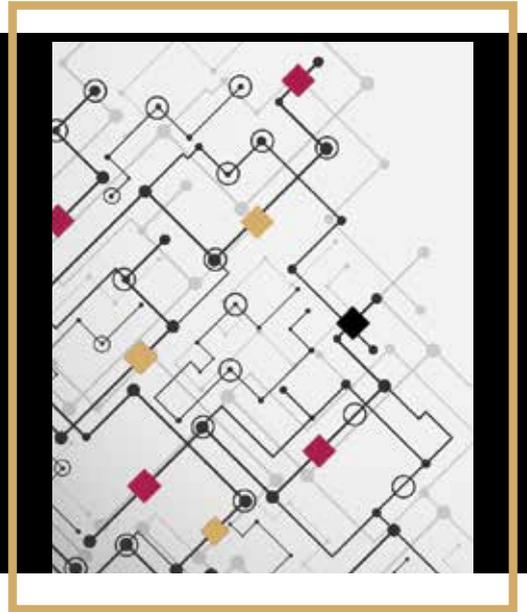




Consumer Lending Introduction



PROGRAMME OVERVIEW

BANKSETA is an enabler of skills development and transformation in the broader banking & microfinance sector.

We support people development through partnerships, skills development, alleviating unemployment, creating a brighter future and enabling change.

In the spirit of development and in response to your expressed skills development needs, we are pleased to launch this capacity building programme which will help you to remain relevant in an ever-changing and complex working environment.

TARGET AUDIENCE

The programme is intended for all Credit Loan Officers within the banking and microfinance sector.

MODULE OVERVIEW

PURPOSE OF THIS MODULE

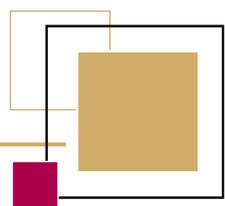
With increased competition, the over-indebtedness of our consumers and the economy in a precarious position, our financial institutions are experiencing an ever-changing environment. There is therefore, an even greater need for successful lenders to be more vigilant and critical when assessing risk. This means that you as the Credit Officer must accurately assess the risk presented by the customer, predict future trends that might affect the customer and verify the accuracy and validity of the information presented in accordance with procedures laid down in your organisation.

More than ever, we need to have the right attitude and mentality as individuals and teams to succeed in this challenging economy. We need to strive for harmony of purpose, with boundless enthusiasm, to build a loyal customer base and ensure the sustainability of our own jobs and that of our organisation.

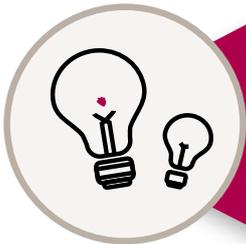
MODULE OUTCOMES

Manage individual loan applications effectively by:

- applying your understanding of the **individual lending environment**:
 - lending as a component of the economic system.
 - prospecting in the credit cycle.
 - the principles, processes, people and products relevant to the individual lending environment.
- interrogating **individual lending applications**:



- customer's lending need.
- financial and non-financial information.
- establishing the **viability of individual lending application**:
 - evaluating the financial and non-financial information provided by the customer.
 - collateral.
- compiling a **quality lending paper** in accordance with Credit Principles:
 - lending motivations.
- **managing credit portfolios in accordance with your organisation's Credit Policy** by:
 - distinguishing between performing and non-performing credit portfolios.
 - understanding the steps in credit portfolio management.
 - understanding the role players in the credit portfolio management process.



By embracing risk, you will accomplish more than you ever thought you could. In the process you will transform your life into an exciting adventure that constantly challenge, reward and rejuvenate you"

R Kriegel & L Potler If it Ain't broke, Break it



Learning Units

The module comprises of the following units of learning:

