SME Lending Excellence 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 highly competitive and rapidly evolving financial ecosystem, SME Lending Excellence has become a critical driver of sustainable banking growth, financial inclusion, and economic development. Small and Medium Enterprises (SMEs) represent a significant portion of global GDP and employment, making them a strategic priority for banks seeking portfolio diversification, revenue optimization, and risk-adjusted returns. SME Lending Excellence for Banks Training Course equips banking professionals with cutting-edge knowledge on credit risk assessment, digital lending platforms, data-driven underwriting, and SME portfolio management.

With the rise of fintech innovation, AI-driven credit scoring, open banking, and alternative data analytics, SME lending is undergoing a transformative shift. Banks must adopt agile credit frameworks, customer-centric lending models, ESG-aligned financing strategies, and regulatory compliance best practices to remain competitive. This course provides practical insights, real-world case studies, and advanced methodologies to build high-performing SME lending portfolios while minimizing credit risk and enhancing profitability.

Programme Curriculum

SME Lending Excellence for Banks Training Course

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Course Duration

5 days

Course Objectives

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

1. Master SME credit risk assessment frameworks using advanced analytics
2. Apply AI-powered credit scoring models for SME lending decisions
3. Design customer-centric SME lending products aligned with market demand
4. Implement digital lending transformation strategies
5. Enhance loan portfolio diversification and risk mitigation techniques
6. Leverage alternative data and fintech integrations for underwriting
7. Strengthen regulatory compliance and KYC/AML frameworks
8. Optimize loan structuring and pricing strategies for SMEs
9. Improve non-performing loan (NPL) management and recovery strategies
10. Develop ESG-focused SME financing solutions
11. Utilize data-driven decision-making in credit approvals
12. Enhance relationship management and SME client engagement
13. Build scalable SME lending operating models for sustainable growth

Target Audience

1. SME Relationship Managers
2. Credit Analysts and Risk Officers
3. Commercial Banking Professionals
4. Loan Officers and Underwriters
5. Branch Managers and Business Heads
6. Risk and Compliance Professionals
7. Digital Banking and Fintech Teams
8. Banking Executives involved in SME portfolio growth

Course Modules

Module 1: SME Banking Landscape & Market Dynamics

- Overview of SME sector and economic impact
- SME segmentation and customer profiling
- Market trends-**digital lending, fintech disruption**
- Competitive benchmarking strategies
- *Case Study:* SME banking in emerging markets

Module 2: SME Credit Risk Assessment & Underwriting

- Financial statement analysis for SMEs

- Cash flow-based lending techniques
- Risk rating models and scorecards
- Collateral evaluation and security structuring
- *Case Study:* Credit assessment of a high-growth SME

Module 3: Digital Lending & Fintech Integration

- Digital loan origination systems (LOS)
- AI and machine learning in credit decisions
- Open banking and API ecosystems
- Alternative data
- *Case Study:* Fintech partnership improving loan approvals

Module 4: SME Loan Structuring & Pricing

- Loan structuring techniques
- Risk-based pricing models
- Working capital vs term loans
- Trade finance solutions for SMEs
- *Case Study:* Structuring a multi-product SME facility

Module 5: Portfolio Management & Risk Monitoring

- Portfolio diversification strategies
- Early warning signals and risk indicators
- Stress testing and scenario analysis
- Credit portfolio analytics dashboards
- *Case Study:* Managing sector concentration risk

Module 6: Non-Performing Loans (NPL) & Recovery

- NPL identification and classification
- Loan restructuring strategies
- Recovery and collections best practices
- Legal and regulatory considerations
- *Case Study:* Successful SME loan recovery strategy

Module 7: Regulatory Compliance & ESG in SME Lending

- KYC, AML, and regulatory frameworks
- Basel guidelines for SME lending
- ESG and sustainable finance integration
- Responsible lending practices
- *Case Study:* ESG financing for green SMEs

Module 8: Customer Experience & Relationship Management

- SME client acquisition strategies
- Customer journey mapping
- Relationship management best practices
- Cross-selling and upselling opportunities
- *Case Study:* Building long-term SME client loyalty

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