Commercial Lending 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 digitally transforming banking landscape, Commercial Lending has become a strategic growth driver for financial institutions seeking portfolio diversification, revenue optimization, and risk-adjusted returns. Commercial Lending for Banks Training Course is designed to equip banking professionals with advanced knowledge and practical skills in credit risk management, loan structuring, SME financing, corporate lending, and regulatory compliance. Participants will gain deep insights into end-to-end lending lifecycle management, including borrower assessment, credit underwriting, financial analysis, and loan monitoring using modern tools and data-driven decision-making frameworks.

With increasing focus on sustainable finance, ESG lending, fintech integration, and digital credit platforms, banks must adopt agile and innovative approaches to commercial lending. This course integrates real-world case studies, emerging market trends, Basel III/IV regulatory frameworks, and AI-powered credit analytics to enhance participants’ ability to make informed lending decisions. It empowers professionals to improve credit quality, minimize non-performing loans (NPLs), and drive profitable lending growth in a dynamic financial ecosystem.

Programme Curriculum

Commercial Lending for Banks Training Course

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Course Duration

5 days

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

1. Master commercial credit risk assessment and mitigation strategies
2. Analyze financial statements using advanced credit analytics techniques
3. Apply risk-based pricing models and profitability analysis
4. Structure corporate and SME loan facilities with optimal terms
5. Understand Basel III/IV compliance and regulatory capital requirements
6. Implement AI-driven credit scoring and digital lending tools
7. Enhance loan portfolio management and diversification strategies
8. Identify early warning signals and manage distressed assets
9. Optimize collateral management and credit security frameworks
10. Strengthen relationship management and client acquisition strategies
11. Integrate ESG factors into commercial lending decisions
12. Improve loan documentation, legal compliance, and governance
13. Develop high-performance lending strategies for sustainable growth

Target Audience

1. Commercial Lending Officers and Credit Analysts
2. Relationship Managers
3. Risk Management Professionals
4. Credit Underwriters and Loan Officers
5. Banking Operations and Compliance Officers
6. Treasury and Financial Analysts
7. Branch Managers and Banking Executives
8. Fintech and Digital Lending Specialists

Course Modules

Module 1: Fundamentals of Commercial Lending

- Overview of commercial lending ecosystem
- Types of commercial loans and products
- Lending lifecycle and credit process
- Key stakeholders in lending operations
- Regulatory environment and compliance
- *Case Study:* Structuring a working capital loan for an SME client

Module 2: Financial Statement Analysis & Creditworthiness

- Income statement, balance sheet, cash flow analysis
- Ratio analysis and financial health indicators
- Cash flow-based lending approaches
- Industry benchmarking techniques
- Credit scoring models
- *Case Study:* ????? creditworthiness of a mid-sized manufacturing firm

Module 3: Credit Risk Management

- Risk identification and assessment frameworks
- Probability of default (PD) and loss given default (LGD)
- Risk rating systems and internal models
- Credit risk mitigation strategies
- Portfolio risk monitoring
- *Case Study:* Managing sector concentration risk in a loan portfolio

Module 4: Loan Structuring & Pricing

- Structuring term loans, revolving credit, and syndications
- Risk-based pricing strategies
- Loan covenants and conditions
- Interest rate models and benchmarking
- Profitability and return analysis
- *Case Study:* Pricing a corporate loan with risk-adjusted returns

Module 5: Collateral & Security Management

- Types of collateral and valuation methods
- Legal frameworks and enforceability
- Collateral risk assessment
- Security documentation and perfection
- Monitoring collateral performance
- *Case Study:* Collateral evaluation in real estate-backed lending

Module 6: Loan Documentation & Compliance

- Key legal documents in lending
- Regulatory compliance
- Anti-money laundering (AML) in lending
- Credit policies and governance
- Audit and reporting standards
- *Case Study:* Compliance failure and its impact on loan recovery

Module 7: Monitoring, Recovery & NPL Management

- Loan monitoring techniques and tools
- Early warning signals and triggers
- Non-performing loan (NPL) management
- Restructuring and recovery strategies
- Legal recovery processes
- *Case Study:* Turning around a distressed commercial loan

Module 8: Digital Lending & Future Trends

- Fintech innovations in commercial lending
- AI and machine learning in credit decisions
- Digital onboarding and e-KYC
- ESG and sustainable lending practices
- commercial banking trends
- *Case Study:* Implementing AI-based credit scoring in SME lending

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
07 Sep 2026	11 Sep 2026	Online	$1,000
07 Sep 2026	11 Sep 2026	Physical	$1,500
14 Sep 2026	18 Sep 2026	Online	$1,000
14 Sep 2026	18 Sep 2026	Physical	$1,500
21 Sep 2026	25 Sep 2026	Online	$1,000
21 Sep 2026	25 Sep 2026	Physical	$1,500
28 Sep 2026	02 Oct 2026	Online	$1,000
28 Sep 2026	02 Oct 2026	Physical	$1,500

Ready to enroll or request a customized program? Book online or contact us:

Register Online Now

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