Training Course designed to strengthen credit risk management, loan portfolio quality, regulatory compliance, and sustainable lending practices within modern financial institutions. As banks face increasing challenges from economic volatility, credit defaults, regulatory scrutiny, digital lending growth, and evolving borrower risks, effective loan review processes have become essential for maintaining asset quality, profitability, and financial stability. This course equips banking professionals with advanced skills in loan portfolio analysis, credit assessment, risk-based review methodologies, early warning systems, loan classification, and impairment evaluation aligned with global banking standards and best practices.

The program focuses on practical approaches to conducting independent loan reviews, identifying credit weaknesses, evaluating underwriting standards, and improving lending decisions through data-driven insights. Participants will explore Basel credit risk principles, IFRS 9 expected credit loss concepts, regulatory examination expectations, credit monitoring frameworks, and portfolio stress testing techniques. Through interactive exercises, real-world case studies, and industry examples, participants will develop the capability to enhance credit governance, loan recovery strategies, risk mitigation frameworks, and overall banking resilience.

Programme Curriculum

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Course Duration

5 days

Course Objectives

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

1. Develop advanced loan review frameworks aligned with modern banking risk management standards.
2. Strengthen credit risk assessment and portfolio monitoring capabilities.
3. Apply effective loan examination techniques to identify credit weaknesses.
4. Understand regulatory compliance requirements for loan review functions.
5. Improve loan underwriting quality and credit decision-making processes.
6. Implement early warning indicators and credit risk analytics.
7. Conduct comprehensive commercial and retail loan portfolio reviews.
8. Evaluate borrower financial performance and repayment capacity.
9. Apply IFRS 9 expected credit loss methodologies in loan reviews.
10. Enhance problem loan identification and remedial management strategies.
11. Use data analytics and technology-driven approaches for credit reviews.
12. Strengthen loan governance, documentation, and audit readiness.
13. Build sustainable credit risk management and banking resilience frameworks.

Target Audience

1. Credit Risk Managers and Credit Analysts
2. Loan Review Officers and Portfolio Managers
3. Banking Risk Management Professionals
4. Internal Auditors and Compliance Officers
5. Relationship Managers and Lending Officers
6. Banking Supervisors and Regulators
7. Financial Controllers and Treasury Professionals
8. Senior Banking Executives and Decision Makers

Course Modules

Module 1: Fundamentals of Loan Review and Credit Risk Management

- Understanding the purpose and importance of independent loan reviews.
- Role of loan review functions in banking risk governance.
- Key principles of effective credit risk management.

- Loan review lifecycle and examination processes.
- Building a risk-focused loan review framework.
- **Case Study:** Reviewing a bank's SME lending portfolio after rising loan defaults and identifying weaknesses in credit approval practices.

Module 2: Loan Portfolio Analysis and Risk Assessment Techniques

- Evaluating loan portfolio composition and concentration risks.
- Measuring portfolio quality using credit risk indicators.
- Assessing sector, geographic, and borrower concentration exposure.
- Performing portfolio segmentation and risk classification.
- Applying credit risk analytics for decision-making.
- **Case Study:** Analyzing a commercial bank's concentrated real estate loan portfolio during an economic downturn.

Module 3: Credit File Review and Documentation Assessment

- Reviewing loan applications and approval documentation.
- Assessing credit analysis quality and supporting evidence.
- Identifying documentation gaps and compliance issues.
- Evaluating collateral and security documentation.
- Reviewing loan covenant monitoring practices.
- **Case Study:** Conducting a credit file review that identifies incomplete collateral records and weak borrower assessment.

Module 4: Loan Underwriting Review and Credit Decision Evaluation

- Assessing borrower repayment capacity and financial strength.
- Reviewing lending policies and approval authority limits.
- Evaluating financial statement analysis techniques.
- Identifying weaknesses in credit underwriting models.
- Improving credit approval and risk-based pricing approaches.
- **Case Study:** Evaluating why a corporate loan portfolio experienced high defaults due to poor underwriting standards.

Module 5: Problem Loans, Classification and Early Warning Systems

- Identifying signs of deteriorating credit quality.
- Understanding loan grading and classification systems.
- Developing effective early warning indicators.
- Reviewing non-performing loan management strategies.
- Supporting loan restructuring and recovery decisions.
- **Case Study:** Creating an early warning framework that helped a bank reduce emerging non-performing loans.

Module 6: Regulatory Compliance, IFRS 9 and Loan Review Standards

- Understanding regulatory expectations for loan reviews.
- Applying Basel credit risk management principles.
- Reviewing IFRS 9 expected credit loss models.
- Assessing loan provisioning and impairment processes.

- Preparing for regulatory inspections and examinations.
- **Case Study:** Assessing a bank's loan loss provisioning approach against IFRS 9 requirements.

Module 7: Technology, Data Analytics and Digital Loan Review

- Using banking analytics tools for portfolio monitoring.
- Applying artificial intelligence in credit risk reviews.
- Leveraging automation for loan review processes.
- Using dashboards for credit risk reporting.
- Improving decision-making through predictive analytics.
- **Case Study:** Implementing a digital loan monitoring dashboard to identify high-risk borrowers earlier.

Module 8: Advanced Loan Review Strategies and Best Practices

- Developing enterprise-wide loan review programs.
- Integrating loan reviews with risk management frameworks.
- Improving credit governance and accountability.
- Conducting stress testing and scenario analysis.
- Creating continuous improvement strategies for loan quality.
- **Case Study:** Designing a comprehensive loan review transformation program for a growing retail bank.

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
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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