

CREDIT LINE STRUCTURING USING LENDING PRODUCTS

DATE: Thursday, October 26, 2017
FEE: PKR 8,500/- per participant
VENUE: Rawalpindi
TIMINGS: 9:00 am to 5:00 pm

5%
DISCOUNT
on 3-5 nominations

10%
DISCOUNT
on 6+ nominations

LAST DATE OF REGISTRATION
October 24, 2017

COURSE FACILITATOR
Mr. Mobeen Aslam

COURSE OVERVIEW

The Institute of Bankers Pakistan 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.

CREDIT LINE STRUCTURING USING LENDING PRODUCTS

The Institute
of Bankers
Pakistan



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. Mobeen Aslam

Mr. Mobeen Aslam has sixteen years' of massive experience in commercial and corporate banking. He has worked in different banks, such as Askari Bank Limited, SME, MCB and has regulatory experience in SBP.

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.