

Writing, Implementing And Maintaining Credit Policies

August 17, 2021 | 12 : 00 PM EST

Participants will learn how to diagnose their own credit policies to identify any gaps, and if so, how to write practical and understandable policies that meet regulatory expectations for content. They will be able to implement and maintain the processes and procedures needed to ensure that their policies are kept current and accurate, are monitored for compliance with them by means of tracking exceptions to policies and resolving the reasons for the deviations, and are reviewed and approved annually by their boards of directors.

A well-crafted credit policy:

- Focuses the organization—everyone on the same page
- Reduces organizational conflict and confusion—priorities
- Minimizes need for rigid controls
- Supports commitment to the organizational vision and mission

AREAS COVERED IN THIS WEBINAR

- Basic topics and contents of credit policy
- Content expectations of regulatory agencies
- Tips on how to write credit policy
- Examples of typical credit policy guidance
- Credit policy standard format
- Policy exceptions and their role in credit risk management
- Indicators of the possible need for revision of credit policy

WHY SHOULD YOU ATTEND

Right or wrong, credit policy is the organization's rule book for its credit risk management strategy, and it also reflects the organization's credit culture. Both the market and the regulatory agencies expect the credit policy to be accurate, current, and succinct so that both line and credit have unambiguous and clear direction on how to identify, evaluate, underwrite, approve, book, and monitor creditworthy clients.

INSTRUCTOR PROFILE

A frequent speaker, instructor, advisor, and writer on credit risk and commercial banking topics and issues, Dev is the principal of Devon Risk Advisory Group and engages in consulting, speaking, and training on a wide range of risk, credit, and lending topics. As a former SVP and senior credit policy officer at SunTrust Bank, Atlanta, he was responsible for developing, implementing, and administering credit policies for SunTrust's wholesale lines of business--commercial, commercial real estate, corporate investment banking, capital markets, business banking, and private wealth management. He also spent three years as managing director and credit approver in SunTrust's Florida commercial lending and corporate investment banking areas, respectively.

DEV STRISCHEK



THIS WEBINAR IS AVAILABLE IN

LIVE ACCESS

DOWNLOADABLE LINK

PENDRIVE / USB

DVD



FOR MORE INFORMATION VISIT
WWW.PURPLEVERTEX.COM

OR REACH US ON
SUPPORT@PURPLEVERTEX.COM