

Fundamentals in Credit Operation



About the Programme

This module provides learners on the principles and basic processes in financing origination and credit management within a financial institution.

Learning Outcomes

At the end of the module, learners should be able to:

- Outline the concepts and principles of credit practices in Islamic banks;
- List the required customers' information needed for credit verification;
- Explain the basic knowledge and skills in credit evaluation;
- Explain the basic knowledge and skills in security management for Islamic banks in line with the purpose of obtaining financing;
- Restate the concepts used in financial statements;

- Discuss the methods of quantitative and qualitative analysis in the credit evaluation process; and
- Outline 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 Documentation
- Topic 5: General Accounting and Financial Statements
- Topic 6: Quantitative and Qualitative Analysis
- Topic 7: Credit Report Writing

*Programme Dates:

- Cohort 1: 11-13 May 2026
- Cohort 2: 21-23 July 2026
- Cohort 3: 17-19 November 2026

**All dates are subject to change*

***All fees are inclusive of 8% Sales and Service Tax (SST)*

**Programme Fees:

- RM 4,098.60 | USD 1,354.32 (Face-to-face)
- RM 3,220.56 | USD 1,065.96 (Online)

[Register](#)

[Download PDF](#)

Training Programme
Shariah Advisory &
Consultancy Services
Digital Learning &
Services

FOLLOW US:

IBFIM 200701005076
(763075-W)
Level 5, Bangunan AICB
No. 10,
Jalan Dato' Onn 50480
Kuala Lumpur

