

CREDIT STRUCTURING AND RISK MANAGEMENT

Two-Day Training Program



NOV 11-12, 2026



9 AM - 5 PM



NIBAF, PAKISTAN (ISLAMABAD)

LEARNING OBJECTIVES

By the end of the program, participants will be able to:

- Understand the fundamentals of credit risk management.
- Conduct effective credit analysis and borrower assessment.
- Structure appropriate financing facilities according to clients' requirements.
- Identify, assess, monitor and mitigate key credit risks.
- Apply relevant State Bank of Pakistan prudential regulations.
- Strengthen credit monitoring and early warning systems.
- Improve decision-making in credit approval processes.

TARGET AUDIENCE

This program is designed for:

- Relationship Managers
- Credit Officers and Analysts
- Branch Managers
- Risk Management Professionals
- Corporate and SME Bankers
- Internal Auditors
- Credit Administration Staff
- Management Trainees

CONTENT OUTLINE

- Overview of Credit Risk Management
- Credit Risk Governance Framework
- Understanding Borrowers and Industries
- Credit Analysis and the Seven Cs of Credit
- Financial Statement Analysis
- Credit Structuring Techniques
- Collateral Management
- Credit Risk Rating and Internal Assessment
- State Bank of Pakistan Prudential Regulations
- Credit Approval Process
- Credit Monitoring and Portfolio Management
- Early Warning Signals and Problem Loan Management
- Credit Risk Mitigation Techniques
- Emerging Trends in Credit Risk
- Integrated Case Study

TRAINER

Faheem Ahmed Qureshi

Carrying well-rounded experience of over 30 years in both Central and Commercial Banking, comprising Bank Inspection, Credit/Risk Management, Consumer Banking, Corporate Leasing, Internal Audit, and Institutional Sales. Proven track record of leadership skills, customer relationship management, team management, and training. Served as former Country Head and Head of Credit at Askari Bank in addition to diverse corporate and investment banking experience.

FEE: PKR 36,000 PLUS TAX



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