

CREDIT RISK ANALYSIS

LEARNING OBJECTIVES

By the end of the training program, Participants will be able to analyze borrower financials, assign risk ratings, structure facilities with appropriate safeguards, and identify early signs of stress.



COURSE CONTENTS

Welcome and Credit Risk Foundations

- Types of credit risk: default, concentration, counterparty, country
- The credit cycle and the role of credit in bank profitability

Borrower Analysis

- The 5 Cs of credit (Character, Capacity, Capital, Collateral, Conditions)
- Financial statement analysis: liquidity, leverage, profitability, coverage
- Cash flow analysis

Credit Rating and Scoring

- Internal rating models vs. external ratings
- Qualitative vs. quantitative factors

Structuring and Mitigating Risk

- Loan structuring: tenor, pricing, covenants
- Collateral types, valuation, Guarantees, Security Perfection etc.
- Risk-based pricing

Monitoring, Early Warning and NPAs

- Early warning signals and watchlists
- Loan classification & Provisioning

TARGET AUDIENCE

- Relationship Managers
- Credit/CAD/ Retail Officer
- Branch Managers
- Compliance/Audit/Risk Officers

FACILITATOR

Mr. Imran Ali Soomro

Mr. Imran Ali Soomro is a dedicated banking professional, with an experience exceeding two decades, he is, presently, serving as an Executive Trainer at NBP Staff College, Karachi. His expertise remains with Credit Risk Analysis and Mitigation but also imparts training in other banking disciplines including Financial Risk Analysis, Investment Banking, Corporate Banking, Credit Administration, Operational Risk Management, Compliance Risk Management etc.

Being the market trainer, he also serves at different platforms encompassing IBP, NIBAF, NAB, SME Bank, Sukkur IBA, SZABIST and NBP JNMDC, Karachi, where he inculcates his expertise to both domestic and international banking professionals. He has also been adjunct faculty member at Sukkur IBA and SZABIST Hyderabad, since 2008.

