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COURSE BROCHURE

SME and Retail Loan Approval Decisions Training Course

6 – 10 December 2026
Manama

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Registered in the United Kingdom and Saudi Arabia

SME and Retail Loan Approval Decisions Training Course

Ref: 2382_89479 **Date:** 6 – 10 December 2026 **Location:** Manama **Fees:** 4900 GBP

SME and Retail Loan Approval Decisions is a 1-week training course for lending officers and credit approvers who must say yes, no or yes-with-conditions to small business and personal borrowers, and who leave with a lending decision paper ready for their approval desk. Digital applications and thinner borrower files raise the cost of a weak approval. Jupiter Prime Training delivers SME and Retail Loan Approval Decisions for front-line and second-line lenders.

Why SME and Retail Loan Approval Decisions Matter Now

Three forces shape small-ticket lending. Application volumes arrive through apps and partner platforms, so approvers see less paper and more scorecard output. Owner-managed firms blur household and business cash. Customers expect consistent, explainable outcomes, so an unexplained override or a rejected applicant without a stated reason now carries conduct risk. Weak decisions show up as early arrears and disputed declines. The course rests on the five Cs of credit and on the debt service coverage and debt-to-income tests that underpin small-ticket approval.

Who Gains Most from SME and Retail Loan Approval Decisions

- Officers who interview small business owners and assemble the loan request file
- Approvers who sign within a delegated lending limit and record the reasons
- Retail underwriters who assess salary, spending and existing instalments of personal applicants
- Credit risk staff who set scorecard cut-offs and monitor override rates
- Branch and relationship leads who structure facilities and explain declines to customers

A small-business lending unit gains most when its officers and approvers attend together and agree what a sound approval file contains.

SME and Retail Loan Approval Decisions Capabilities

Participants move from reading an application to defending a signed decision.

- Assess a small business or personal loan request against purpose, amount and tenor — the approve or decline call
- Calculate repayment capacity using debt service coverage and debt-to-income tests — the affordability judgement
- Weigh collateral, owner sureties and loan-to-value against the residual exposure — the security conditions
- Apply risk-based pricing that reflects expected loss and funding cost — the rate offered to the borrower
- Specify covenants, amortisation and drawdown conditions that fit the cash cycle — the facility structure
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Communicate a reasoned decision within delegated authority — the approver, the customer and the audit trail

Key SME and Retail Loan Approval Decisions Terms

- Debt service coverage ratio — cash available for debt payments divided by scheduled principal and interest.
- Debt-to-income ratio — a personal borrower's total monthly debt payments as a share of verified income.
- Loan-to-value — the loan amount as a share of the appraised value of the pledged asset.
- Delegated lending authority — the limit, by amount and risk grade, up to which a named person may approve credit.
- Scorecard override — an approver's decision that departs from the automated score outcome.
- Expected loss — probability of default multiplied by loss given default and exposure.

SME and Retail Loan Approval Decisions Day by Day

Day 1: The Small-Ticket Lending Landscape

- Five Cs of Credit — Framing Every Small Borrower Application
- Digital Application Journeys — What Approvers Lose Without Paper Files
- SME Versus Retail Risk Profiles — Choosing the Right Assessment Route
- Fair Treatment and Explainable Declines — Conduct Exposure in Approval
- Credit Policy Appetite Statements — Which Requests Fall Outside Scope

Day 2: Reading the Loan Request

- Loan Purpose and Source of Repayment — Testing Whether the Request Holds
- Owner-Managed Accounts and Bank Statements — Separating Household and Business Cash
- Salary Verification and Spending Patterns — Retail Applicant Income Quality
- Credit Bureau Reports — Reading Arrears History and Existing Instalments
- Application Red Flags — Spotting Inflated Income and Document Tampering

Day 3: Measuring Repayment Capacity

- Debt Service Coverage Ratio — Sizing Affordable Instalments for Small Firms
- Debt-to-Income and Residual Income Tests — Personal Loan Affordability Limits
- Seasonal Cash Cycles in Retail and Agri-Trade Firms — Matching Repayment Dates
- Sensitivity Shocks on Rates and Sales — Stress Headroom Before Approval
- Application Scorecards and Cut-Offs — When to Accept or Override the Score

Day 4: Security, Price and Authority

- Collateral Valuation and Loan-to-Value — Setting Security Margins
- Owner Sureties and Cross-Sureties — Personal Support Behind the Firm
- Expected Loss and Risk-Based Pricing — The Rate a Grade Deserves
- Covenants, Amortisation and Drawdown Conditions — Shaping the Facility
- Delegated Lending Authority Matrix — Who Signs Which Grade and Amount

Day 5: Practising the Lending Decision Paper

- Case Review of a Café Owner's Equipment Loan — Applying Request and Cash Tests
- Case Review of a Nurse's Personal Instalment Loan — Applying Affordability Limits
- Peer Challenge of Security and Pricing Choices — Defending Conditions at Committee
- Decline Letters and Counter-Offers — Explaining Outcomes to Applicants
- Lending Decision Paper — Recommendation, Conditions and Signed Approval Route

Applying SME and Retail Loan Approval Decisions After the Course

- Re-test ten recent small business approvals against debt service coverage and stress headroom, noting where conditions should differ.
- Run an override review with fellow approvers and agree reason codes for future scorecard departures.

SME and Retail Loan Approval Decisions Questions FAQ

What are SME and retail loan approval decisions and why do they matter now?

They are the judgements that approve, condition or decline a small business or personal loan. They matter now because digital volumes, blended owner finances and expectations of explainable outcomes make weak approvals costlier.

Which roles gain most from SME and retail loan approval decisions training?

Lending officers, retail underwriters and approvers with a delegated limit gain most. Credit risk staff who own scorecard cut-offs also benefit.

How does SME and retail loan approval decisions training differ from corporate credit analysis?

It focuses on small-ticket borrowers, where owner and business cash mix. Corporate credit analysis works on audited statements, industry risk and larger committee memos for mid-sized and large companies.

What do you bring back from SME and retail loan approval decisions training?

You bring back a signed-off lending decision paper built on a realistic case and repeatable tests for affordability, security, pricing and authority.

SME and Retail Loan Approval Decisions: The Way Forward

The lending decision paper gives each approver a single record of the request, repayment capacity, security, price and conditions. Its first use is the next borderline application near a delegated limit, read by approvers and credit risk colleagues alike. After that first use, revisit how often scorecard overrides were needed and whether cut-offs still match observed arrears.