



Professional Development Institute
info@pdi.org.uk
+44 208 720 6582

Credit & Lending Specialist

Certificate Overview

This professional certificate has been designed to provide participants with a holistic overview of the key elements for all segments of credit and lending, from consumer to corporate banking. The certificate will develop the knowledge, understanding and abilities relating to credit and lending.

What you will Learn - Key Takeaways

Introduces the skills and knowledge need to establish and expand their professional lending and credit experience.

Target Audience

This highly practical and interactive certification program has been specifically designed to professionals who are involved in, or aspire to be involved in, any aspect of lending process, including: lenders,

- Credit analysts and underwriters; and certain client-facing staff who market to or otherwise.
- Professionals work with customers
- Retail and Commercial lenders and loan officers
- Relationship managers
- Branch managers, and advisors.
- Mortgage specialists and brokers.

Certificate Outline

Consumer Lending

Assessing the Credit Opportunity

Repayment Source Analysis

Making the Credit Decision

Documenting and Managing the Loan

Retail Lending

The Retail Lending Business

Evaluating the Lending Opportunity



Professional
Development
Institute
Member of the IAB Group

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London
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United Kingdom
Company Limited by Guarantee
Registered in England and Wales 13240672



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The Application Process

Credit Verification and Analysis

Credit Agreement, Security and Legal Consideration

The Retail Lending Decision

Credit Risk Management

Commercial/Corporate Lending

Credit and the Decision Process

Preliminary Assessment

Industry and Business Risk Assessment

Management Risk Assessment

Financial Risk Assessment

Integrated Analysis and Decision-Making

Risk Mitigation through Loan Structure

Exam Requirements

Online Examination will need to be sat under controlled conditions at a PDI accredited centre.

70% passing grade.

Exam available in a range of different languages

3 Hours duration



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