Credit Assessment and Analytical Techniques



About the Programme

This module discusses on credit assessment and analytical techniques practiced in the market. It covers principles of credit and financing, correlation between risk and risk management, credit scores, regulatory and governance issues.

Learning Outcome

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

- Outline the theory and principles of credit and financing within the scope of Islamic finance;
- Illustrate the methods in assessing credit facilities to determine the risk associated to credit and financing; and
- Analyse and interpret the components in clients' financial statements.

Learning Topics

- Topic 1: Principles of Credit and Financing
- Topic 2: Types of Applicants/Customers
- Topic 3: Credit Information and Its Verification
- Topic 4: Financial and Non-Financial Information of Applicants/Customers
- Topic 5: Credit Application in A Structured Manner
- Topic 6: Business Financial Statements in a Financing Context

*Programme Dates:

- Cohort 1: 6 – 7 Apr 2027
- Cohort 2: 25 – 26 Aug 2027
- Cohort 3: 15 – 16 Nov 2027

**All dates are subject to change*
***All fees are exclusive of 8% Sales and Service Tax (SST)*

**Programme Fees:

- RM 2,970.00 | USD 982.80 (Face-to-face)
- RM 2,268.00 | USD 756.00 (Online)

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

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