

The Institute
of Bankers
Pakistan



JCR-VIS Credit Rating Company Limited

WRITING AN EFFECTIVE CREDIT PROPOSAL

DATE: Tuesday, September 19, 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 18, 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 Writing an Effective Credit Proposal is one of these trainings.

Credit proposal writing is considered to be a delicate mix of science and art. This training is aimed at imparting and polishing the skills of relationship managers, credit risk analysts and their entire value chain, enabling them to write an effective credit proposal, starting from the basics to the final recommendations.

WRITING AN EFFECTIVE CREDIT PROPOSAL

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LEARNING OBJECTIVES

This training would impart the desired skill-set to the participants for preparing effective credit proposals of highest professional standards, from business origination side and interpretation techniques in the credit risk management to the approval circles.

COURSE CONTENTS

- Understanding the obligor
- Business details of the obligor
- Industry & competitor analysis
- Prudential Regulations: Compliance, e-CIB analysis & ORR analysis
- Nature of requests in the credit proposals, deferrals and exceptions; how to ascertain working capital requirements
- Credit line performance analysis & credit line structuring
- Financial highlights and brief analysis of balance sheet, income statement & cashflow statement.
- Financial projections & variance analysis
- Obligor's relationship with other FIs and Wallet share analysis
- Analyzing the collaterals
- Understanding the relationship economics
- Identifying and analyzing risks and writing recommendations
- Things to avoid while writing or analyzing a credit proposal

WHO SHOULD ATTEND?

The target audience would primarily consist of those people who manage/monitor/review 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
- Credit Risk Professionals
- Team Leaders of Assets
- Credit Monitoring 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.