

## Intermediate Credit Appraisal and Processing

*Baku (Azerbaijan)*

*14 - 18 July 2025*

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## Intermediate Credit Appraisal and Processing

Code: FA28 From: 14 - 18 July 2025 City: Baku (Azerbaijan) Fees: 4400 Pound

### Introduction

The Intermediate Credit Appraisal and Processing course is designed to provide participants with a comprehensive understanding of modern and advanced techniques and concepts related to the credit appraisal process. This 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 the end of the course, participants will have a solid foundation in credit appraisal, enabling them to make informed credit decisions.

### Course Objectives

- Understand the role and importance of credit appraisal and processing in financial institutions.
- Gain knowledge of advanced credit appraisal techniques and concepts.
- Develop skills to analyze financial statements and assess the creditworthiness of borrowers.
- Learn how to evaluate different types of risks associated with credit transactions.
- Understand the legal and regulatory framework governing the credit appraisal process.
- Acquire knowledge of best practices in credit application processing.
- Explore techniques for managing credit portfolios effectively.

### Course Outlines

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

- Role and importance of the credit appraisal process.
- Overview of the credit appraisal process and its key steps.
- Key stakeholders involved in credit appraisal.
- Legal and regulatory framework for credit appraisal.

#### Day 2: Financial Analysis for Credit Appraisal

- Understanding financial statements.
- Ratio analysis and its application in credit appraisal.
- Cash flow analysis and its significance.
- Assessing the creditworthiness of borrowers.

#### Day 3: Credit Risk Assessment

- Types of credit risks.
- Quantitative and qualitative methods for credit risk assessment.
- Industry and business risk analysis.

A graphic of a chessboard with several chess pieces (a king, a queen, a rook, and a pawn) on it, set against a background of concentric circles. The text 'UK Training PARTNER' is overlaid on the right side of the chessboard.

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- Collateral evaluation and risk mitigation.

#### Day 4: Credit Application Processing

- Documentation requirements for credit applications.
- Credit scoring models.
- Credit decision-making process.
- Credit approval and disbursement procedures.

#### Day 5: Credit Portfolio Management

- Monitoring and tracking of credit exposures.
- Early warning signals and remedial measures.
- Loan recovery and restructuring.
- Techniques for managing credit risk in a portfolio.

#### Conclusion

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

This comprehensive training prepares participants for successful careers in financial institutions, enhancing their ability to make sound credit decisions and manage credit portfolios efficiently.



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