

Mayfair Specialist Courses: Credit Appraisal & Administration--Workshop



Welcome to Mayfair Training

*"To **connect** organisations and individuals to professional certified training solutions"*

Mayfair Professional Academy (MPA) is the body established to meet our vision. MPA offers three routes to certification:

- *Mayfair Certification*
 - *Mayfair Specialist Courses*
- *Business & Management Certification*
- *Professional Certification*

Each route has been specifically chosen to ensure that the diverse and wide needs of customers are met. Experience shows us that clients require outstanding academic programs, professional recognition and also bespoke customised solutions. All our solutions are focused on the knowledge and skills needed to perform in the real-world.

The challenges facing individuals and corporations are continually changing and we endeavour to focus on general management skills, business skills, and project management personal effectiveness with a focus on leading to Certification.

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Mayfair Training, Marble Arch Tower, 55-59 Bryanston Street London, W1H 7AA United Kingdom

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Mayfair Specialist Courses: Credit Appraisal & Administration--Workshop

Module Overview

This programme is part of a Specialist Provision at Mayfair Training. This programme forms part of a series of courses suitable for Employees, professionals working in this field. The programme is delivered by an experienced practitioner, who has worked, trained and helped corporation and banks to create better understanding in practices and systems.

Objectives

To develop general and legal understanding of different kinds of advances and securities.

To equip the participants with Credit Appraisal and Credit Monitoring techniques and skills.

Target

Credit Officers

Methodology

PP Presentation, Lectures – Real life case studies – Group Discussions and Practical Exercises.

Duration

This is a two day course.

Module Content

- Credit Analysis and Lending Process
- Lending Policy- Principles and practices – Safety – Purpose and its desirability – Liquidity- security – Profitability – Expediency.
- Types of borrowers – Their Legal capacity to borrow – Precautions in handling them –
- Assessment of borrower's creditworthiness – Seven C's
- Sources of credit information – Compilation of credit report.
- Security – Attributes of a good security – Classification – Primary/ collateral, Types – – Valuation of securities – Margin – Creation of charge — Practical considerations and procedural precautions in dealing with each type of security.

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- Financial statements – Calculation of ratios – Analysis and interpretation to assess borrower’s liquidity, solvency & profitability. Elements of Cash Flow Statement Interpreting Cash Flows
- Application for Advances – Checkpoints – Determination of quantum and structure of facilities – Preparation of credit proposals – Loan Pricing -- Sanction & disbursement
- Charge documents – Need – Execution – Attestation – Stamping – Registration – Modification and renewal of documents and limitation period.
- Monitoring of advances – Problem borrowing accounts – Symptoms – Causes – Sources of detection – Handling of such accounts – Stock- Statements/ Inspections – Review of facilities and advances sanctioned.
- Credit File – Its Maintenance and Importance.

Accreditation

Mayfair Certification

This course is subject to change/updates

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