Loan Structuring in Banking 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

Loan Structuring in Banking Training Course is designed to equip banking professionals with advanced skills in credit analysis, loan architecture, risk-based lending, financial modelling, and sustainable lending practices. In today's rapidly evolving financial landscape, banks require experts who can design optimized loan structures, balance risk and return, enhance portfolio quality, and support strategic business growth. This course focuses on modern commercial lending strategies, corporate finance techniques, credit risk management frameworks, regulatory compliance, and customer-centric financing solutions.

With increasing demand for data-driven lending, responsible finance, digital credit assessment, and innovative financing solutions, effective loan structuring has become a critical capability for banking institutions. Participants will learn how to evaluate borrower requirements, structure facilities, negotiate loan terms, develop repayment mechanisms, manage collateral strategies, and align lending decisions with Basel standards, regulatory expectations, and profitability objectives. Through practical exercises and global banking case studies, learners will gain the expertise required to create high-quality loan solutions that strengthen financial performance and minimize credit risks.

Programme Curriculum

Loan Structuring in Banking Training Course

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Course Duration

5 days

Course Objectives

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

1. Understand advanced loan structuring principles and strategic lending frameworks.
2. Develop skills in credit assessment, borrower evaluation, and financial due diligence.
3. Apply risk-based lending methodologies to optimize loan decisions.
4. Design effective commercial, corporate, and retail loan structures.
5. Analyze borrower financial statements using financial modelling techniques.
6. Improve credit risk management and loan portfolio quality.
7. Structure loans using appropriate security, collateral, and covenant strategies.
8. Apply Basel III/IV principles and regulatory compliance requirements.
9. Understand modern sustainable finance and ESG-linked lending structures.
10. Enhance skills in loan pricing, profitability analysis, and interest rate management.
11. Manage complex financing arrangements including syndicated and structured loans.
12. Use technology-driven approaches including AI-enabled credit analytics and digital lending platforms.
13. Develop strategic capabilities for future-ready banking and responsible lending practices.

Target Audience

1. Corporate banking managers and relationship officers.
2. Credit analysts and loan officers.
3. Risk management professionals.
4. Commercial lending specialists.
5. Banking executives and branch managers.
6. Financial analysts and treasury professionals.
7. Compliance and regulatory professionals.
8. Professionals involved in credit approval and portfolio management.

Course Modules

Module 1: Fundamentals of Loan Structuring and Banking Credit Strategy

- Principles and objectives of effective loan structuring.
- Understanding borrower needs and financing requirements.
- Loan lifecycle management and credit decision processes.
- Relationship between lending strategy and bank profitability.
- **Case Study:** Structuring a growth financing loan for a mid-sized manufacturing company.

Module 2: Credit Analysis and Borrower Assessment

- Evaluating borrower financial strength and creditworthiness.
- Financial statement analysis and cash flow assessment.
- Understanding industry risks and business models.
- Applying credit scoring and rating methodologies.
- **Case Study:** Credit assessment of a corporate borrower seeking expansion funding.

Module 3: Designing Effective Loan Structures

- Selecting appropriate loan types and financing instruments.
- Structuring repayment schedules and cash flow alignment.
- Loan tenor, pricing, fees, and profitability considerations.
- Matching loan structures with borrower objectives.
- **Case Study:** Designing a customized financing package for a growing enterprise.

Module 4: Collateral Management, Security and Loan Covenants

- Understanding collateral valuation and security structures.
- Types of guarantees and credit enhancements.
- Designing effective financial and operational covenants.
- Managing collateral risk and documentation requirements.
- **Case Study:** Restructuring a secured loan facility after borrower financial stress.

Module 5: Advanced Corporate and Structured Lending

- Principles of corporate lending and complex financing.
- Syndicated loans and multi-bank financing arrangements.
- Project finance and infrastructure lending structures.
- Acquisition finance and leveraged lending concepts.
- **Case Study:** Structuring a syndicated loan for a large infrastructure project.

Module 6: Loan Pricing, Risk Management and Regulatory Compliance

- Risk-based pricing strategies and profitability analysis.
- Measuring credit risk and expected losses.
- Basel III/IV capital requirements and lending impact.
- Regulatory compliance in loan approval processes.
- **Case Study:** Adjusting loan pricing based on changing risk profiles.

Module 7: Digital Lending, AI Analytics and Sustainable Finance

- Digital transformation in loan origination and approval.
- Artificial intelligence in credit assessment.
- Data analytics for predictive lending decisions.
- ESG factors in modern loan structuring.
- **Case Study:** Implementing AI-based lending decisions for a digital bank.

Module 8: Loan Restructuring, Recovery and Future Banking Trends

- Identifying early warning indicators of loan distress.
- Loan restructuring and refinancing strategies.
- Managing non-performing loans (NPLs).
- Recovery planning and customer relationship management.

- **Case Study:** Revitalizing a distressed corporate loan portfolio.

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

Start Date	End Date	Location	Price
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