

## Intermediate Credit Appraisal and Processing

Baku (Azerbaijan) 13 - 17 July 2026



www.blackbird-training.com -



## Intermediate Credit Appraisal and Processing

Code: FA28 From: 13 - 17 July 2026 City: Baku (Azerbaijan) Fees: 4400 Pound

### Introduction

The Intermediate Credit Appraisal and Processing course is meticulously designed to provide participants with a comprehensive understanding of modern and advanced techniques and concepts related to the credit appraisal process. This credit appraisal course aims to equip participants with the necessary knowledge and skills to effectively assess the creditworthiness of borrowers, analyze financial statements, evaluate risks, and process credit applications.

By delving into advanced credit appraisal techniques and credit appraisal methods, participants will gain a solid foundation in making informed credit decisions. This training is essential for professionals seeking to enhance their expertise in credit intermediation, especially in navigating complex intermediate credit agreements and understanding the nuances of depository credit intermediation.

## **Course Objectives**

This course aims to:

- Provide a comprehensive understanding of what is credit appraisal process and its role in financial institutions.
- Introduce advanced credit appraisal techniques and methods to assess borrower creditworthiness.
- Develop skills to analyze financial statements using ratio and cash flow analysis.
- Equip participants with the tools to evaluate various risks associated with credit transactions.
- Explore the legal and regulatory framework governing the credit appraisal process.
- Introduce best credit processing practices for efficient credit application management.
- Teach techniques for managing credit portfolios effectively and mitigating risks.
- Clarify the credit intermediation meaning and its practical application in financial institutions.

### Course Outlines

### Day 1: Introduction to Credit Appraisal and Processing

- The role and importance of the credit appraisal process.
- Overview of what is credit appraisal process and its key steps.
- Key stakeholders involved in credit appraisal and decision-making.
- Legal and regulatory framework influencing credit appraisal methods.

### Day 2: Financial Analysis for Credit Appraisal

- Understanding financial statements and their significance in credit appraisal.
- Ratio analysis as a critical tool in credit appraisal techniques.





- Cash flow analysis for evaluating financial health.
- Assessing the creditworthiness of borrowers using credit appraisal methods.

### Day 3: Credit Risk Assessment

- Types of credit risks in the lending process.
- Quantitative and qualitative credit appraisal techniques for risk assessment.
- Industry and business risk analysis to enhance credit decisions.
- Collateral evaluation and risk mitigation strategies.

### Day 4: Credit Application Processing

- Documentation requirements and best credit processing practices.
- Understanding and applying credit scoring models.
- The credit appraisal process in decision-making and approvals.
- Procedures for credit approval, disbursement, and compliance.

### Day 5: Credit Portfolio Management

- Monitoring and tracking credit exposures.
- Identifying early warning signals and implementing remedial measures.
- Loan recovery, restructuring, and managing defaults.
- Techniques for managing credit risk within a portfolio and ensuring sustainable credit intermediation.

### Why Attend this Course: Wins & Losses!

- Gain a deep understanding of the credit appraisal definition and its critical role in financial decision-making.
- Master advanced credit appraisal techniques to assess borrower creditworthiness effectively.
- Learn best credit processing practices to streamline credit application workflows.
- Understand the credit intermediation meaning and its application in various financial contexts.
- Navigate complex intermediate credit agreements with confidence.
- Enhance your ability to manage credit portfolios and mitigate risks efficiently.
- Prepare for roles in credit intermediation and improve your standing as a credit appraisal professional.

### Conclusion

By participating in this credit appraisal course, individuals will gain a deep understanding of the credit appraisal definition and the credit intermediation meaning. Participants will also learn best practices in credit processing, enabling them to excel in roles that involve credit intermediation and effectively manage intermediate credit agreements.

This comprehensive training prepares participants for successful careers in financial institutions, enhancing their ability to make sound credit decisions and manage credit portfolios efficiently. Whether you're looking to specialize in credit appraisal or broaden your knowledge of credit intermediation, this course provides the tools and knowledge needed for professional growth.





## **Blackbird Training Cities**

## Europe



Malaga (Spain)



Sarajevo (Bosnia and Herzegovarsa)ais (Portugal)





Glasgow (Scotland)



Edinburgh (UK)



Oslo (Norway)



Annecy (France)



Bordeax (France)



Copenhagen (Denmark)



Birmingham (UK)



Lyon (France)



Moscow (Russia)



Stockholm (Sweden)



Podgorica (Montenegro)



Batumi (Georgia)



Salzburg (Austria)



Florence (Italy)



London (UK)



Istanbul (Turkey)





Düsseldorf (Germany)



Paris (France)



Athens(Greece)



Barcelona (Spain)



Munich (Germany)



Geneva (Switzerland)



Prague (Czech)



Vienna (Austria)



Rome (Italy)



Brussels (Belgium)



Madrid (Spain)



Berlin (Germany)



Lisbon (Portugal)



Zurich (Switzerland)



Manchester (UK)



Milan (Italy)





## **Blackbird Training Cities**

### **USA & Canada**



Los Angeles (USA)



Orlando, Florida (USA)



Online



Phoenix, Arizona (USA)



Houston, Texas (USA)



Boston, MA (USA)



Washington (USA)



Miami, Florida (USA)



New York City (USA)



Seattle, Washington (USA)



Washington DC (USA)



In House



Jersey, New Jersey (USA)

Toronto (Canada)

## **ASIA**



Baku (Azerbaijan) (Thailand)



Maldives (Maldives)



Doha (Qatar)



Manila (Philippines)



Bali (Indonesia)



Bangkok



Beijing (China)



Singapore (Singapore)



Sydney



Tokyo (Japan)



Jeddah (KSA)



Riyadh(KSA)



Melbourne (Australia) (Kuwait)



Phuket (Thailand)



Shanghai (China)



Dubai (UAE)



Kuala Lumpur (Malaysia)



Kuwait City



Seoul (South Korea)



Pulau Ujong (Singapore)



Irbid (Jordan)



Jakarta (Indonesia)



UK Traininig

Amman (Jordan)



Beirut





# **Blackbird Training Cities**

## **AFRICA**



Kigali (Rwanda)



Cape Town (South Africa)



Accra (Ghana)



Lagos (Nigeria)



Marrakesh (Morocco)



Nairobi (Kenya)



Zanzibar (Tanzania)



Tangier (Morocco)



Cairo (Egypt)



Sharm El-Sheikh (Egypt)



Casablanca (Morocco)



Tunis (Tunisia)







# **Blackbird Training Clients**



MANNAI Trading
Company WLL,
Qatar



Alumina Corporation **Guinea** 



Booking.com Netherlands



Oxfam GB International Organization, Yemen



Capital Markets Authority, **Kuwait** 



rsmith Petroman Oil Limited Oatar Na Nigeria (O





Qatar Foundation, **Qatar** 



AFRICAN UNION ADVISORY BOARD ON CORRUPTION, Tanzania



KFAS **Kuwait** 



Reserve Bank of Malawi, **Malawi** 



Central Bank of Nigeria



Ministry of Interior, KSA



Mabruk Oil Company **Libya** 



Saudi Electricity Company,



BADAN PENGELOLA KEUANGAN Haji, Indonesia



Italy



ENI CORPORATE UNIVERSITY, Italy



Gulf Bank Kuwait



General Organization for Social Insurance KSA



Defence Space Administration **Nigeria** 



National Industries Group (Holding), Kuwait



Hamad Medical Corporation, **Qatar** 



USAID **Pakistan** 



STC Solutions, **KSA** 



North Oil company,



EKO Electricity



Oman Broadband



UN.







## **Blackbird Training Categories**

## Management & Admin

Entertainment & Leisure

Professional Skills

Finance, Accounting, Budgeting

Media & Public Relations

**Project Management** 

**Human Resources** 

Audit & Quality Assurance

Marketing, Sales, Customer Service

Secretary & Admin

Supply Chain & Logistics

Management & Leadership

Agile and Elevation

### **Technical Courses**

Artificial Intelligence (AI)

Hospital Management

**Public Sector** 

Special Workshops

Oil & Gas Engineering

Telecom Engineering

IT & IT Engineering

Health & Safety

Law and Contract Management

Customs & Safety

**UK Traininig** 

Aviation

C-Suite Training





+44 7401 1773 35 +44 7480 775526

Sales@blackbird-training.com

www.blackbird-training.com

