

Managing personal credit risks



FT-45 2 Days (14 Hours)

Description

This training will allow you to know the different categories of risks linked to personal loans. You will develop the right reflexes for a relevant interpretation of the financial and asset situation of your borrower clients.

Who is this training for ?

For whom

Bank assistant, bank advisor and any employee marketing consumer and/or real estate credit.

Prerequisites

Aucune

Training objectives

- Know the different categories of risks linked to loans to individuals
- Use the right criteria for the analysis of these risks
- Develop the right reflexes for a relevant interpretation of the borrower's financial situation
- Know how to argue a credit decision

Training program

Identifier les grandes catégories de risques

- Risks linked to the borrower and the financed asset.
- Legal and regulatory risks.
- Margin and interest rate risk.
- Commercial risk and administrative risk.
- Practical work Assessing the risks of a loan.

Connaître les caractéristiques d'un contrat de crédit

- The basic contract.
- Consumer protection.
- Risk indicators.
- The key articles of the Code of Consumption.
- TEG and usurious rates.
- Practical work Study a credit contract.

Analyser la situation personnelle de l'emprunteur

- The preparation of the "Identity card".
- Legal capacity.
- The matrimonial regime and its consequences on borrowers' commitments.
- Practical work Examples of real situations.

Etudier la situation financière et patrimoniale

- The data used to understand the financial situation.
- The determination of the debt capacity.
- The calculation of the maximum monthly repayments.
- The banking situation of the borrower.
- Practical work Study the financial situation.

Prendre en compte la situation professionnelle

- The importance and limits of the analysis of the professional situation.
- The analysis of debt or the forecast evolution of risks.
- Practical work Building the borrower's profile.

Connaître le fonctionnement des crédits réglementés

- The PEL and CEL.
- The PTZ +.
- The approved loan and the social accession loan.
- Practical work Construct a comparative table of credit terms.

Demander des garanties

- The role of guarantees vis-à-vis the borrower and the risk of non-repayment.
- The role of guarantees vis-à-vis the lender.
- Real securities: pledge, pledge, mortgage.
- The individual and mutual guarantee.
- The place of insurance in guarantees.
- Works practices What guarantees should I ask for?

Synthétiser et décider

- The relationship between the type of financing and the points to be analyzed.
- The identification of the primary and secondary points.
- Practical work The taking of decision.