Moody's ANALYTICS

Retail Lending

CREDIT RISK ASSESSMENT AND DECISION-MAKING SKILLS TO MINIMISE AND MANAGE DEFAULT RISK

DURATION

12 - 14 hours

DELIVERY CHANNEL

eLearning

Modules:

1 The Retail Lending Business

2 Evaluating the Lending Opportunity

3 The Application Process

4 Credit Verification and Analysis

5 Credit Agreement, Security and Legal Consideration

6 The Retail Lending Decision

7 Credit Risk Management

COURSE OVERVIEW & BENEFITS

Skilfully navigating the retail (consumer) credit environment requires a thorough end-to-end understanding of the borrower's needs, product solutions, and the steps you must take to properly evaluate and document the loan to protect the bank.

Moody's Analytics Retail Lending (RL) course first describes the role that consumer credit plays within the bank and community, and then provides participants with tools and techniques for identifying your customer's borrowing needs. It includes a decision-making framework to evaluate the borrower's financial strength and risks. It also helps you to readily identify affordable, customer-centric financing solutions so that you can make effective credit decisions. Furthermore, you will learn how to design an effective debt collection and monitoring strategy for the retail lending portfolio. And, finally, the course explains how to help your organisation recognise the potential for loan losses sooner and improve its debt recovery process while minimising the cost of recovery.

Underpinning the entire course is a practical lending scenario designed to help you apply your knowledge and link concepts together as you progress though each lesson.

Digital transformation is covered throughout the course so that Bankers can leverage evolving technological trends to improve their productivity and decision-making.

The course is delivered in a "bite-size," on-demand format. It includes a range of activities and job aids that create an engaging and enjoyable learning experience and that will make it easy to transfer the skills learn to the job.

LEARNING OBJECTIVE

Deepen your understanding of the end-to-end retail credit analysis, underwriting, and documentation processes, as well as loan performance and recovery management, so that you can better meet your customers' financing needs and minimise your organisation's exposure to default risk.

COMPETENCIES GAINED

Participants will be able to:

- Understand the customer and their borrowing needs at different stages of their personal life cycle and wealth phase.
- Recognise the various risks associated with different types of retail credit facilities, including credit cards and mortgages.
- Recommend a suitable and affordable credit product based on the customer's borrowing needs and capacity.
- Identify vulnerable customers and support them during the credit application process.
- Use independent sources for investigation and verification of the customer's credit application.
- Underwrite the loan and monitor its performance over time.
- Design effective collection and credit loss recognition strategies.

TARGET AUDIENCE

This course is suitable for all professionals who are involved in, or aspire to be involved in, any aspect of the retail (consumer) lending process. Those who can benefit include lenders, branch managers, and advisors; mortgage specialists and brokers; credit analysts and underwriters; and certain client-facing staff who market to or otherwise work with retail customers.