

*Webinar on*

# **Seven Habits of an Effective Credit Administration**

# Learning Objectives

- *Credit policy—critical components and maintenance*
- *Credit analysis and underwriting—guidance on determining repayment ability from cash flow, collateral, and guarantees; global cash flow and debt service ratios, collateral loan-to-values, adjusting net worth of guarantors*
- *Credit approval—lending authorities, risk ratings, and pricing guidance*
- *Loan closing, booking, and funding—appropriate loan documentation*
- *Portfolio management—credit policy and loan documentation exceptions, covenant compliance, asset quality tracking*



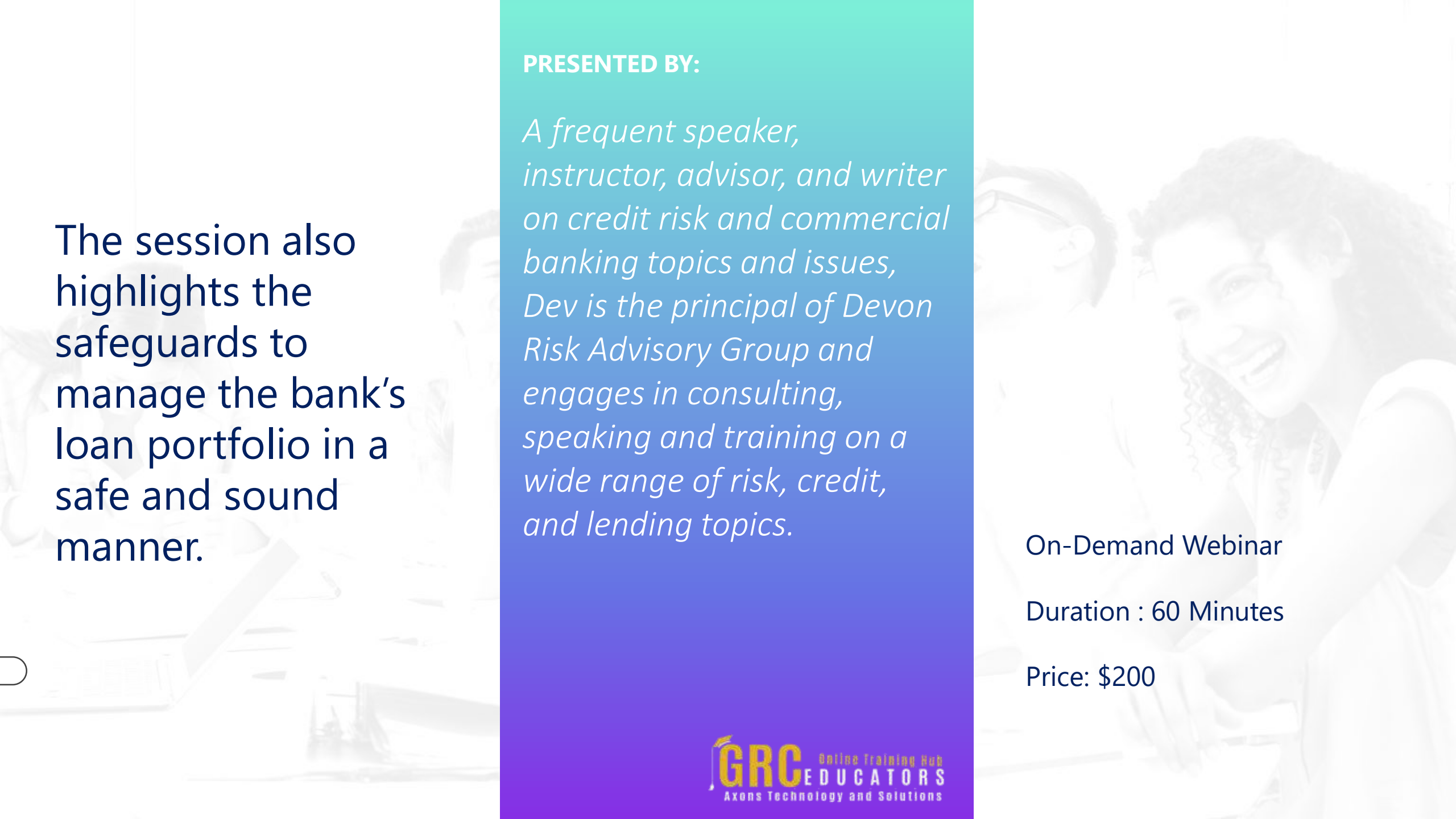
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○ *Credit and loan documentation files—  
confidentiality and security*

○ *Problem asset management—policy and  
practice*

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The session also highlights the safeguards to manage the bank's loan portfolio in a safe and sound manner.

**PRESENTED BY:**

*A frequent speaker, instructor, advisor, and writer on credit risk and commercial banking topics and issues, Dev is the principal of Devon Risk Advisory Group and engages in consulting, speaking and training on a wide range of risk, credit, and lending topics.*

On-Demand Webinar

Duration : 60 Minutes

Price: \$200

# Webinar Description

This audio session by Dev Strischek is intended to provide guidance on how to develop and maintain a Credit Administration (CA) function that will provide guidance to anyone involved in the credit function of the bank. The session also highlights the safeguards to manage the bank's loan portfolio in a safe and sound manner.

CA supports credit risk management by watching over credit policy, credit analysis and underwriting, credit approval, credit extension, loan administration, and portfolio management. It also includes ensuring that credit policy exceptions and loan documentation exceptions are mitigated, that credit files and loan documentation are secure.

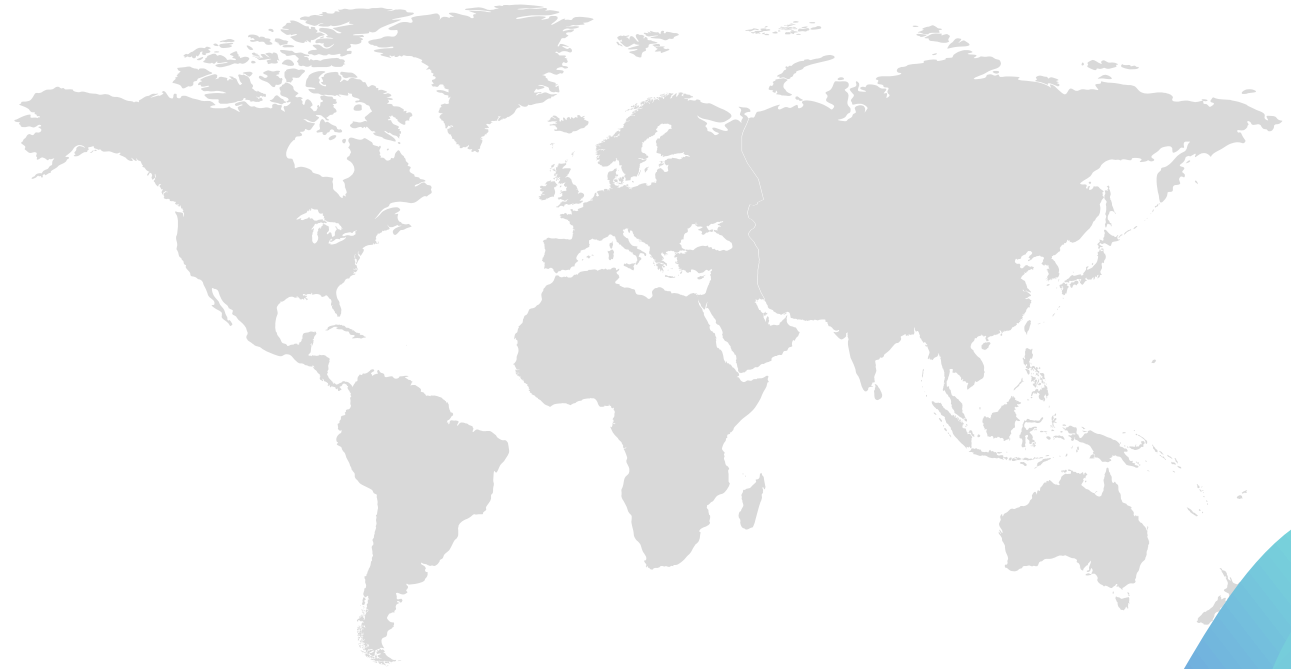


# Who Should Attend ?

*Beginners in the banking*

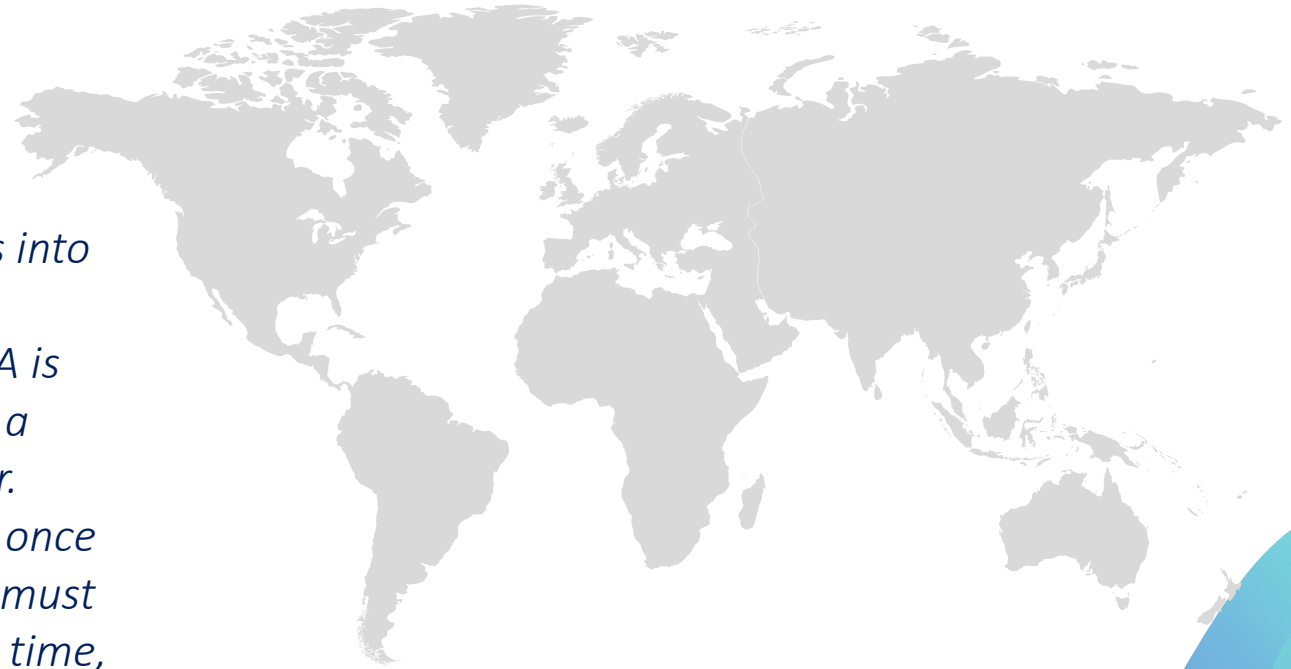
*Credit and financial services industry*

*Followed by mid-management and upper-  
management banking professionals*



# Why Should Attend ?

*Credit administration (CA) connects the organization's credit strategy, credit approval, credit extension, and credit management tasks into a coherent credit risk management function. Whether in the backroom or the front room, CA is necessary to provide a smooth transition from a prospective client to the creditworthy borrower. Analysis and approval is only part of the story; once the loan is made, the borrower's performance must be monitored in order to ensure repayment on time, in full, and as agreed.*



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**740 870 0321**