

VIS Credit Rating Company Limited

International Affiliates: Islamic International Rating Agency - Bahrain | Credit Rating Information & Services Ltd. - Bangladesh

International Collaborations: Japan Credit Rating Agency, Ltd. - Japan | China Chengxin International Credit Rating Company Limited - China

SKILLS PROGRAM

Corporate Credit Risk Analysis

Credit risk analysis and credit risk management is important to financial institutions engaged in lending and investment activities. Adopting a systematic and consistent approach to risk assessment is crucial for making informed and reliable credit and investment decisions.

VIS Credit Rating Company Limited (VIS) has developed a specialized course tailored for professionals engaged in lending processes or managing investment responsibilities. This comprehensive program guides participants through the entire cycle of analysis conducted by VIS analysts. The course integrates theoretical foundations with hands-on application, equipping participants to apply analytical tools to real-world cases. By testing and refining their approaches, attendees gain practical insights and confidence to apply these lessons effectively in their professional roles.



Learning Objectives

At the end of the course the participants will have:

- Gained an insight into dynamic factors that influence performance of a firm.
- Improved capacity to understand & analyze risks in lending & investing.
- A better understanding of inter play of financial ratios in determining the level of risk.
- Able to apply uniform approach to credit risk analysis ensuring consistency.



Who to Attend?

- Credit Risk Professionals
- Commercial & Investment Bankers
- Portfolio Managers
- Corporate finance professionals
- Regulatory compliance officers
- Financial consultants and Advisors



Course Content

1. Introduction to Credit Ratings	Credit Ratings Defined- Behavior of Ratings through Economic Cycles - Notching & Credit Enhancement - National Scale Rating - Global Scale Rating - Sovereign Ratings
2. Evaluation of Industry Risk	Sensitivity to Economic Changes - Sensitivity to Fiscal Changes - Regulatory Issues - Earnings & Profit Prospects, Barriers to Entry, Quantifying & Contrasting Industry Risk for different industries
3. Evaluation of Business Risk	Management Risk Factors - Operational Risk Factors
4. Elements of Financial Risk	Capital Structure - Cash Flow & Liquidity - Earnings Quality - Asset Quality
5. Case Study	Scoring a Company on Financial Risk Parameters - Interactive Session, Group Exercise and Discussion