Credit Portfolio Management Training Course

Professional Development Training Course Outline

Category	ACCOUNTING & FINANCE	**Duration**	5 Days
Base Fee	$1,500 USD	**Delivery Mode**	Online / On-site Hybrid

Course Introduction

Credit Portfolio Management Training is a specialized financial program designed to equip professionals with advanced skills in credit risk analysis, portfolio optimization, and strategic lending decisions. In today's dynamic banking and financial services industry, effective credit portfolio management is essential for minimizing default risk, improving asset quality, and maximizing profitability. Credit Portfolio Management Training Course integrates modern credit risk frameworks, regulatory compliance standards, and data-driven decision-making tools used in global financial markets.

The training also focuses on strengthening institutional resilience through robust credit monitoring systems, diversification strategies, and stress testing techniques. Participants will gain deep insights into credit lifecycle management, non-performing loan (NPL) reduction strategies, and portfolio performance enhancement using globally accepted financial models and best practices.

Programme Curriculum

Credit Portfolio Management Training Course

Introduction

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Course Objectives

1. Master credit portfolio management strategies for banking and financial institutions
2. Understand advanced credit risk assessment and mitigation techniques
3. Apply portfolio diversification models to reduce default exposure
4. Analyze loan performance using data-driven credit analytics tools
5. Implement Basel III and Basel IV regulatory compliance frameworks
6. Develop effective non-performing loan (NPL) management strategies
7. Optimize credit allocation for improved profitability and risk balance
8. Strengthen decision-making using credit scoring and rating systems
9. Integrate ESG (Environmental, Social, Governance) factors in credit decisions
10. Enhance stress testing and scenario analysis capabilities
11. Improve credit monitoring and early warning systems
12. Build strategic credit restructuring and recovery frameworks
13. Leverage fintech and AI-driven credit portfolio management solutions

Organizational Benefits

- Improved credit risk control and reduced loan default rates
- Enhanced profitability through optimized credit allocation
- Stronger compliance with global banking regulations
- Better financial forecasting and portfolio stability
- Increased efficiency in loan approval and monitoring processes
- Reduced exposure to non-performing loans (NPLs)
- Strengthened decision-making through analytics and AI tools
- Improved investor and stakeholder confidence
- Enhanced liquidity and capital adequacy management
- Competitive advantage in financial markets

Target Audiences

- Credit analysts and risk managers
- Bank lending officers and loan portfolio managers
- Financial analysts and investment managers
- Corporate finance professionals
- Central bank and regulatory staff
- Accounting and audit professionals
- Fintech and credit scoring specialists
- MBA finance students and researchers

Course Duration: 5 days

Course Modules

Module 1: Fundamentals of Credit Portfolio Management

- Overview of credit portfolio management concepts
- Structure of credit portfolios in financial institutions
- Role of credit risk in portfolio performance
- Credit lifecycle and loan management process
- Global case study: JPMorgan Chase credit portfolio strategy
- Introduction to credit risk-return optimization models

Module 2: Credit Risk Assessment and Analysis

- Credit risk identification techniques
- Financial statement analysis for borrowers
- Creditworthiness evaluation models
- Probability of default (PD) estimation
- Global case study: HSBC credit risk framework
- Use of credit scoring systems in lending decisions

Module 3: Portfolio Diversification Strategies

- Importance of diversification in credit portfolios
- Sectoral and geographic diversification methods
- Risk concentration analysis
- Correlation in credit exposures
- Global case study: Deutsche Bank portfolio diversification approach
- Techniques to balance risk and return

Module 4: Regulatory Frameworks and Compliance

- Overview of Basel III and Basel IV standards
- Capital adequacy requirements
- Credit risk-weighted assets (RWA) calculation
- Regulatory reporting requirements
- Global case study: European banking compliance reforms
- Impact of regulations on credit portfolio strategy

Module 5: Non-Performing Loan (NPL) Management

- Identification of non-performing loans
- NPL recovery strategies and restructuring

- Debt workout solutions
- Early warning systems for loan defaults
- Global case study: Indian banking NPL resolution framework
- Asset quality improvement techniques

Module 6: Credit Portfolio Optimization

- Risk-return optimization models
- Portfolio performance measurement techniques
- Value-at-risk (VaR) in credit portfolios
- Capital allocation strategies
- Global case study: Citibank credit optimization model
- Use of quantitative analytics in portfolio decisions

Module 7: Stress Testing and Scenario Analysis

- Importance of stress testing in credit portfolios
- Macroeconomic scenario analysis
- Sensitivity analysis techniques
- Credit loss forecasting models
- Global case study: IMF stress testing frameworks
- Risk mitigation under economic downturns

Module 8: Digital Transformation in Credit Management

- Role of AI and machine learning in credit scoring
- Big data analytics in credit portfolio management
- Fintech innovations in lending systems
- Automated credit decision systems
- Global case study: Ant Group digital credit ecosystem
- Future trends in credit risk technology

Training Methodology

- Instructor-led interactive classroom sessions
- Real-world case study analysis and group discussions
- Hands-on financial modeling exercises
- Industry-based simulations and role plays
- Data-driven credit risk assessment workshops
- Practical portfolio optimization assignments
- Digital tools and fintech platform demonstrations

Register as a group from 3 participants for a Discount

Send us an email: info@fineskilltrainingcenter.com 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 a s to enable us prepare better for you.

Upcoming Scheduled Sessions

Start Date	End Date	Location	Price
07 Sep 2026	11 Sep 2026	Physical	$1,500
14 Sep 2026	18 Sep 2026	Physical	$1,500
21 Sep 2026	25 Sep 2026	Physical	$1,500
28 Sep 2026	02 Oct 2026	Physical	$1,500
05 Oct 2026	09 Oct 2026	Physical	$1,500
12 Oct 2026	16 Oct 2026	Physical	$1,500
19 Oct 2026	23 Oct 2026	Physical	$1,500

Start Date	End Date	Location	Price
26 Oct 2026	30 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