

SECURED LOAN TRANSACTION PERFECTING LOAN SECURITIES AND DOCUMENTATION

DATE: Thursday, January 25, 2018
FEE: PKR 10,500/- per participant
VENUE: Lahore
TIMINGS: 9:00 am to 5:00 pm

5%
DISCOUNT
on 3-5 nominations

10%
DISCOUNT
on 6+ nominations

LAST DATE OF REGISTRATION
January 23, 2018

COURSE FACILITATOR
Mr. Mujahid Niaz Syed

COURSE OVERVIEW

The role of credit in any developing economy can hardly be denied. This not only stabilizes financial system also help in stabilizing businesses through rough periods & economic downturns. Credit allows businesses to expand and meet growing demands. It allows flow of money from depositors to loan seekers. Similarly, credit forms major portion of banks assets & generates major portion of its revenue. Every bank's concern is how its money is repaid & how it can keeps its infected portfolio at minimum level which otherwise eats away the bank's profitability. Collaterals are considered very important in prudent lending & banks and in case of default, banks have recourse available on collaterals. This can be only possible if collateral and documents obtained are in order and without any discrepancy. Presence of discrepancy in security/collateral or in related documents may weaken the bank position legally. However, it is observed that proper care is not exercised in perfection of securities and related documents at the time of lending, which results in non-recovery in case of default of the borrower. This leads to inflated non-performing loans portfolio. This course provides an ideal opportunity to credit officers of banks & other corporate sectors to understand the vital points to be considered in perfection of securities and documents before actual disbursement.

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The Institute
of Bankers
Pakistan



COURSE CONTENTS

- Various Forms of Loans
- Securities for Loans & Advances:
 - >> Agreement for financing & supporting documents
 - >> Types of various collateral/securities
 - >> Importance of Margin requirement
 - >> Hypothecation
 - >> Pledge
 - >> Customers & bank liability under Hypothecation & Pledge
- Importance of Guarantee
 - >> Personal Guarantee, Corporate Guarantee & Cross Company Guarantee
- Types of Charge
 - >> First charge
 - >> Ranking, Pari Passu
- Need for Documentation for Lending
- Types of Mortgages
 - >> Equitable vs. Legal Mortgage, Purpose of Token Mortgage
 - >> Purpose of Correct Valuation of Assets
 - >> Difference between Market Value, Forced Sale Value & Mortgage Value
 - >> Registered Mortgage
 - >> Equitable Mortgage
- Types of Lien
 - >> General
 - >> Particular
 - >> Lien vs Charge
- Importance of insurance coverage of various collaterals. Risks to be covered.
- Significance of vetting through legal adviser
- Perfection of credit documentation in line with the latest banking laws and regulations
- Supporting documents, if any, required other than the Financing Agreement
- Significance of each supporting document, providing comfort and protection to bank
- Common mistakes / discrepancies in execution of documentation
- Case Studies on Documentation

WHO SHOULD ATTEND?

- Credit Officers & Credit Managers of Commercial Banks
- Auditors of Commercial Banks
- Credit Managers of Corporate Sector

FACILITATOR

Mr. Mujahid Niaz Syed

Ex-Regional General Manager Credit HBL, Multan Region

Mr. Mujahid Niaz Syed is Ex-Regional General Manager Credit HBL, Multan Region. He has over 38 years of diversified experience almost in all banking segments including over 20 years' experience in Credit. He has handled all types of Commercial, Consumer, Seasonal & Agri Credit with pre- & post sanction monitoring. During this period, he also worked as Secretary, Kenya Local Management Committee, Assets & Liabilities Committee & HBL, Staff (Local) Provident Fund Trust and also served as Head Credit, HBL, Africa Region. He was responsible for processing & approval of credit proposals initiated from Kenya, Mauritius, Seychelles & Sudan. Being Manager of International Trade, handled, imports, exports, FCA & import/export related finances. For the last five years, Mr. Niaz has been actively involved in Management Development and has conducted various training workshops on core banking subjects on behalf of various institutes like IBP, ICIL, Bankers Development Institute & IBBL. He is a Post Graduate in Economics & DAIBP qualified.

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.