

## MARKETING OF LOANS AND CREDIT EVALUATION PROCESS

### OBJECTIVE

- This programme will help your existing and future loan officers to understand and learn how to identify borrowers with potential business success and ability to service the loan facilities provided to them. With the knowledge they can further improve and enhance their marketing and lending skills.

### LEARNING OUTCOMES

- Market Definition and Target Market
- The Selling Cycles for Loans
- Steps in the Selling Cycle
- Relationship Management
- Asset Conversion Lending (ACC)
- Asset Protection Lending
- Types of loans
- Repayment period, repayment sum and manner of repayment
- Legal documentation, Dividend restrictions
- Detecting “Window Dressing”, Frauds and Errors

### COURSE OUTLINE

- Marketing of Loans
- Credit Evaluation process
- Basic Lending Rationales
- Credit Assessment Models
- Analysis and Interpretation of Credit Risks

### WHO NEED TO ATTEND

- Credit Officer, Marketing Manager, and Executives