



# Fundamentals in Credit Operation (CDT1031)



iCCE 24<sup>th</sup>, 25<sup>th</sup> March 7<sup>th</sup>, 8<sup>th</sup> & 9<sup>th</sup> April \*Fee **RM4,250**

## About the programme

This programme provides learners on the principles and basic processes in financing origination and credit management within a financial institution. In addition to that, learners will acquire knowledge on the basic concepts of Shariah and muamalat in regards to the financing contracts offered by Islamic financial institutions.

## Learning outcomes

At the end of the programme, participants should be able to:

- Understand the concepts and principles of credit practices in Islamic banks.
- Identify the required customers' information needed for credit verification.
- Acquire basic knowledge and skills in credit evaluation.
- Comprehend basic knowledge and skills in security management for Islamic banks in line with the purpose of obtaining financing.
- Recognize the concepts used in financial statements.
- Translate the methods of quantitative and qualitative analysis in the credit evaluation process.
- Identify the main structure and guidelines in preparing good credit reports.

## Learning topics

- ▶ **Topic 1:** Introduction to Credit
- ▶ **Topic 2:** Financing Customer and Credit Information
- ▶ **Topic 3:** Credit Risk Assessment
- ▶ **Topic 4:** Financing and Security Management
- ▶ **Topic 5:** General Accounting & Financial Statements
- ▶ **Topic 6:** Quantitative & Qualitative Analysis
- ▶ **Topic 7:** Credit Report Writing

## Discount

- 1. Early bird -5%**  
*Upon receipt of payment 3 weeks prior to programme date.*
- 2. Group Discount: RM750/Day**  
*Three or more participants registered from the same organisation.*
- 3. Package Deal -25%**  
*Participant registering for full certification programme.*
- 4. Student/Academician -25%**  
*Student/Academician is entitled to 25% discount.*

## Enquiry and Registration

<b>Latif</b> ☎ +603-2031 1010 Ext. 631 ■ latif@ibfim.com	<b>Husna</b> ☎ +603-2031 1010 Ext. 547 ■ husnabilah@ibfim.com	<b>Siti</b> ☎ +603-2031 1010 Ext. 562 ■ sitifatimah@ibfim.com
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Cancellations and Substitutions - if you are unable to attend, a substitute is welcome at no extra charge. A complete set of programme materials and 50% refund will be given for cancellation received in writing, one week before commencement of the programme. However, no refund will be made for cancellation received after the said period. Programme Changes - please note that the topics were confirmed at the time of publishing; however, circumstances beyond the control of the organiser may necessitate alterations of the topics. IBFIM reserves the right to postpone/cancel this programme due to unforeseen circumstances.

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