

The Institute
of Bankers
Pakistan



JCR-VIS Credit Rating Company Limited

CREDIT LINE STRUCTURING USING LENDING PRODUCTS IN PAKISTAN

DATE: Tuesday, September 26, 2017

FEE: PKR 15,000/- per participant

VENUE: Hotel Sunfort, Lahore

TIMINGS: 9:00 am to 5:00 pm

5%
DISCOUNT
on 3-5 nominations

10%
DISCOUNT
on 6+ nominations

LAST DATE OF REGISTRATION
September 25, 2017

COURSE FACILITATOR
Mr. Sarmad Pretu

COURSE OVERVIEW

The Institute of Bankers Pakistan, in collaboration with JCR-VIS Credit Rating Company Limited, has been offering a series of specialized training seminars to build knowledge-based capacity and to improve skill-set of professionals from financial services industry / corporate sector. The seminar on Credit line structuring is one of these trainings.

Credit line structuring is the process of aligning the proposed credit needs with credit product structure in a systematic and structured manner, in order to ensure the use of credit facilities from the banks in a prudent way. This training aims at imparting knowledge to the relationship managers and credit professionals to understand the business needs of the customers and align their products according to the same, although the approach should be used carefully to avoid the chances of willful defaults or misutilization.

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LEARNING OBJECTIVES

This training would enable the participants to understand the importance of using pro-active approach for identifying the credit needs of the customers and aligning the available product portfolio in line with those needs.

COURSE CONTENTS

- Correlation of business model with financial statements of a customer
- Inventory financing, receivables financing, noncurrent assets financing, short & long term investments etc.
- Types of credit facilities (funded & non-funded) in Pakistan
- Tenor of structured credit products in line with business & cash flow cycle
- How to avoid balance sheet mismatches?
- Non generic credit needs of borrowers (i.e. balance sheet reprofiling etc.)
- Common mistakes committed by bankers, while extending credit facilities to a customer

WHO SHOULD ATTEND?

The target audience would primarily consist of those people who manage credit portfolios in banks, including but not limited to:

- Managers/ Senior Managers/Executives from Credit Hubs
- Credit Officers/Relationship Officers/Credit Appraisers/Reviewers
- Credit Managers/Relationship Managers
- Manager Assets /Loan Portfolio Managers
- Team Leaders of Assets
- Credit Monitoring Personnel
- Recovery Personnel

FACILITATOR

Mr. Sarmad Pretu

Mr. Pretu is a seasoned banker, with career spanning over 16 years. He held pivotal position in client coverage, rating agencies and risk management. He holds the achievement of being the first risk head under whom his bank spearheaded the projects in solar, wind, hydel, road network, gas ports etc. in the category of Infrastructure Project Financing. Pretu holds command over all facets of banking and finance, especially Corporate/SME/Agri/-Consumer Lending, Basel II & III, Carbon Trading & Green Banking, Stress Testing, Portfolio Management & other important aspects of corporate finance. He holds an MBA from Bahria University and Masters of Applied Finance from Sydney Graduate School of Management (University of Western Sydney). He carries rich industry knowledge and excellent presentation and team engagement skills. Mr. Pretu is heading Training and Business Development function at JCR-VIS Credit Rating Co. Ltd.

CONTACT DETAILS:

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NOTE: Payment should be made on or before the course start date in the name of "THE INSTITUTE OF BANKERS PAKISTAN". Please send nominations/requests for participation at least two days before the training date.