



Professional  
Development  
Institute

# Certified Credit & Lending Specialist (CLS)



# Welcome

The Professional Development Institute® (PDI) is one of the leading international institutions specialized in qualifying and developing professional competencies. It is headquartered in the United Kingdom (UK) and has a proven track record in preparing specialized professionals across vital sectors, including banking, finance, and insurance. PDI is distinguished by offering internationally recognized professional certifications that enhance individual efficiency and strengthen their capabilities in the global workplace.

This professional certificate has been designed to provide participants with an all-inclusive overview of the key elements of credit and lending across all sectors, from consumer to corporate banking. The certificate will develop the knowledge, understanding, and abilities relating to credit and lending.

With the increasing complexity of today's financial landscape, the role of credit and lending specialists has become central to sustaining growth, managing risk and ensuring sound financial decision-making. By mastering the principles of customer evaluation, repayment source analysis, and risk mitigation, participants will be able to contribute to the stability and profitability of their institutions while reinforcing customer trust.



## What you will Learn- Key Takeaways



- Introduces the skills and knowledge needed to establish and expand their professional lending and credit experience.
- Strengthen Decision-Making: Master systematic methods for evaluating borrowers, analyzing repayment capacity, and managing risk effectively.
- Improve Decision-Making: Learn structured approaches to assessing creditworthiness, repayment sources, and risk mitigation.

# Curriculum



## Modules: 3

Awarding body: (Professional Development Institute- UK)

### Consumer Lending

- Assessing the Credit Opportunity
- Repayment Source Analysis
- Making the Credit Decision
- Documenting and Managing the Loan

### Retail Lending

- The Retail Lending Fundamentals
- Evaluating the Lending Opportunity
- The Application Process
- Credit Verification and Analysis
- Credit Agreement, Security, and Legal Considerations
- 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

# Curriculum



## Target Audience:

- Credit analysts and auditors
- Customer Service Staff
- Retail and Commercial lenders and loan officers
- Relationship managers
- Branch managers and advisors
- Mortgage specialists and brokers



## Further Information

### Eligibility Requirements


Applicants must:

- Hold a degree from a recognized educational organization.
- Have professional experience in the field.
- Sit for and pass the certification examination.
- Adhere to the Professional Development Institute (PDI) Code of Ethics.

### About Exam:

- The examination is offered in multiple languages to support international candidates.
- All candidates are required to sit for their exam at an accredited PDI Test Centre.
- The exam duration is (3) hours.
- Each exam consists of 100 multiple-choice questions (MCQs).

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