

Professional Certification in Corporate Credit Analysis & Lending

Professional Certification | 25–30 Credit Hours

1. Program Overview

Corporate lending requires more than calculating ratios or reviewing financial statements. Effective credit analysis requires bankers to understand how a business generates cash, how financial stress develops, how repayment capacity is affected by leverage and working capital, and how lending structures can protect the bank under both normal and stressed conditions.

This certification is designed to strengthen practical credit-analysis capability for banking and financial-sector professionals involved in corporate lending, credit underwriting, relationship management, risk evaluation, and credit decision-making.

2. This Program Helps Participants Answer

- 1 Should the bank lend to this borrower?
- 2 What is the borrower's real repayment capacity?
- 3 Are profits translating into actual cash flow?
- 4 What risks could weaken repayment under stress?
- 5 What covenants, collateral, and monitoring controls should the bank require?

3. Key Learning Areas

Corporate credit analysis, financial statement interpretation, cash flow assessment, repayment capacity, working capital analysis, borrower risk, stress testing, loan structuring, covenants, collateral, monitoring, and integrated credit judgment.

4. Target Participants

Credit analysts, relationship managers, corporate banking professionals, commercial banking teams, SME banking teams, credit underwriting staff, risk professionals, branch managers involved in lending decisions, banking trainees, and finance professionals moving into credit roles.

Professional Certification in Corporate Credit Analysis & Lending

Structure & Information

Professional Certification | 25–30 Credit Hours

5. Program Structure / Modules

Module	Focus	Indicative Hours
Foundations of Corporate Credit Analysis	Purpose and scope of credit analysis, corporate vs retail credit, credit analyst role, and lending-decision framework.	3
Financial Statement Analysis for Lending Decisions	Profitability, liquidity, leverage, working capital behavior, and cash flow from a lender's perspective.	5
Credit Risk Assessment & Lending Decisions	Borrower-quality assessment, repayment sustainability, business risk, and lending recommendations.	4
Forecasting, Stress Testing & Scenario Analysis	Borrower resilience under adverse conditions and weakened repayment capacity.	4
Loan Structuring, Covenants & Risk Protection	Facility structuring, collateral evaluation, covenant design, and monitoring mechanisms.	5
Capstone Integrated Credit Analysis Workshop	Case-based borrower analysis, lending judgment, and credit-committee style discussion.	4–6

6. Practical Learning Methodology

Case-based learning, financial statement interpretation exercises, cash-flow analysis workshops, stress-testing simulations, group credit discussions, covenant-design exercises, and capstone credit-committee style assessment.

7. Expected Learning Outcomes

- 1 Interpret financial statements from a lender's perspective.
- 2 Assess cash flow quality and repayment capacity.
- 3 Identify borrower, business, liquidity, and leverage risks.
- 4 Apply stress testing to evaluate repayment resilience.
- 5 Structure defensible lending recommendations with suitable covenants and monitoring controls.

8. Program Information

Course Code	C2026/01/05
Certification Type	Professional Certification
Duration	25–30 Credit Hours
Delivery Format	In-Person / Online / Hybrid, subject to institutional requirements
Recommended Cohort Size	20–35 participants
Scheduling Options	Weekday / Weekend / Customized corporate cohorts
Corporate Delivery	Available for in-house institutional delivery
Assessment Format	Case exercises, practical assessments, and capstone credit workshop
Certification Awarded By	NID Capital
Pricing	Customized corporate pricing available upon request
Note	Module hours are indicative and may be adjusted for customized corporate cohorts.