multisoft Systems

Moody’s Credit Risk Analytics Training

COURSE CONTENT

GET IN TOUCH

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About Multisoft

Train yourself with the best and develop valuable in-demand skills with Multisoft Systems. A leading certification training provider, Multisoft collaborates with top technologies to bring world-class one-on-one and certification trainings. With the goal to empower professionals and business across the globe, we offer more than 1500 training courses, which are delivered by Multisoft's global subject matter experts. We offer tailored corporate training; project Based Training, comprehensive learning solution with lifetime e-learning access, after training support and globally recognized training certificates.

About Course

Moody's Credit Risk Analytics Training by Multisoft Systems is designed to equip professionals with in-depth knowledge and practical skills required to assess, measure, and manage credit risk effectively. This comprehensive program focuses on the core concepts of credit risk analytics, including financial statement analysis, probability of default (PD), loss given default (LGD), exposure at default (EAD), and credit portfolio management.

Module 1: Introduction to Credit Risk Analytics

- ✓ Overview of credit risk and its importance
- ✓ Types of financial risks (credit, market, operational)
- ✓ Role of Moody's in credit risk assessment
- ✓ Credit lifecycle and risk management framework

Module 2: Financial Statement Analysis

- ✓ Understanding balance sheet, income statement, and cash flow
- ✓ Key financial ratios (liquidity, profitability, leverage)
- ✓ Cash flow analysis for credit evaluation
- ✓ Identifying financial red flags

Module 3: Credit Risk Fundamentals

- ✓ Concepts of Probability of Default (PD)
- ✓ Loss Given Default (LGD)
- ✓ Exposure at Default (EAD)
- ✓ Credit scoring and rating systems

Module 4: Moody's Risk Methodologies

- ✓ Overview of Moody's credit rating framework
- ✓ RiskCalc and credit assessment tools (conceptual)
- ✓ Scorecard-based risk evaluation
- ✓ Industry-specific risk models

Module 5: Credit Risk Modeling

- ✓ Introduction to credit risk models
- ✓ Quantitative vs qualitative modeling approaches
- ✓ Logistic regression and scorecard development
- ✓ Model validation and back-testing

Module 6: Credit Portfolio Management

- ✓ Portfolio risk concepts and diversification
- ✓ Concentration risk analysis
- ✓ Risk-adjusted return (RAROC)
- ✓ Portfolio monitoring techniques

Module 7: Stress Testing and Scenario Analysis

- ✓ Importance of stress testing in risk management
- ✓ Scenario building techniques
- ✓ Sensitivity analysis
- ✓ Impact assessment on credit portfolios

Module 8: Regulatory Frameworks and Compliance

- ✓ Basel II & Basel III guidelines
- ✓ Capital adequacy and risk-weighted assets
- ✓ Regulatory reporting requirements
- ✓ Risk governance and compliance practices

Module 9: Credit Risk Tools and Excel Applications

- ✓ Data handling and analysis using Excel
- ✓ Building basic credit risk models in Excel
- ✓ Dashboard creation and reporting
- ✓ Case-based exercises

Module 10: Case Studies and Real-World Applications

- ✓ Credit risk assessment of corporate entities
- ✓ Banking and NBFC case studies
- ✓ Loan evaluation and decision-making process
- ✓ Industry-specific use cases

Module 11: Advanced Topics in Credit Risk Analytics

- ✓ IFRS 9 and Expected Credit Loss (ECL)
- ✓ Early warning signals and risk monitoring
- ✓ Machine learning in credit risk (overview)
- ✓ Emerging trends in credit analytics

Module 12: Capstone Project & Assessment

- ✓ End-to-end credit risk analysis project
- ✓ Portfolio evaluation exercise
- ✓ Certification guidance and career roadmap