

Registration and Further Information

PERSONAL DETAILS

Please print clearly or attach business card:

1) **Name** _____
 Position: _____
 Email: _____

2) **Name** _____
 Position: _____
 Email: _____

3) **Name:** _____
 Position: _____
 Email: _____

Company: _____
 Department: _____
 Address _____
 Postcode: _____ Country: _____
 Tel: _____ Fax : _____
 Nature of Business _____

Company Size: 1-9 10-24 25-49 50-99
 100-249 250-499 500-999 1000+

SPONSOR

We wish to register this delegate for the course indicated above. We undertake to pay for the period of the program (please print clearly)

Name: _____
 Position: _____
 Signature: _____ Date: _____

REGISTRATION

ADVANCED CREDIT SKILLS

September 10 – 14, 2017

In order to guarantee a place on the course delegates are kindly requested to register at least 4 weeks prior to the course start

METHOD OF PAYMENT

1. Please find enclosed a cheque for US\$ _____ made payable to **Advance Studies and Training Centre**

2. Transfer : Commercial Bank of Dubai
Branch: Mankhool Street | **Account Number** 10001255334
Routing Number: 502320103 | **Swift Code:** CBD – UAE. AD

3. Please invoice my institution.
 An invoice will be sent to the mentioned institution on receipt of registration form. Please fill out the sponsor's details below.

CREDIT CARD:
 Please Charge my : (Card Type)
 MasterCard Visa Card Others _____

Card Holder Name _____
 Card Number _____
 Expiry Date _____ Security Code o. _____
 Amount to be Charge _____
 Tel. _____ Mob. _____

Card Holder Signature: _____ Date: _____

SAVE MONEY! DISCOUNTS AND PROMOTIONS!

Register one month in advance and received up 10% discount.
 Group of 3 more delegates from the same organization receive a 10% discount

OR

FREE Attendance for 5th delegate from the same organization

TRAINING REGISTRATION DETAILS

TERM & CONDITIONS:

- Fees include all the tuition, full course documentation, lunches and refreshments for the duration of the program.
- Incidental expenses: ASTC is NOT responsible for covering airfare or other travel costs incurred by delegates. Delegates will be responsible for their own accommodations.
- PLEASE NOTE that ASTC reserves the right to refuse admission to the training if proof of payment has not been received prior to the start of the program.
- An invoice will be sent upon receipt of the registration form. Payment must be received in full 2 weeks prior to the course start
- CANCELLATION POLICY**
 - A full refund less an administration fee of US\$ 100 will be given for cancellation requests received up to 45 working days prior the event. Cancellation must be made in writing (letter or fax) and reach this office before the 45 days deadline.
 - Delegates who cancel less than 45 working days before the event, or who don't attend are liable to pay the full course fee and no refunds can be given. However, if you wish to attend the next course, and you have paid your course fee in full, you will only be invoiced for 25% of that course fee. Please note that the next course must take place within the next 6 months of the initial application. Of course, a replacement is always welcome.

I understand and accept the booking Term & Conditions

Signature _____ Date _____

REGISTRATION COURSE FEES

ADVANCED CREDIT SKILLS

US\$ 3100 per delegate

I would like information on holding this program in house

We can bring this course in house directly to your workplace! Customized Training Programs
 The in-house training of Advanced Studies and Training Center
 Tel: +971 4 221 1141; Email: info@astcdubai.com

DISCLAIMER
 ASTC reserves the right to change or cancel any part of its published programs or teaching facility due to unforeseen circumstances

HOTEL BOOKING
 If you required assistance with booking accommodation for one of our courses, please contact our staff on the following numbers:
 Tel: +971 – 4 – 2211141, Fax: +971 – 4 – 2211848, Or email us on: info@astcdubai.com

ADVANCED CREDIT SKILLS

Date : SEPTEMBER 10 – 14, 2017

Venue : DUBAI, UAE

Training Director : DR. SATISH SHINDE

Advanced Studies and Training Centre

- PROGRAM OBJECTIVES :**
- To enable participants
- Acquire latest techniques of analyzing financial and non financial risks in credit proposals
 - Effectively decide risk rating and pricing of loans
 - Identify early warning signals and initiate proactive measures
 - Gain insight into new credit risk models, especially in the context of Basle II & Basle III

TARGET GROUP:

'Credit Analysts' and 'Relationship Managers' with minimum two years' experience of working in corporate, commercial or SME lending. Those working in risk management and internal audit may also find the program useful.



DISCOUNTS!

- Register one month in advance and received up 10% Discount.
- Group of 3 or more Delegates from the same organization receive a 10 % Discount.

OR

- **FREE** attendance for 5th delegate from the same organization

COURSE CONTENT

MEET YOUR TRAINING DIRECTOR:



Prof. Satish Shinde, obtained PhD. in Finance from University of Pune, India. He is also Post Graduate in Statistics and MBA in Finance. He counts over one and half decades of practical banking experience in corporate lending and project financing.

He is in training and consultancy for more than two decades.

Prof. Shinde was Associate Professor at 'National Institute of Bank Management', India. He also served as Senior Training Consultant with the 'Saudi Arabian Monetary Agency' (SAMA), Riyadh. He runs his own firm 'Risk Management Associates' engaged in training and consultancy for banks and financial institutions.

He has conducted a large number of on-location finance, credit and risk management related training program/seminars for banks in the South Asia and the Middle East. He has also assisted banks in establishing integrated risk management and control systems, besides Basle compliance. He has successfully handled training and consultancy assignments for the 'World Bank Group' and the 'Asian Development Bank'.

Would you like to request this course in house?

Customized Training Programs

The in-house training of Advanced Studies and Training Center

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INTRODUCTION

With the consistently low oil and natural gas prices, economic conditions in the Middle East are expected to remain challenging. Hence, proper assessment of credit risk in respect of the existing as well as potential borrowers will be most crucial for ensuring healthy and profitable loan portfolios of Banks. Effective monitoring of loans and identification of early warning signals is critically important. In this context we are pleased to offer a program on 'Advanced Credit Skills'. It will be extremely useful for 'Relationship Managers' and 'Credit Analysts' working in corporate, commercial and SME lending.

UPCOMING FINANCIAL TRAININGS (Please enquire for scheduled dates)

- The ACI Dealing Certificate Training
- The ACI Diploma Training
- The ACI Operations Training
- Fundamentals of Islamic Banking and Finance
- Islamic Capital Market and Investment Funds
- Islamic Financial Innovation and Engineering
- Risk Management in Islamic Banks and IFSB Capital Adequacy Standard
- Treasury Products Workshop
- Treasury Risk Management
- Modern International Money Markets
- Strategic Asset and Liability Management
- Understanding Money Market Products and Dynamics
- Financial Risk Management and Basel II
- Private Wealth Portfolio Management
- Credit Derivative and Structured Credit
- The Fundamentals of Options Trading Workshop

Please enquire about the trainings and development programs available in a variety of fields.

5 easy ways to register and obtain



further information

PROGRAM COVERAGE

Lending Environment Challenges Ahead
Increasing competition, more demanding customers, regulatory controls, changing focus of lending portfolio, how the banks are meeting the challenges, global crisis and lessons for lenders
Evaluation of Financial Risk
Imitations of financial ratios, optimal capital structure for a firm, sustainable growth rate, ROE decomposition analysis, interpreting ratios, limitations of ratios, window dressing of accounts – purpose and methods
Evaluation of Non Financial Risk
Macro level risk, industry risk analysis through Porter Model, borrower specific risk analysis: four factors approach, SWOT analysis
Analyzing Cash Flows
Indicators Of Healthy Cash Flows, Alternative Sources Of Cash To Service Debt, Stage Of A Company And Its Cash Flows, Cash Flow Based Ratios
Financial Projections and Debt Servicing Capacity
Misconceptions about projections, objectives of financial projections, critical factors and strategic influences, two approaches for projections, sensitivity and risk
Structuring of Loans
Issues related to working capital, seasonal, term and bridge loans, advantages of proper loan structuring, why use covenants, common financial covenants, monitoring covenants , handling covenant breaches
Loan Administration and Review
5 Cs of bad credit, objectives of loan administration, essential components of good loan administration system, responsibilities of relationship manager, tools of loan administration, annual review, risk rating of borrowers, uses of risk rating
Pricing of loans
Factors influencing loan pricing – internal and external, commonly used loan pricing methods – 'cost plus loan pricing', 'price leadership method', 'below prime loan pricing', international pricing practices
Customer Profitability Analysis
Estimating return from loans and other services, quantifying expenses from providing loans and other services, net rate of return from whole customer relationship, customer profitability analysis, risk adjusted return on capital (RAROC)
Early Warning Signals
Importance, monitoring, common warning signals relating to management, finance, process, product and miscellaneous factors
Credit Risk Management
Forms of credit risk, components of credit risk, organizational structure for credit risk management, credit policy, procedures and culture, credit risk models for measuring risk in individual loan transactions and credit portfolio risk. Each topic will be supported by number of case studies and exercises. Sharing of international experiences

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