EXECUTIVE PROGRAMME IN CREDIT RISK MANAGEMENT AND FINANCIAL PRODUCT DEVELOPMENT

Introduction

The Executive Programme in Credit Risk Management and Financial Product Development is a comprehensive executive-level training programme designed to equip banking professionals, financial institution executives, microfinance practitioners, fintech leaders, regulators, SACCO managers, credit analysts, and development finance professionals with the strategic knowledge and practical skills required to manage credit risk effectively while developing innovative, sustainable, and customer-centric financial products. In today's dynamic financial landscape, institutions face increasing pressure from changing customer expectations, evolving regulatory requirements, digital transformation, climate-related risks, and growing competition from fintech's and alternative financial service providers. Success therefore depends on the ability to strike a balance between prudent credit risk management and continuous product innovation. This programme provides participants with internationally recognized approaches, tools, and best practices for designing profitable financial products while maintaining strong credit quality and institutional resilience. A major focus of the programme is financial product development. Participants will learn how to identify market opportunities, conduct customer needs assessments, design innovative financial products, develop pricing strategies, perform product profitability analysis, manage product risks, and successfully launch products that meet customer needs while supporting institutional growth. The programme also examines digital lending, SME finance, agricultural finance, Islamic finance, green finance, and inclusive financial products tailored to underserved markets. By the end of the programme, participants will be able to design robust credit risk management frameworks, strengthen loan portfolio performance, develop innovative financial products, improve risk-adjusted returns, enhance regulatory compliance, and contribute strategically to sustainable institutional growth and financial sector resilience.

Course Objectives

- Understand credit risk management principles.
- Apply modern credit appraisal and risk assessment techniques.
- Improve loan portfolio quality and reduce non-performing loans.
- Design innovative and profitable financial products.
- Conduct market research and customer needs assessments.
- Manage credit administration, monitoring and recovery.
- Strengthen governance and regulatory compliance

Course Modules

> Module 1: Foundations of Credit Risk Management
- Credit risk concepts
- Risk appetite
- Credit lifecycle
- Risk governance

> Module 2: Credit Risk Measurement and Assessment
- Credit analysis
- Financial statement analysis
- Credit scoring
- Risk rating models

> Module 3: Loan Structuring and Security Management
- Collateral management
- Loan structuring
- Documentation
- Guarantees

> Module 4: Portfolio Quality Management
- Portfolio at Risk (PAR)
- Non-performing loans
- Portfolio monitoring
- Early warning indicators

> Module 5: Credit Administration, Monitoring and Recovery

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- Loan monitoring
- Collections
- Recovery strategies
- Restructuring

> Module 6: Credit Fraud and Operational Risk
- Fraud prevention
- Internal controls
- Operational risk
- Case studies

> Module 7: Financial Product Development Fundamentals
- Product lifecycle
- Market research
- Customer segmentation
- Value proposition

> Module 8: Product Design and Innovation
- Product pricing
- Digital financial products
- Product testing
- Pilot implementation

> Module 9: Product Marketing and Business Development
- Go-to-market strategies
- Sales management
- Customer experience
- Business growth

> Module 10: Strategic Action Planning
- Institutional action plan
- Performance monitoring
- Implementation roadmap
- Continuous improvement