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JANUARY-JUNE

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**PUBLIC
PROGRAMMES**



DR VIJAY IS VERY CLEAR
AND ENTERTAINING;
THE CONTENT IS EASY
TO UNDERSTAND.

— *Review by past participant on
ABS Senior Consultant, Dr. Paramsothy Vijayan*



PUBLIC PROGRAMMES

ABS offers industry relevant public training programmes that cover a comprehensive list of banking areas and are designed and developed in-house by our Specialist Training Consultancy Team or in collaboration with strategic learning partners that includes some of the top business schools in the world.

Programmes offered are on a six-month interval, which enable us to review and update our course materials based on a more intuitive understanding of what banks need in this fast-changing dynamic financial services landscape.

While the programmes that you will see here in the following pages are offered for open enrolment, they can also be customized as in-house training to suit the needs of your organization. We also provide a broad spectrum of consultancy services to create tailor-made training programmes that are specifically aligned with your organization's strategic learning requirements.

Please visit www.asianbankingschool.com/our-programmes/public-programmes to find out more details about our programmes.

OUR PUBLIC PROGRAMMES ARE GROUPED INTO THE BANKING AREAS OF:



Note: All Information in this publication is correct at the time of printing but may be subject to change.

CONTENTS

05	BRANCH MANAGEMENT
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PROGRAMME CALENDAR FIRST HALF 2019

CONTENTS / PROGRAMME TITLE	LEARNING LEVEL	PAGE	JAN	FEB	MAR	APR	MAY	JUN
BRANCH MANAGEMENT								
Future of Branch Banking with Digitisation	Intermediate	05				TBA		
Bank Branch Operation Management	Intermediate	07				TBA		
COMPLIANCE								
Understanding of Foreign Exchange Administration Rules	Foundation	09			7			
Implementing & Managing KYC – Regulatory Perspective	Intermediate	11			20– 21			
An Insight into Foreign Exchange Administration Rules	Intermediate	15				15–16		
Financial Services Act 2013 (FSA 2013) & BNM Guidelines: The Law, Compliance & Case Studies	Intermediate	17				10–11		
Companies Act 2016 : Understanding the Act, Changes and its Impact on Financial Institutions	Intermediate	21						26
The Many Faces of Financial Fraud and Scams in Malaysia	Intermediate	23						28
CREDIT								
A Practical Approach to Loan Structuring	Foundation	25			27–28			
Effective Management of NPLs and Impaired Financing	Intermediate	27				29–30		
Credit Risk Management Using Financial Modelling	Intermediate	29				TBA		
Dismantling the Building Blocks – Property Development Financing	Intermediate	31				4 – 5 Changed to 25-26 July 2019		
Approaches and Challenges of Land Law in the Financial Industry	Intermediate	33					16	
Expanding the Credit Toolkit for Corporate Lending	Intermediate	35						24–26
Unravelling the Secrets of Contract Financing	Intermediate	37						20
FINANCE / AUDIT								
Approaches to Corporate Valuation	Foundation	39			4 – 5			
Cash Flow Management	Foundation	41					14	
MFRS 9: Expected Credit Loss Models	Intermediate	43					15	
Understanding and Applying Professional Internal Auditing Standards for Banks	Intermediate	45					8-9	
MULTI-DISCIPLINES								
How Digital Marketing Is Changing the Business Landscape	Foundation	47					29	
Understanding Cyber Crime and Digital Risk	Intermediate	49			25 Changed to 10 July 2019			

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PROGRAMME CALENDAR FIRST HALF 2019

CONTENTS / PROGRAMME TITLE	LEARNING LEVEL	PAGE	JAN	FEB	MAR	APR	MAY	JUN
PROFESSIONALISM & ETHICS								
Introduction to Ethics in Banking	Foundation	51			11			17
Ethics in Banking for Managers	Intermediate	53				15		
RISK MANAGEMENT								
Understanding Liquidity Risk Management in Banking	Intermediate	55			26 <small>Changed to 16 July 2019</small>			
Understanding the Roles & Responsibilities of Asset-Liability Committee	Intermediate	57						24 <small>Changed to 4 Nov 2019</small>
Credit Risk Modelling	Advanced	59					27	
Predicting Corporate Default	Advanced	61						17
SOFT SKILLS								
Delivering Impactful Presentations	Intermediate	63						18–19
Professional Management for Banking Success	Intermediate	65				10–11 <small>Changed to 24–25 July 2019</small>		
8 Critical Skills of a successful Manager	Intermediate	67						18–19
TRANSACTION BANKING								
Insight into Trade Finance	Intermediate	69			25–26			
Future of Trade Finance with Blockchain	Intermediate	71				22–23 <small>Changed to 17–18 July 2019</small>		
Impact of ISBP745 on Document Checking	Intermediate	73				TBA		
Effective Auditing for Trade Finance Operations	Intermediate	75						17–18
Understanding Letters of Credit and UCP600	Intermediate	77						19–20

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FUTURE OF BRANCH BANKING WITH DIGITISATION

This intermediate programme is designed to help mid-level and senior executives understand how digitisation in banking will affect bank branches; making them an important part of banking in the future. Participants will also gain an overview of Regulatory Technology (Reg Tech) and what it does to help their bank branch achieve compliance.

PROGRAMME DETAILS

Date : To Be Announced
Time : 9:00 am – 5:00 pm
Venue : Asian Banking School

PROGRAMME FEES*

RM2,200 | **RM2,700**
AICB Member | Non-Member

**Subject to 6% Service Tax per pax*

LEARNING OBJECTIVES

By the end of this programme, participants will be able to:

- State at least 5 perspectives on what the bank branch of the future would look like with digital banking solutions and changing customer expectations
- Identify the 3 main reasons why customers still prefer to do banking at the branch in spite of digitisation
- Understand the future of online banking and employ 3 glimpses of the new norms where banking continues to become easier, safer and more customer-centric
- Examine 7 areas for branch transformation and how branches will play different roles including being a destination for complex advice and problem resolution
- Distinguish the 3 latest branch concepts that have emerged over the years in the Digital Age
- Appraise 3 of the future approaches in performing Know Your Customer (KYC) in new relationship onboarding and the application of RegTech

TRAINING METHODOLOGY

Interactive lectures, group discussion, group activities and presentation, and video presentations

PARTICIPANT PROFILE

Mid-level and senior executives at branch and head office, and those with an interest in this area

PROGRAMME OUTLINE

Branch Banking

- Definition and relevance
- Bank Branch of the Future
- Perspectives
- Importance of banking technology to stay ahead of competition

Reasons why customers still prefer to visit the bank branch to do banking even though digital tools are increasingly being introduced and used by customers

The future of online banking and 3 glimpses of the new norms:

- Real-time recommendations will become a reality
- Robo-advice will be the new norm
- 24/7 Chatbots will be available to customers

Branch Transformation to Stay Relevant in the Future:

- Revamp of the branch channel
- Adoption of a customer-centric approach
- Automation of processes
- Empowerment of branch staff
- Standardisation of data
- Adoption of emerging technologies (digitised branch)
- Omnichannel banking

Branch Concepts

- The Digitised Branch
- The Experiential Branch
- The Minimalist Branch

Future of Know Your Customer (KYC) and Application of RegTech

- Use of KYC Digital ID and e-KYC utility using government-registered data that will streamline and automate KYC processes
- Full KYC using biometric tokenisation to keep data safe
- Increased leveraging of emerging technology – such as blockchain for KYC

ABOUT THE TRAINER

JOSH SOO

Josh Soo Chee Seang has 31 years of broad banking experience and has held various senior positions, including Sales and Operations Manager, Branch Manager, and Head of Channels Process Management. In his banking career, Josh has been involved in foreign exchange / money market settlement and reconciliation, trade finance marketing and operations, branch banking / management and training. In his role as Head of Channels Process Management with UOB, he engaged with various stakeholders and carried out various initiatives to optimize and rationalize the bank processes to stay ahead of the competition. Josh holds a Bachelor's Degree in Economics Majoring in Statistics from the University of Malaya.

BANK BRANCH OPERATION MANAGEMENT

This programme will focus on the key areas of managing branch operations and suitable for participants earmarked for a branch management position. It will cover the essential areas and various responsibilities that a Branch Manager needs to know. Acting as a custodian of assets of the organisation, participants will be introduced to the various consumer loan products, principles on good lending, operational and credit risks, internal controls, fraud detection and prevention, and Business Continuity Plan.

PROGRAMME DETAILS

Date : To Be Announced
Time : 9:00 am – 5:00 pm
Venue : Asian Banking School

PROGRAMME FEES*

RM1,100 | **RM1,400**
AICB Member | Non-Member

**Subject to 6% Service Tax per pax*

LEARNING OBJECTIVES

By the end of this programme, participants will be able to:

- Assess loan origination using key lending principles
- Interpret the roles played by Payment and Settlement Systems
- Comply to the Bank Negara Malaysia Compliance Policy
- Identify the various operational risks in a branch
- Understand the application of internal control in managing operational risk
- Appreciate fraud implications and contingency plans

TRAINING METHODOLOGY

Power point presentation, best market practices, sharing of practical experiences, group discussions, video presentation and poster walk

PARTICIPANT PROFILE

Newly appointed and potential Branch Managers, and Service Centre Managers

PROGRAMME OUTLINE

Key Lending Principles

- The Credit Process Cycle
- The 5Cs of prudent lending
- Debt Service Ratio and repayment

Payment and Settlement System

- The different methods and function of payment
- Describe the retail payment system, instruments and channels
- SWIFT messaging and how foreign payments are settled

Bank Negara Malaysia Compliance Policy

- Overview of the Policy
- Interpretation and legal provisions of the Policy

Operational Risks in the Branch

- Overview of Banking risks
- What is operational risk
- Nature of operational risk and risk events

Internal Controls in Operational Risk

- Operational risk management framework
- Types and level of internal control
- Consequences when internal control fails

Fraud and Contingency Plan

- What is fraud?
- Types of fraud
- Who commits fraud and why
- Fraud prevention and detection

Business Contingency Plan

- What can go wrong at the Branch
- How to overcome and mitigate them

ABOUT THE TRAINER

LEW TAW FONG

Senior Consultant, Asian Banking School

Lew Taw Fong has over 32 years of banking experience where he worked for Maybank holding various key positions including Branch Manager, Regional Trainer and Facilitator, Head of Trade Finance, Chief Operating Officer Maybank Hong Kong and Group Organisational Trainer.

His areas of training expertise include Branch Banking Operations, Introduction to Trade Financing, AMLA / CTF, Central Credit Reference Information Search (CCRIS), Fraud Detection and Prevention, Introduction to Credit and System Work Flow for Mortgage and Investment Loans. He was also the Master Trainer for the Microfinance Training for Practitioners 2017 jointly organised by the Asian Banking School with Bank Negara Malaysia and the World Bank Group.

Lew holds a Bachelor's Degree in Business Administration, Majoring in Management, from the University of Ottawa, Kansas, US. He is a certified Manager Trainer from the Singapore Institute of Management, a certified HRDF trainer from the Malaysian Institute of Management, a Certified Training Professional by the Finance Accreditation Agency (FAA) and a certified FAA Assessor for Individual / Branch Managers.

UNDERSTANDING OF FOREIGN EXCHANGE ADMINISTRATION RULES

This introductory programme covers the overall framework of the Foreign Exchange Administration Rules and the legal provisions relating to it including the new terminologies in the new Notices covering Directives to Financial Institutions on the general and specific operational requirements

PROGRAMME DETAILS

Date : 7 March 2019
Time : 9:00 am – 5:00 pm
Venue : Asian Banking School

PROGRAMME FEES*

RM1,100 | RM1,400
AICB Member | Non-Member

**Subject to 6% Service Tax per pax*

LEARNING OBJECTIVES

By the end of the programme, participants will be able to understand the overall framework of the Foreign Exchange Administration Rules of Malaysia

TRAINING METHODOLOGY

Illustrative diagrams for better understanding, interactive group discussions and sharing of practical experience

PARTICIPANT PROFILE

All bank executives

PROGRAMME OUTLINE

Introduction and Overview of the Foreign Exchange Administration Rules

Legal Provisions Relating to the Foreign Exchange Administration

New Terminologies under New Notices

Foreign Exchange Administration Notices

- **Notice 1** – Dealings in Currency, Gold and other Precious Metals
- **Notice 2** – Borrowing and Guarantee
- **Notice 3** – Investment and Foreign Currency Asset
- **Notice 4** – Payment
- **Notice 5** – Security, Islamic Security, Financial Instrument or Islamic Financial Instrument
- **Notice 6** – Import and Export of Currency
- **Notice 7** – Export of Goods

Definitions

Directions to Financial Institutions

- General Operational Requirements
- Specific Operational Requirements

ABOUT THE TRAINER

SHAHRUL ADZUAN AHMAD

Consultant, Asian Banking School

Shahrul Adzuan Ahmad has 27 years of working experience in the banking sector, with 24 of those years in training and development at several banking institutions. He started his career in banking in 1990 as a Branch Officer when he joined Maybank Finance Berhad.

He then went on to join EON Finance Bhd in 1993 as a Training Officer, which then marked the start of his training and development career. In 2004, he became a trainer at EON Bank Bhd where he conducted technical and non-technical programmes. His last position prior to joining the Asian Banking School was with United Overseas Bank (Malaysia) Berhad where he was involved in numerous bank-wide training initiatives and programmes, with Foreign Exchange Administration (FEA) Rules being one of the key training programmes he conducted. Other training programmes delivered during his years with the banks include Exchange Control Notices of Malaysia (ECM), AML / CFT related programmes, credit-related programmes, Leadership Development and soft-skills programmes. He also developed new training programmes and reviewed training content for improvement and enhancement, as well as coordinated and administered the internal AML / CFT e-learning programmes.

Shahrul holds a Diploma in Banking Studies from Institut Teknologi Mara (now known as Universiti Teknologi Mara) and a Bachelor's Degree (Sc.) in Human Resource Development from Universiti Teknologi Malaysia. He is also a Certified Training Professional (CTP) and DiSC – Certified Behavioural Consultant (CBC).

IMPLEMENTING & MANAGING KYC — A REGULATORY PERSPECTIVE

This course will provide participants with an insight into the implementation and management of Know Your Customer (KYC) and what is required under current regulatory and good business practice requirements

PROGRAMME DETAILS

Date : 20 – 21 March 2019
Time : 9:00 am – 5:00 pm
Venue : Asian Banking School

PROGRAMME FEES*

RM2,200 | **RM2,700**
AICB Member | Non-Member

**Subject to 6% Service Tax per pax*

LEARNING OBJECTIVES

By the end of the programme, participants will be able to have a full understanding of KYC, its importance, its implementation and its management to meet legal and regulatory requirements and expectations

TRAINING METHODOLOGY

Lectures and workshop-styled discussions

PARTICIPANT PROFILE

Senior management, compliance officers, credit officers in business and corporate banking and finance, business lines, regulators and supervisors

PROGRAMME OUTLINE

Introduction

- Laws, new techniques and recent cases of Money Laundering and Financing of Terrorism
- Global compliance issues
 - » International initiatives (including the United Nations, World Bank and IMF, FATF and its regional groups)
 - » The "40 + 9" FATF recommendations (and the 2012 revised recommendations)
 - » Globalisation and the need for international regulation and cooperation
 - » Cost of non-compliance

Definition, objectives and uses of KYC

- The history and rationale of the KYC requirement
- Definition of a customer / client
- Developing the customer's transaction profile
- Uses and effectiveness of KYC application in businesses

KYC standards and regulatory requirements

- The legal and regulatory framework
- Compliance programme
- Customer acceptance policy
- Conducting Customer Due Diligence (CDD) and Enhanced Customer Due Diligence (ECDD)
- Ongoing Monitoring
- The role of:
 - » Directors and senior management
 - » Supervisors and managers
 - » Auditors
 - » Employees
- Dealing with regulators and supervisors

Application of KYC

- The AML policy and procedures, guidelines or manual
- Guidelines for opening accounts and establishing and terminating relationships
- Conducting Customer Due Diligence (CDD)
- Conducting Enhanced Customer Due Diligence (ECDD)

Procedure for customer identification and verification

- Identification procedure at different stages
- Establishing business relationship
- When carrying out a financial transaction
- Customer research and verification
- When the authenticity, veracity or adequacy of previously obtained customer identification data is in doubt
- Proof of identity – establishing identity and establishing present address
- Developing the customer's profile
- KYC for existing account-holders
- Confidentiality of information collected and data protection under KYC

Specific identification issues

- Minor accounts
- Trust, nominee and fiduciary accounts
- Joint accounts and mandates
- Corporate issues such as beneficial owners, controllers, use of Special Purpose Vehicles (SPVs)
- Introduced business and Third Party Intermediaries
- Including client accounts opened by professional intermediaries
- Politically exposed persons (PEPs), their relatives and close associates
- Non-face-to-face customers (example, through online, mobile, internet and electronic channels)

Workshop A

- How to conduct CDD or ECDD for individual customers and small businesses and how to develop these customers' profiles

Workshop B

- How to conduct CDD or ECDD for corporate customers and trusts / nominees accounts and how to develop these customers' profiles

PROGRAMME OUTLINE

Adopting a risk based approach

- Requirements under the legal framework
- Assessing vulnerabilities and risk
- Full KYC vs. Risk-based KYC
- Why and when to conduct CDD and ECDD
- When to implement increased or reduced KYC requirements

Constructing the AML and KYC framework

- Group policies
- Risk assessments
- Roles and responsibilities
 - » Board of directors, senior management, audit, the MLRO / Chief Compliance Officer, the compliance function, HR, training, risk, IT and other critical departments managers and supervisors, business lines and all employees
- Requirement of corporate governance and integrity of all employees
- Training and awareness
- Monitoring and record keeping
- Reporting requirements – Threshold reporting and Suspicious Transaction Reporting (STR)
- Dealing with the authorities and enforcement agencies
- Audit
- Management Information (MI) and oversight

Implementing and managing the total KYC

- Rationale and cost of implementing and managing total KYC
- Uses and benefits of KYC

Real life case-studies of KYC management

- KYC failures and success
- Ways to prevent such failures
- Tips for successful implementation and management of KYC
- Meeting and exceeding expectations of regulators and other stakeholders

Workshop A

- Avoiding KYC Failures

Workshop B

- How to implement and manage total KYC within one's institution and yet remain profitable


ABOUT THE TRAINER

DATIN LEE MEI PHENG

Datin Dr Lee is presently a senior partner, banking law consultant and practitioner at Detta Samen & Co Advocates, one of the most established law firms in Sarawak. She is an Advocate and Solicitor of the High Court in Malaya and an Advocate of the High Court in Sabah and Sarawak. Besides her continuing law practice, she is a Fellow of the Law Faculty, University of Malaya in Kuala Lumpur and had served at OCBC Bank in Malaysia as Head of their Legal department and Assistant Vice President, Kuching Branch in Sarawak for ten years. Since 1984, she has been a leading consultant and lecturer for banks and financial institutions, regulators, large corporations locally and internationally in many areas of banking and finance laws, Islamic banking and finance law, fraud, anti-money laundering and anti-terrorism financing, banking operations, credit, offshore banking, regulations and compliance. She lectures internationally and is presently a Course Director for EUROMONEY Training in Hong Kong.

Datin Dr Lee holds a Doctor of Philosophy (Laws) from the University of Liverpool, England, specialising in Banking and Finance Law, and her PHD research was on banking fraud. She holds an LLB First Class Honours degree from the University of Malaya, and since the year 2000, has been an Adjunct Associate Professor, Faculty of Law at the Bond University, Queensland, Australia. Datin Dr Lee resides in the Gold Coast in Australia and lectures post-graduate law subjects in that country on various areas of International Banking and Electronic Banking Law subjects. She is a Fellow of the Financial Services Institute of Australasia and Tim Fischer Centre for Global Trade & Finance, as well as a Member of the Law Advisory Board, Bond University, Australia.

She was one of the first to be awarded an Associate Fellow of the Institute of Bankers, Malaysia (now known as Asian Institute of Chartered Bankers or AICB); having served as chief examiner for law subjects since 1985 and in recognition for her vast contributions in publishing, examinations and training for AICB for more than twenty-seven years. Her many other professional contributions include being a consultant, commissioned author and editorial reviewer, and specialist for LexisNexis, AICB and Oxford publications related to Banking Law and Practice and Banking and Finance statutes, an External Assessor for Business law and Company Law, Wawasan Open University, Penang, Malaysia and author of many publications.



INTERESTING,
APPROACHABLE AND
FUN/INNOVATIVE
TEACHING METHODS.

— Participant
Implementing & Managing KYC – A Regulatory Perspective
Trainer: Datin Dr Lee Mei Pheng

AN INSIGHT INTO FOREIGN EXCHANGE ADMINISTRATION RULES

This intermediate programme covers the prudential measures of Central Bank of Malaysia to support the overall macroeconomic objective in maintaining monetary and financial stability in Malaysia. The continuity to maintain liberal Foreign Exchange Administration Rules are covered under the Notices to support and enhance the competitiveness of the economy for trade, business and investment activities.

PROGRAMME DETAILS

Date : 15 – 16 April 2019
Time : 9:00 am – 5:00 pm
Venue : Asian Banking School

PROGRAMME FEES*

RM2,200 | **RM2,700**
AICB Member | Non-Member

**Subject to 6% Service Tax per pax*

LEARNING OBJECTIVES

By the end of this programme, participants will be able to:

- Relate to the foreign exchange administration policy and its rationale
- Identify the main responsibilities of banks in ensuring compliance with Foreign Exchange Administration Rules

TRAINING METHODOLOGY

Interactive group discussions, case studies and sharing of practical experience

PARTICIPANT PROFILE

All middle to senior-level bank executives

PROGRAMME OUTLINE

Introduction and overview of Foreign Exchange Administration Rules

Legal provisions relating to the Foreign Exchange Administration Rules

Reserve and liquidity management, and explanation on the regulatory system to channel back inflows and to control outflows

Foreign Exchange Administration Notices

- **Notice 1** – Dealings in Currency, Gold and Other Precious Metals
- **Notice 2** – Borrowing and Guarantee
 - » Exercises on 6 scenarios of borrowing
 - » Group discussion on when a non-resident borrows Ringgit from another non-resident
- **Notice 3** – Investment and Foreign Currency Asset
 - » Group discussion on a bank's precautionary measures prior to effecting payment abroad for purpose of investment by residents
 - » Compliance of FEA Rules with regards to supplier's guarantee
 - » Case study on multi foreign currency account with a licensed onshore bank
- **Notice 4** – Payments
 - » Group discussion on external account holder obtaining Ringgit facilities from a resident entity
 - » Group discussion on the remittance of foreign currency by a resident entity to settle the holding company's loan account
- **Notice 5** – Securities, Islamic Securities, Financial Instruments or Islamic Financial Instruments
- **Notice 6** – Import and Export of Currency
- **Notice 7** – Export of Goods
 - » Group discussion on non-receipt of export proceeds for more than 6 months

Dealings with Specified Persons and in Restricted Currencies

- Definitions of specified person and in restricted currencies

Directions to Financial Institutions

- General Operational Requirements
 - » Establish internal control and procedures to ensure compliance
- Specific Operational Requirements
 - » Use only reference rate fixed onshore as reference rate for pricing of any FX contracts involving Ringgit
 - » Sighting of documentary evidence for all forward contracts based on the principle of customer's due diligence
 - » Sighting of documentary evidence before maturity date of forward contract based on firm commitment or anticipatory basis
 - » To designate external account clearly

ABOUT THE TRAINER

SHHRUL ADZUAN AHMAD

Consultant, Asian Banking School

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FINANCIAL SERVICES ACT 2013 & BNM GUIDELINES: THE LAW, COMPLIANCE & CASE STUDIES

This programme will provide updates to financial service providers, especially commercial and investment banks operating in the financial market. The Financial Services Act 2013 (FSA) was introduced to ensure that commercial and investment bankers operate within the laws / regulations and not abuse the financial market. This active learning programme will describe the legislative restrictions and requirements imposed under FSA and relevant BNM Guidelines. In addition, the programme will also cover practical examples of penalties imposed on employees in the financial industry for non-compliance.

Case studies will show how organisations distinguished their purpose and apply FSA and Bank Negara Guidelines to safeguard the interest of commercial and investment banks. Participants will also gain knowledge on the full extent of Bank Negara Malaysia's power of control and regulating the financial service providers include permitted disclosures to Securities Commission / Bursa Malaysia.

PROGRAMME DETAILS

Date : 10 – 11 April 2019
Time : 9:00 am – 5:00 pm
Venue : Asian Banking School

PROGRAMME FEES*

RM2,200 | **RM2,700**
AICB Member | Non-Member

**Subject to 6% Service Tax per pax*

LEARNING OBJECTIVES

By the end of this programme, participants will be able to:

- Describe the legislative restrictions and requirements imposed on financial institutions under the Financial Services Act 2013 (FSA) / Islamic Financial Services Act 2013 (IFSA) and penalties for non-compliance
- Distinguish the purpose and application of these provisions in safeguarding the interest of financial institutions in the financial market
- Examine the extent of Bank Negara's powers of control and the regulating of commercial and investment banks (conventional / Islamic)

TRAINING METHODOLOGY

Combination of lectures, case laws, group exercises and case studies to ensure that participants derive the maximum learning benefits

PARTICIPANT PROFILE

All levels of staff, senior management and directors of financial institutions licenced under FSA / IFSA

HISTORY LEADING TO IMPLEMENTATION OF FSA / IFSA IN MALAYSIA

- Issuance and revocation of license to a financial institution
- Effect of FSA / IFSA on Islamic banking operations in the financial market and its conflict with the Companies Act 2016
- Validity and enforceability of loan and securities taken under Section 125 FSA / Section 137 IFSA

ILLEGAL FINANCIAL SCHEME

- Prohibition on receiving, taking and acceptance of deposit without a valid license
- Implication of S136-S138 FSA / S147-151 IFSA under Anti-Money Laundering, Anti-Terrorism Financing & Proceeds of Unlawful Activities Act 2001 (AMLATFPUAA 2001) and its impact on illegal financial scheme

LIMITATION IN THE FINANCE MINISTER'S POWERS

- Ability to check the financial affairs of others

DUTIES OF SECRECY AND PERMITTED DISCLOSURE

- Duties of secrecy as provided under S133 FSA 2013 / S14 IFSA 2013 and non-application of secrecy under S133 (2) FSA 2013 / S145 (2) IFSA 2013
- Permitted disclosure under S134 FSA 2013 / S146 IFSA 2013:
 - a. Schedule 11 FSA / IFSA 2013 :
 - Purposes for or circumstances in which customer documents or information may be disclosed
 - Persons to whom documents or information may be disclosed to
 - b. Approved by Bank Negara Malaysia:
 - Disclosure of customer information to participants of graduate employability enhancement programmes
 - Disclosure of customer information to officers of entities within the financial group
 - Management of customer information and permitted disclosure:
 - I. Board and senior management oversight and roles
 - II. Control environment
 - III. Customer information breaches
 - IV. Outsource service providers
 - V. Conditions in relation to permitted disclosure

CORPORATE GOVERNANCE AND TRANSPARENCY REQUIREMENTS

- Standard fit and proper person for financial institutions' board of directors and senior management

TRANSPARENCY REQUIREMENTS IN SELLING FINANCIAL PRODUCTS

- To ensure that investment products sold are within the requirements of products transparency and disclosure
- Need for clear, concise and accurate disclosure while being timely during the entering of financial contracts
- Importance of highlighting relevant information in selling financial products
- Being consistent and comparable by issuing product disclosure sheets

OWNERSHIP, CONTROL AND TRANSFER OF BUSINESS

- Acquisition and maximum holding of shares in licensed person
- Are financial institutions affected by shareholding limitation?

FINANCIAL GROUPS

- Application, approval and control of holding companies of financial institutions
- Holding company responsibility to financial institutions

OFFENCES RELATING TO ENTRIES IN BOOKS AND DOCUMENTS

- Implication for alteration, abstracting, omitting and destruction of investment documents in financial institutions in submission to regulators

PROHIBITED BUSINESS CONDUCT / MARKET MANIPULATION

- Engaging in conduct that is misleading, deceptive in relation to nature, features, terms or price of financial service / product
- Inducing or attempting to induce a financial customer to do an act or omit to an act in relation to a financial service / product by making a statement which is misleading, false or deceptive
- Exerting undue pressure in coercing a financial customer to acquire any financial service or product as a condition to acquire another financial service or product
- Colluding with any other person to fix or control the features or terms of any financial product to the detriment of any financial customer

PROGRAMME OUTLINE

RESTRICTION OF CREDIT FACILITIES TO A SINGLE COUNTERPARTY

- Meaning of a "Single Counterparty" under Section 50 FSA / Section 59 IFSA
- Application of BNM Single Counterparty Exposure Limit (SCEL) on FSA / IFSA
- Loans by financial institutions to a single counterparty – is it aggregated under SCEL?

THE FULL EXTENT OF BNM POWERS OF SUPERVISION, INVESTIGATION, SEARCH, SEIZURE AND PROSECUTION FOR OFFENCES AND NON-COMPLIANCE

PROHIBITED CONDUCT IN MONEY MARKET AND FOREIGN EXCHANGE MARKET

- Impact on financial institutions' treasury business
- Restriction on insider dealing / trading in offshore

DIRECTION OF COMPLIANCE BY BNM AND ITS POWERS TO ISSUE GUIDELINES

- Effect of direction and guidelines issued by BNM to regulate conduct of financial services providers

CREDIT TRANSACTIONS AND EXPOSURE WITH CONNECTED PARTIES

- Credit transactions with connected parties in the financial market
- Policies and limits on credit transactions with connected parties
- Is a bond purchase by connected parties defined as a connected party transaction?

ABOUT THE TRAINER

VIJAYARAJ R KANNIAH

Vijayaraj R Kanniah is the Managing Partner of Messrs Sheila Hussain Vijay & Partners, a law firm specialising in banking. He is also the Managing Director and Principal Trainer at Visioon Business Solutions Sdn Bhd. Vijayaraj is an Advocate & Solicitor with the High Court of Malaya and remains active as a legal consultant, practitioner and trainer in the areas of credit, banking operations, corporate governance, anti-money laundering and anti-terrorism financing, and other legal compliance areas with various banks, financial service providers, enforcement agencies and corporations within the region.

He was formerly a banker for 12 years with extensive exposure in banking operations, commercial and corporate lending. He was also a former tutor with the Open University of Malaysia for their undergraduates and a former national and state sportsman.

Vijayaraj holds a Master of Law (LLM) from the University of Malaya. He has a Bachelor of Law (LLB) from the University of London, Bachelor of Social Science from the University of Science, Malaysia and ICSA from the Malaysian Institute of Chartered Secretaries and Administration. He also holds an Advanced Certification in AML / CFT jointly awarded by the Institute of Bankers Malaysia and International Compliance Association, in collaboration with the University of Manchester Business School. He holds several professional qualifications including a Certificate in Legal Practice, Certified Credit Professional, Certified Credit Professional – Islamic, Certificate in Life Insurance and Investment Link. He is currently pursuing his Doctor of Philosophy (PHD) in Finance and Banking at University Malaysia Sabah (UMS).



ENGAGING AND INTERESTING TRAINING FOR WORKING PROFESSIONALS

— Participant
Financial Services act 2013 & BNM Guidelines: The Law & Compliance
Trainer: Vijayaraj R Kanniah

COMPANIES ACT 2016 : UNDERSTANDING THE ACT, CHANGES AND ITS IMPACT ON FINANCIAL INSTITUTIONS

This programme will expose financial institutions to the different concepts and changes in dealing with sole proprietorship, partnership / limited liability partnership and companies. It is vital for financial institutions to understand the concepts of separate legal entity and its implications under the Companies Act.

The Companies Act 1965 has been replaced by Companies Act 2016 with many changes to the principal legislation that governs the formation, operation, termination and regulations of companies in Malaysia. The amendments in Companies Act 2016 have far reaching implications that are set to significantly change the way companies operate in Malaysia.

The programme is designed for financial institutions to assist them in gaining further insight into the changes and in preparing for these changes in discharging their duties, responsibilities and liabilities.

PROGRAMME DETAILS

Date : 26 June 2019
Time : 9:00 am – 5:00 pm
Venue : Asian Banking School

PROGRAMME FEES*

RM1,100 | **RM1,400**
AICB Member | Non-Member

**Subject to 6% Service Tax per pax*

LEARNING OBJECTIVES

By the end of this programme, participants will be able to:

- Recognise the different type of organisation, its characteristics and effects of its formation under various laws in Malaysia
- Compare the concept of separate legal entity and its legal implications under Companies Act 2016
- Identify changes to the Companies Act 2016 and raise the level of understanding on the key amendments towards new compliance and disclosure requirements

TRAINING METHODOLOGY

Combination of lectures, case laws and case studies to ensure that participants derive the maximum learning benefits

PARTICIPANT PROFILE

All level of staff that need to know of the changes of the Companies Act 2016

PROGRAMME OUTLINE

Sole Proprietorship, Partnership, Limited Liability Partnership and Company

- Differences of the various types of business organisations in Malaysia
- Understanding the advantage and disadvantages of these entities

Corporations with separate legal personality and the effect on its formation

- What is separate legal entity and which type of business organisations have separate legal entity after formation
- Effect of formation of business organisation with separate legal entity

Newly introduced provisions in the Companies Act 2016:

- Rationale behind the changes and its impact on financial institutions

Incorporation of a company and matters related thereto

- Simplified formation process
- "Who" and "what" is required for the formation of a company
- The requirement of appointment of company secretary waived at the time of formation of a company

Share Capital and Capital Maintenance

- Introduction of no par value and authorised capital regime – share premium account and capital redemption account abolished
- Introduction of solvency test and solvency statement
- Alternative process for reduction of share capital
- Relaxation on prohibition of financial assistance
- Requirements for distribution of dividend

Corporate Governance and Shareholders' Rights

- Understanding the single member and director regime
- What are the enhancements of members' rights to promote the participation of a member
- Definition of director, board and persons connected to director
- Disqualification and removal of director
- Dual capacity of director allowed
- New duties of the Company Secretary
- Audit exemption requirements

Corporate Insolvency and Corporate Rescue Mechanism

- New prescribed sum for inability to pay debts
- Definition of "commencement of winding up by court" and undue preference
- Exempt disposition of property
- Judicial management and corporate voluntary arrangement

ABOUT THE TRAINER

KWAN SIEW MAY

Kwan Siew May was admitted as an Advocate & Solicitor of the High Court in Sabah and Sarawak and High Court of Malaya. She is currently a partner of Messrs Sheila Hussain Vijay & Partners, a law firm specialising in conventional and Islamic banking, conveyancing, anti-money laundering and counter terrorism financing, and corporate governance.

She began her career with an international accounting firm and upon obtaining her law degree in 1996, became a practicing advocate and solicitor in both contentious and non-contentious matters prior to joining one of the top developers in Kuala Lumpur, heading its legal, company secretarial and sales administrative departments. Siew May also worked in a multinational company having core businesses in New Zealand and China as its legal counsel providing legal and administrative support to senior management. She also served as the company secretary for all board and general meetings.

She has a Bachelor's degree in Law (LLB) from the International Islamic University and holds an Advanced Certification in AML / CFT (Distinction) from the Asian Institute of Chartered Bankers and International Compliance Association, in collaboration with the University of Manchester Business School. Siew May was also an award recipient of the Member of the Order of Kinabalu (Ahli Darjah Kinabalu) from the Government of Sabah.

THE MANY FACES OF FINANCIAL FRAUD AND SCAMS IN MALAYSIA

Despite extensive coverage in the media, many people still fall victim to fraudsters and scammers. This programme will provide insight into the different types of scam techniques, and the psychology of fraudsters, scammers and victims. Participants will be taught how to recognise the different approaches of fraudsters and scammers and avoid the pitfalls and charms that come with it.

PROGRAMME DETAILS

Date : 28 June 2019
Time : 9:00 am – 5:00 pm
Venue : Asian Banking School

PROGRAMME FEES*

RM1,100 | **RM1,400**
AICB Member | Non-Member

**Subject to 6% Service Tax per pax*

LEARNING OBJECTIVES

By the end of this programme, participants will be able to:

- Understand the importance of awareness, detection and prevention of frauds and scams
- Recognise the various types of scams in Malaysia
- Identify the types of fraud and the evolution of fraud
- Identify the various types of red flags of fraud and creative accounting
- Examine the fraud implications and psychology of things
- Prevent or avoid being a victim of scam

TRAINING METHODOLOGY

Sharing best market practices, practical experience, group workshop, interactive discussion, videos, exercises, case studies and quizzes

PARTICIPANT PROFILE

Credit officers, heads of departments, branch managers, legal officers, compliance officers and auditors

PROGRAMME OUTLINE

- What is fraud?
- Evolution of fraud
- Why do people commit fraud?
- Who commits fraud?
- Classifications of types of fraud
- Types and importance of red flags of fraud
- Fraud prevention and detection – credit card, identity and others
- Case of MH370
- Psychology of things of fraudsters
- Scams in Malaysia – how to avoid being a victim
- Bank Negara Malaysia's commitment on fraud
- Fraud and creative accounting

ABOUT THE TRAINER

LIM GUAN CHYE

Senior Consultant, Asian Banking School

Lim Guan Chye has 35 years of working experience in the banking industry as well as at senior management levels in commercial organisations. His 25 years in banking provided experiences and exposure in operations, marketing, credit processing, legal aspects of lending, branch management, as well as lending to various industries / sectors including property development, manufacturing, trading and palm oil refining. After banking, he joined the commercial sector and worked for 10 years with public listed companies, property developers, legal and private firms.

He holds a Bachelor's degree in Analytical Economics (Second Class Upper Honours) from the University of Malaya, and is a Certified Credit Professional and a Certified Training Professional under the Finance Accreditation Agency. In 2015, Guan Chye authored the book "What Every Entrepreneur Ought to Know About Business and Banking".

A PRACTICAL APPROACH TO LOAN STRUCTURING

This programme will apply the principles of loan structuring for the entire credit cycle from evaluation, disbursement, monitoring to rehabilitation. Participants will be guided on the approaches to various businesses and the types of risk management and marketing tools.

PROGRAMME DETAILS

Date : 27 – 28 March 2019
Time : 9:00 am – 5:00 pm
Venue : Asian Banking School

PROGRAMME FEES*

RM2,200 | **RM2,700**
AICB Member | Non-Member

**Subject to 6% Service Tax per pax*

LEARNING OBJECTIVES

By the end of this programme, participants will be able to:

- Apply the principles of loan structuring in various lending scenarios and context
- Use loan structuring principles to manage risk and account relationships
- Select the funding structure and financial profile of a business to effective loan structuring
- Strengthen loan structuring with holistic covenants and credit support
- Recognise the working capital cycle as the heart of the business
- Apply loan structuring in project / contract specialised financing
- Use financial models and projected cashflows as a "big-picture" credit tool
- Apply loan structuring principles in 8 scenarios

TRAINING METHODOLOGY

Lectures, case studies and debriefing sessions

PARTICIPANT PROFILE

Those with at least 1 year of related Credit experience

PROGRAMME OUTLINE

- Principles of loan structuring
- Loan structuring as a risk, relationship and account management tool
- Funding structure of a company
- Packaging credit support and covenants into loan structuring scenarios
- The working capital cycle (operating or cash conversion cycle) and its risks
- Structuring working capital financing, capital expenditure and project / contract financing
- Using projected cashflows and financial models as a tool in loan structuring
 - » Disbursement
 - » Control
 - » Repayment analysis
- Case studies and scenarios
 - » Manufacturing
 - » Supply chain business
 - » Services
 - » Diversified business lending
 - » Lending to groups with a centralised treasury function
 - » Contract financing
 - » Project financing
 - » Rescheduling and restructuring distressed loans

ABOUT THE TRAINER

NARESH NEELAKANDAN

Naresh Neelakandan has a depth of experience conducting credit risk management programmes for financial institutions in Malaysia, Indonesia, Sri Lanka and Singapore, and has been leading Malaysian corporate entities in the fields of journalism, auditing, finance and banking for more than 25 years. At a commercial bank, he was involved primarily in credit risk assessment of corporate and commercial entities, and his last position was as the Head of Training for a Malaysian financial services group. Naresh holds an Honours Degree in Financial Accounting and a MBA in Finance. He is also a Certified Credit Professional (CCP) and Certified Financial Planner (CFP).

EFFECTIVE MANAGEMENT OF NPLS AND IMPAIRED FINANCING

Credit decisions are invariably made to ensure that the approved loans can and will be repaid on time or as scheduled and agreed. However, in practice, loans can and will sometimes turn impaired in the form of potential or actual delinquency. In more serious cases, these loans can turn non-performing with limited or costly recovery prospects.

This programme will discuss a variety of circumstances affecting the Borrower due to both internal and external factors. Topics on detecting and monitoring the adverse changes affecting the financial health as well as credit-worthiness of Borrowers and potential credit losses can be mitigated, if appropriate actions are taken in the early stages.

PROGRAMME DETAILS

Date : 29 – 30 April 2019
Time : 9:00 am – 5:00 pm
Venue : Asian Banking School

PROGRAMME FEES*

RM2,200 | **RM2,700**
AICB Member | Non-Member

**Subject to 6% Service Tax per pax*

LEARNING OBJECTIVES

By the end of the programme, participants will be able to:

- Understand what is meant by distressed loan assets and its potent impact
- Identify the various stages of business and financial turnaround
- Proactively identify and mitigate potential risk issues when negotiating with financially distressed Borrowers
- Recognise the pitfalls to avoid during negotiations or work-outs
- Develop an Early Alert Report System that anticipates potential distressed loan assets
- Demonstrate a structured approach to interpret, integrate and synthesise the right information towards an optimal credit or business decision on the non-performing loans

TRAINING METHODOLOGY

Interactive presentations, sharing of facilitator's experiences, case studies, videos and individual / group activities

PARTICIPANT PROFILE

- Relationship Managers from business, commercial and corporate banking
- Credit evaluators / approvers from credit evaluation / risk management
- Investment Banking personnel handling lending activities
- Other banking personnel including Internal Auditors, Credit Surveillance Officers and Product Development Managers

PROGRAMME OUTLINE

Overview of Distressed Loan Assets and Non-Performing Loans (NPLs)

- Financial consequences of credit impairment, loan losses and write-offs
- Financial and non-financial warning signals

Risk-Reward Considerations by Banks

- Types of risks
- Sources of revenue
- Trade-offs between risks and rewards

Stages of Business Crisis

Stages of Business Turnaround from Analysis to Recovery

- From diagnostic review to managing various stakeholders

Identification of Potential Distressed Loan Assets

- Internal Sources of Information
- External Sources of Information

Stages of Impairment

- Potential impairment due to internal or external factors
- Prior debt restructuring or rescheduling
- Temporary delinquency
- Pattern of delinquency
- Serious delinquency
- Non-performing Loans

Action Steps to Effectively Manage Distressed Loan Assets & NPLs

- Identifying root causes of financial distress
- Can causes of financial distress be eliminated or adequately mitigated?
- Will the business be viable if the causes of financial distress are eliminated or mitigated?
- Should security / collateral be liquidated?
- Should legal action be taken to recover the debt?

Independent Monitoring Accountant / Quantity Surveyor / Receiver & Manager

- Specialised roles
- When to use their services
- Scope of work

Debt Rescheduling versus Debt Restructuring

- What is meant by debt rescheduling and debt restructuring
- Circumstances when debt rescheduling or debt restructuring is appropriate
- What monitoring actions need to be taken

Practical Action Steps for Sound Credit Analysis

- Assessing the current and projected financial health of the business
- Understanding how the business model will change
- How will the specific business operate going forward
- Anticipating the environment in which the business will now operate
- Analysing people issues
- Types of security / collateral and their limitations

Pitfalls to Avoid During Negotiations or Work-outs

- Does the debt restructuring or rescheduling and purpose pass the minimum criteria in terms of credit policy, regulations and relevant laws?
- Is it within the risk acceptance criteria set by the bank?
- Would it meet the minimum returns expected?

Developing an Early Warning Report System and Action Plan

- Other emerging concerns

ABOUT THE TRAINER

P. MANOHARAN

P. Manoharan is an experienced senior banking professional with over 30 years of proven leadership and management experience. He was formerly the Executive Vice President and Advisor of Commercial Banking in a dynamic regional banking group. He was also an active member of the bank's Credit Risk Committee for 5 years and a Director on the Board of a subsidiary company.

He was responsible for leading the high performance of people, projects, senior level committees and the banking organisation in more than 13 key and diverse functional areas. Having successfully navigated through four large scale bank mergers and three economic recessions, he has gained invaluable banking and leadership experience in small, medium as well as large regional banking institutions.

During the aftermath of the 1997/98 Asian Financial Crisis, he was called upon to serve as one of only three senior banking industry representatives in the Corporate Debt Restructuring Steering Committee from 1999 to 2001, under the auspices of Bank Negara Malaysia.

Manoharan is a Chartered Accountant with the Malaysian Institute of Accountants; a Fellow of The Chartered Institute of Management Accountants, United Kingdom; a Chartered Global Management Accountant as well as an Associate Member of the Asian Institute of Chartered Bankers. He is a certified HRDF trainer.

CREDIT RISK MANAGEMENT USING FINANCIAL MODELLING

Credit risk management is the practice of mitigating losses by understanding the adequacy of a bank's capital and loan loss reserves at any given time. This programme will enable participants to quantify their credit evaluation into financial models to better assess structuring needs and repayment capacity.

PROGRAMME DETAILS

Date : TBA
Time : 9:00 am – 5:00 pm
Venue : Asian Banking School

PROGRAMME FEES*

RM2,500 | **RM3,000**
AICB Member | Non-Member

*Subject to 6% Service Tax per pax

LEARNING OBJECTIVES

By the end of this programme, participants will be able to:

- Relate financial infrastructure with qualitative issues and credit risk
- Use financial models to analyse business fundamentals (causes) rather than just financial ratios (effect)
- Incorporate credit and business risks into holistic financial model scenarios and sensitivity analysis
- Apply financial models for quick detection of early warning signs
- Relate financial models to effective account management

TRAINING METHODOLOGY

Lectures, case studies and debriefing

PARTICIPANT PROFILE

Credit Officers and those with at least 3 years of related Credit experience

Relating Financial Infrastructure with Qualitative Issues and Credit Risk

- Competitive position / strategy with funding and solvency risk
 - » Relate short term solvency, operating solvency, working capital needs to conversion cycle, sales growth and profit margin
 - » Impact of changes in solvency, working capital, sales growth and profit margin on cashflow statement
 - » Relate overall impact to competitive positioning, strategy and bargaining power
 - » Highlight the signs and danger of over-trading
- Funding structure with overall financial needs and financial risk
 - » Match capital expenditure with appropriate funding sources
 - » Relate expansion strategy with growth outcomes and its impact on cashflow and working capital needs
 - » Relate expansion strategies with growth risk
- Detecting fund diversion risk and its impact on repayment risk and growth strategies
 - » Identifying direct and indirect fund diversions from Balance Sheet and Income Statement

Using Financial Models to Analyse Business Fundamentals

- Pricing power through gross profit margin
- Bargaining power through cash conversion cycle and operating cashflow
- How cash conversion cycle and gross profit margin impact repayment ability
- Effect of operating leverage and safety margin on growth risk

Incorporating Credit and Business Risks into Holistic Financial Model Scenarios and Sensitivity Analysis

- Demand risk into sales growth, profit margin, working capital and operating cashflow
- Supply risk into sales growth, profit margin, working capital and operating cashflow
- Collection of risk profit margin, working capital and operating cashflow
- Interest rate risk into profit margin and repayment risk
- Foreign exchange risk into sales growth and profit margin
- Inflationary risk into profit margin, working capital and operating cashflow
- Incorporating current account trends into the financial model

Applying Financial Models for Quick Detection of Early Warning Signs

- Detecting early warning signs from sales growth, gross profit, EBITDA, operating cycle and asset efficiency ratio
- Using financial models to reflect free cashflow capacity and sustainable growth concept
- Relating Financial Models to Effective Account Management
- Using financial models to understand the borrower's financial needs and effective loan structuring
- Financial models as an indicator of internal and external environment dynamics
- Financial models as a way of benchmarking the credit risk

ABOUT THE TRAINER

NARESH NEELAKANDAN

Naresh Neelakandan has a depth of experience conducting credit risk management programmes for financial institutions in Malaysia, Indonesia, Sri Lanka and Singapore, and has been leading Malaysian corporate entities in the fields of journalism, auditing, finance and banking for more than 25 years. At a commercial bank, he was involved primarily in credit risk assessment of corporate and commercial entities, and his last position was as the Head of Training for a Malaysian financial services group. Naresh holds an Honours Degree in Financial Accounting and a MBA in Finance. He is also a Certified Credit Professional (CCP) and Certified Financial Planner (CFP).

DISMANTLING THE BUILDING BLOCKS — PROPERTY DEVELOPMENT FINANCING

This programme provides the inside story of property development financing assessment based on process flow covering pre-development, development and post development stages. This will enable participants to understand the cashflow, structuring and credit risks as well as keeping abreast with the latest regulatory updates and developments.

PROGRAMME DETAILS

Date : 25 – 26 July 2019
Time : 9:00 am – 5:00 pm
Venue : Asian Banking School

PROGRAMME FEES*

RM2,200 | **RM2,700**
AICB Member | Non-Member

**Subject to 6% Service Tax per pax*

LEARNING OBJECTIVES

By the end of this programme, participants will be able to:

- Examine the dynamics and components of property development
- Appreciate the implication of regulatory updates in Acts and developmental changes on credit assessment of property development financing
- List the components and risks associated with property development financing and the use of structure and control mechanism to mitigate issues in property development lending
- Identify the red flags at various stages of development
- Relate the components of the cashflow for bridging finance – assumptions, timing and quantum
- Use short cuts and cheat sheets

TRAINING METHODOLOGY

Interactive presentations, sharing of facilitator's experiences, case studies, videos and individual / group activities

PARTICIPANT PROFILE

- Relationship Managers from Business, Commercial & Corporate Banking
- Credit Evaluators / Approvers from Credit Evaluation / Risk Management
- Other banking personnel e.g. Internal Auditors, Credit Surveillance Officers, Product
- Development Managers etc.

Participants should have at least 3 years of related Credit experience

PROGRAMME OUTLINE

- Players of the property development industry
- Property development process
- Risks and mitigation at the pre-development stage, development stage and post development stage
- The use of structure and control mechanism such as covenants, conditions precedent in managing disbursements and other associated risks
- Latest updates and changes in the property development industry – Housing Developers Act 2012, Strata Title Act 2013, Strata Management Act 2013, CIPAA 2012 as well as various states requirements of housing development
- Types of red flags at the various stages of development and abandoned projects
- Tips on bridging finance cashflow – assumptions, timing and quantum
- Computation of pre-sale conditions and redemption sums
- Short cuts and cheat sheet for property development financing

ABOUT THE TRAINER

LIM GUAN CHYE

Senior Consultant, Asian Banking School

Lim Guan Chye has 35 years of working experience in the banking industry as well as at senior management levels in commercial organisations. His 25 years in banking provided experiences and exposure in operations, marketing, credit processing, legal aspects of lending, branch management, as well as lending to various industries / sectors including property development, manufacturing, trading and palm oil refining. After banking, he joined the commercial sector and worked for 10 years with public listed companies, property developers, legal and private firms.

He holds a Bachelor's degree in Analytical Economics (Second Class Upper Honours) from the University of Malaya, and is a Certified Credit Professional and a Certified Training Professional under the Finance Accreditation Agency. In 2015, Guan Chye authored the book "What Every Entrepreneur Ought to Know About Business and Banking".

APPROACHES AND CHALLENGES OF LAND LAW IN THE FINANCIAL INDUSTRY

It is vital that financial institutions understand the practical aspects and challenges of land matters. This programme has been designed specifically for those from the industry to gain insight on the application and dealing of matters relating to Land Law and its related legal documentation.

PROGRAMME DETAILS

Date : 16 May 2019
Time : 9:00 am – 5:00 pm
Venue : Asian Banking School

PROGRAMME FEES*

RM1,100 | **RM1,400**
AICB Member | Non-Member

**Subject to 6% Service Tax per pax*

LEARNING OBJECTIVES

By the end of the programme, participants will be able to:

- Differentiate the types of documents used under the National Land Code towards perfecting the security documentation process
- Recognise the practical challenges in Land Law and the land administration procedure under the National Land Code 1965
- Analyse some of the issues that arise during the preparation of documentation, registration, adjudication and stamping with local authorities

TRAINING METHODOLOGY

Combination of lectures, case laws, case studies and group discussions to ensure that participants derive the maximum learning benefits

PARTICIPANT PROFILE

Officers involved in credit and loan administration

PROGRAMME OUTLINE

Introduction

- Malaysian Land Laws and the latest amendments
- Sabah Land Ordinance & Sarawak Land Code
- Types and forms of titles under the National Land Code
- Dealings and restraint to dealings under the National Land Code

Land as Security – is it a Perfect Collateral?

- Property with title
 - » Properties with a title and its documentation procedure
 - » Memorandum of transfer
 - » Application for consent to transfer and charge
 - » Lodgement of Private Caveat by the bank and its importance
 - » Procedure in registration of transfer and charge in land office
- Property without title
 - » Documentation procedure
 - » Registration and the importance of a Power of Attorney
 - » Perfection of transfer and charge upon issuance of the title
 - » Application for blanket consent to transfer by the developer
 - » Process of stamping, adjudication and redemption

Discharge of Charge and Reassignment

- Importance of discharge of charge and reassignment to revoke security
- Difference between discharge of charge and reassignment
- Types of documents to be used for discharge and reassignment

Practical Issues with Local Authorities

- Possibilities of rejection of presentation in land office – how to mitigate the risk
- Conflict between a master title and strata title
- Common issues for lodgement and filling of documents in the land office
- Possibilities of rejection of registration and revocation of Power of Attorney

ABOUT THE TRAINER

SHAKIROH MOHD EZMI

Shakiroh Mohd Ezmi was admitted to the High Court of Malaya in Kuala Lumpur as an Advocate & Solicitor. She is currently a partner at Messrs Sheila Hussain Vijay & Partners; a law firm specialising in conventional and Islamic banking, conveyancing, anti-money laundering and counter terrorism financing and corporate governance.

She has extensive practical experience in various fields relating to land law, conveyancing, commercial and corporate banking as well as banking litigation. She advises on legal documentation for corporate, banking and land matters, and is also a banking law trainer at Open University Malaysia.

Puan Shakiroh holds a Bachelor's degree in Law (LLB) from the International Islamic University Malaysia, and has a professional qualification in Certified Anti-Money Laundering & Counter Financing of Terrorism Compliance Officer (CAMCO) jointly awarded by the Asian Banking School and Asian Institute Chartered Bankers (AICB).

EXPANDING THE CREDIT TOOLKIT FOR CORPORATE LENDING

This programme will provide participants with a broad understanding of credit risk assessment and approaches for corporate lending by using new tools to complement conventional corporate credit analysis

PROGRAMME DETAILS

Date : 24 – 26 June 2019
Time : 9:00 am – 5:00 pm
Venue : Asian Banking School

PROGRAMME FEES*

RM3,500 | **RM4,000**
AICB Member | Non-Member

**Subject to 6% Service Tax per pax*

LEARNING OBJECTIVES

By the end of this programme, participants will be able to:

- Use the new tools to gauge downside risk or upside potential of a credit proposition
- Assess management quality and corporate strategy from the Balance Sheet perspective
- Align income statement and cashflow statements to assess repayment risk
- Examine specific framework to assess business positioning in the industry
- Employ specific tools for detection of early warning signs in a business

TRAINING METHODOLOGY

Lectures, case studies and debriefing

PARTICIPANT PROFILE

Credit Officers / Analysts / Managers with at least 5 years of related Credit experience

PROGRAMME OUTLINE

Main Tools:

- SPACE Diagramme
- Protected Zone Concept
- Gap Test
- Operating Leverage
- Industry Analysis
- Financial Diagnostic and other red flags
- 10-15 companies

New Perspectives on Credit Analysis

- Assessing a business from the perspective of the:
 - » Business model and strategic positioning
 - » External environment stability
- Tool: SPACE Diagramme to understand down side risk, Sustainable Growth Rate
- Case studies and debrief: Top Gloves vs Supermax vs Hartalega vs Kossan

Balance Sheet Analysis

- The unprotected zone of the balance sheet
- Asset structure in relation to the business model
- Financial restructuring to improve business competitiveness and repayment ability
- Asset movement as an indicator of warning signs
- Liquidity vs Solvency: how to test short-term survivability
- Gearing vs Growth
- Mitigating high gearing
- Case study: property developer, Puncak Niaga

Repayment Analysis

- Drivers for top line growth and mid-line (gross margin) quality
- Assessing operating cashflow quality and significance
- How does other comprehensive income fit into repayment analysis
- Roping in balance sheet quality to enhance repayment
- What else does balance sheet and cashflow tell us about management quality in relation to repayment?
- How market and product strategy is expected to affect repayment capacity
- Relating external environment to repayment capacity
- Tools: Gap test, Top and Midline Drivers analysis, Operating Leverage
- Case Study: Layer Farm

Industry Analysis

- Forces that affect an industry
- Impact of technology on the industry
- Tool: Porter's Five Forces
- Case Study: Education Services

Detecting Early Warning Signs

- Tools: Gap Test, SPACE Diagramme, Margin Fatigue, Signs of Overtrading, Accounting Red Flags
- Case Study: Kenmark, Axis Inc Berhad

ABOUT THE TRAINER

NARESH NEELAKANDAN

Naresh Neelakandan has a depth of experience conducting credit risk management programmes for financial institutions in Malaysia, Indonesia, Sri Lanka and Singapore, and has been leading Malaysian corporate entities in the fields of journalism, auditing, finance and banking for more than 25 years. At a commercial bank, he was involved primarily in credit risk assessment of corporate and commercial entities, and his last position was as the Head of Training for a Malaysian financial services group. Naresh holds an Honours Degree in Financial Accounting and a MBA in Finance. He is also a Certified Credit Professional (CCP) and Certified Financial Planner (CFP).

UNRAVELLING THE SECRETS OF CONTRACT FINANCING

Contract financing is specialised lending that requires not just understanding the types of contracts to be financed but also require knowledge and understanding of the contractual terms and cashflow so that both structure and repayment can be ring-fenced. This programme will share the structure and control mechanism to ensure clients complete the contract and pay the bank on time with minimal distraction.

PROGRAMME DETAILS

Date : 20 June 2019
Time : 9:00 am – 5:00 pm
Venue : Asian Banking School

PROGRAMME FEES*

RM1,100 | **RM1,400**
AICB Member | Non-Member

**Subject to 6% Service Tax per pax*

LEARNING OBJECTIVES

By the end of this programme, participants will be able to:

- Examine the dynamics of the contract financing process flow
- Recognise the salient terms of the contract
- List the components and risks associated with contract financing and the use of structure and control mechanism to mitigate issues in contract financing
- Identify red flags at various stages of contract
- Employ the components of cashflow for contract finance – assumptions, timing and quantum

TRAINING METHODOLOGY

Interactive presentations, sharing of facilitator's experiences, case studies, videos and individual / group activities

PARTICIPANT PROFILE

- Relationship Managers from business, commercial and corporate banking
- Credit evaluators / approvers from credit evaluation / risk management
- Other banking personnel eg. Internal Auditors, Credit Surveillance Officers, Product Development Managers

PROGRAMME OUTLINE

- Difference between project and contract financing
- Contract financing process
- Salient terms of the contract
- Risks and mitigation at the pre-development stage, development stage and post development stage
- The use of structure and control mechanisms such as covenants, conditions precedent in managing disbursements and other associated risks
- Latest updates and changes – CIPAA 2012, CIDB
- Types of red flags at the various stages of the contract
- Tips on contract financing cashflow – assumptions, timing and quantum

ABOUT THE TRAINER

LIM GUAN CHYE

Senior Consultant, Asian Banking School

Lim Guan Chye has 35 years of working experience in the banking industry as well as at senior management levels in commercial organisations. His 25 years in banking provided experiences and exposure in operations, marketing, credit processing, legal aspects of lending, branch management, as well as lending to various industries / sectors including property development, manufacturing, trading and palm oil refining. After banking, he joined the commercial sector and worked for 10 years with public listed companies, property developers, legal and private firms.

He holds a Bachelor's degree in Analytical Economics (Second Class Upper Honours) from the University of Malaya, and is a Certified Credit Professional and a Certified Training Professional under the Finance Accreditation Agency. In 2015, Guan Chye authored the book "What Every Entrepreneur Ought to Know About Business and Banking".

APPROACHES TO CORPORATE VALUATION

With the recent update to the accounting standards, reporting entities are now required to recognise, measure or disclose various items at fair value. The programme will cover compliance with MFRS 13 Fair Value accounting and global valuation standards. The programme will also explore the comprehensive set of valuation methodologies for various types of financial securities – equity, debt, derivatives and intangible items.

PROGRAMME DETAILS

Date : 4 – 5 March 2019
Time : 9:00 am – 5:00 pm
Venue : Asian Banking School

PROGRAMME FEES*

RM2,200 | **RM2,700**
AICB Member | Non-Member

**Subject to 6% Service Tax per pax*

LEARNING OBJECTIVES

By the end of the programme, participants will be able to:

- Identify key valuation principles and scope
- Practice company valuation
- Comply with contemporary financial reporting standards
- Examine fair valuation on intangible assets

TRAINING METHODOLOGY

Instructor-led workshops

PARTICIPANT PROFILE

Those involved in Capital Markets, Risk Management, Credit, Corporate Finance, Finance and Financial Markets

PROGRAMME OUTLINE

Key Valuation Principles

- Checklist for valuation scope
- Key valuation principles:
 - » Valuation hierarchy for financial instruments
 - » Highest and best used method or non-financial items
 - » Consideration for intangible assets
- Acceptable fair value methodologies:
 - » Asset-based models
 - » Income-based models
 - » Market-based models

Income-based Valuation Models

- Dividend-based models (Constant Growth, Sustainable Growth, Two-Stage Growth, Three-Stage Growth and H-Model)
- Free Cash Flow to Equity (FCFE) and Free Cash Flow to Firm (FCFF) models
- Determining terminal growth

Weighted Average Cost of Capital (WACC)

- Determining the cost of debt and other financial instruments
- Cost of equity determinants
- Situational adjustments for control, liquidity and marketability

Valuing Non-Financial Assets

- Highest and best use approach
- Establishing alternatives
- Determining and assessing barriers

Market-based Valuation Models

- Market relative models
- Industry specific relative models
- Price-to-Earnings ratio (PER) models
- Price-to-Sales (PS) models
- Price-to-Book Value (PB) models

Asset-based Models

- Tobin's Q ratio
- Realisable value

Intangible Assets Valuation Models

- Overview of IPEV guideline
- Reparability test
- Excess Earning methods
- MAKENT approach

Workshop

- Case study on valuation

ABOUT THE TRAINER

DAVID MEOW

David has more than 20 years of experience in areas including business valuation, financial markets and risks, and financial reporting. His exposure in diverse areas in the capital markets as well as being a Chartered Financial Analyst (CFA) and a Chartered Accountant (Malaysia), allows him to specialise in training and consultancy in areas that include investment management and company valuation.

His clients include government-related regulatory bodies like Bank Negara Malaysia, Permodalan Nasional Berhad, Securities Commission Malaysia, Kumpulan Wang Simpanan Pekerja and the Prime Minister's Office, as well as financial institutions like Maybank, CIMB, OCBC and RHB. He is also the Lead Moderator for the Capital Markets with the Financial Accreditation Agency.

CASH FLOW MANAGEMENT

Cash flow management refers to the need to have cash come in (flow in) at the right times, so that it is available to flow out as needed. Everyone knows that if an organisation has more expenses than income, sooner or later it will find itself in trouble. However, even if income matches or exceeds expenses in a given year, the cash from the income may not arrive in time to pay the bills as they become due. A cash shortage can be very disruptive to your ability to carry out your mission. To avoid disruptions of business or to take advantage of temporary cash surpluses, cash flow can and should be projected, monitored, and controlled. This programme will provide participants with the scope and drivers of cash flow, and how to manage cash flow for your organisation.

PROGRAMME DETAILS

Date : 14 May 2019
Time : 9:00 am – 5:00 pm
Venue : Asian Banking School

PROGRAMME FEES*

RM1,500 | **RM1,800**
AICB Member | Non-Member

**Subject to 6% Service Tax per pax*

LEARNING OBJECTIVES

By the end of the programme, participants will be able to:

- Understand the relationship between profit and cash flow
- Review the cash management tools currently in place
- Develop an analytical approach to cash inflow and outflow drivers in the business
- Employ total cash management's effect on revenues and expenses
- Identify cash shortage and cash surplus
- Collect accounts receivable
- Squeeze inventories for cash savings
- Examine the cash flow effect

TRAINING METHODOLOGY

Interactive group discussions, case studies and sharing of practical experience

PARTICIPANT PROFILE

Any person who has the responsibility or interest in managing the company's cash flow

PROGRAMME OUTLINE

The Scope of Cash Flow Management

- Key objectives and benefits
- Profit vs cash flow
- The risks of overtrading

Cash Flow Drivers

- Inflow drivers and out flow drivers

Understanding Total Cash Management

- How total cash management increases earnings
- How operating decisions impact cash flow

Ongoing Activities

- Day-to-day cash management

Cash Shortage and Cash Surplus

- A cash shortfall
- Putting excess cash to work and fast

Total Cash Management's Effect on Revenues and Expenses

- Increase sales through total cash management
- Better expense control is the road to positive cash flow

Collecting Accounts Receivable

- Why companies do not pay their bills
- Difficult collections

Squeezing Inventories for Cash Savings

- The basics
- Inventory control techniques

Liquidity ratios: the current ratio and quick ratio

Debt vs equity – the cost of funding and the impact on cash flow

Make capital spending recommendations and decisions based on what really counts: CASH FLOW

ABOUT THE TRAINER

DATIN SHUBA KUMAR

Datin Shuba Kumar is an independent consultant, providing services in management, training and development, and has over 40 years of experience in various positions in the corporate world. She is an accomplished trainer and has conducted both soft skills and technical / financial training in many multinational organisations, banks and hotels. She has presented papers at many conferences in Malaysia and abroad and has also conducted many due diligence exercises for organisations taking over new businesses. She was actively involved in the pre-opening of 6 hotels in the region and is currently consulting at various organisations on internal controls, operational and financial reviews.

Shuba is a Fellow of the Institute of Chartered Accountant from Australia, a Fellow of the Australian Society of Certified Public Accountants and a Chartered Accountant of the Malaysian Institute of Accountants. She has a Bachelor of Commerce degree from Melbourne University.

MFRS 9: EXPECTED CREDIT LOSS MODELS

The new MFRS 9 that was made effective on 1st January 2018 require several assets, recognised and unrecognised, to be assessed for impairment using a new credit loss assessment instead of the age-old incurred loss model. This programme will guide participants on the implementation of the new Expected Credit Loss model.

PROGRAMME DETAILS

Date : 15 May 2019
Time : 9:00 am – 5:00 pm
Venue : Asian Banking School

PROGRAMME FEES*

RM1,500 | **RM1,800**
AICB Member | Non-Member

**Subject to 6% Service Tax per pax*

LEARNING OBJECTIVES

By the end of the programme, participants will be able to:

- Explain the new requirements for asset impairment as per the MFRS 9
- Discuss the various forward-looking expected credit loss models (ECL)
- Explain the measurement of probability of default (PD), exposure at default (EAD) and the loss given at default (LGD)
- Discuss the model validation approaches to ensure the robustness of the ECL

TRAINING METHODOLOGY

Instructor-led workshops

PARTICIPANT PROFILE

Financial reporting accountants, auditors, regulators, financial risk managers and finance managers

PROGRAMME OUTLINE

Overview of MFRS 9's Expected Credit Loss Approach in Asset Impairment

- Scope of impairment tests under MFRS 9: financial assets, contract assets, loan commitments, financial guarantees and lease receivables
- ECL measurement categories: performing assets, underperforming assets and impaired assets
- Fundamental components of ECL models: probability of default (PD), credit exposure at default (EAD), loss given default (LGD) and time value of money

Probability of Default

- Forward-looking models for PD estimations
- External credit ratings approaches
- Implied PD approaches (market-based)
- Data intensive models – logistics distribution and multivariate distribution credit scoring models
- Structural models including reduced-form

Credit Exposure Measurements (EAD and LGD)

- Credit exposures with considerations for a 12-month horizon, contractual and lifetime horizons for various assets
- Expected mark-to-market and exposure
- Potential future exposure, expected positive and negative exposures, effective exposure, and maximum exposure
- Compare the characterisation of credit exposure to VaR methods and describe additional considerations used in the determination of credit exposure
- Identify factors that affect the calculation of the credit exposure profile and summarise the impact of collateral on exposure

Evaluating a Credit Risk Model

- Evaluate and compare the results obtained through several credit risk models
- Quick preview of finding the right cut-off: the strategy curve (ROC-curve and AUC)
- Explain the procedures to ensure that the ECL model is robust and timely, and take into account criteria such as updated valuations of credit risk mitigants, cash flow estimates based on assessment of borrower-specific factors, and current and future macroeconomic conditions
- Other relevant forward-looking information that affects the expected collectability of the entity's credit exposure

ABOUT THE TRAINER

DAVID MEOW

David has more than 20 years of experience in areas including business valuation, financial markets and risks, and financial reporting. His exposure in diverse areas in the capital markets as well as being a Chartered Financial Analyst (CFA) and a Chartered Accountant (Malaysia), allows him to specialise in training and consultancy in areas that include investment management and company valuation.

His clients include government-related regulatory bodies like Bank Negara Malaysia, Permodalan Nasional Berhad, Securities Commission Malaysia, Kumpulan Wang Simpanan Pekerja and the Prime Minister's Office, as well as financial institutions like Maybank, CIMB, OCBC and RHB. He is also the Lead Moderator for the Capital Markets with the Financial Accreditation Agency.

UNDERSTANDING AND APPLYING PROFESSIONAL INTERNAL AUDITING STANDARDS FOR BANKS

This two-day programme is designed to help internal auditors understand and appreciate the international internal auditing standards and their applications in delivering a quality audit

PROGRAMME DETAILS

Date : 8 – 9 May 2019
Time : 9:00 am – 5:00 pm
Venue : Asian Banking School

PROGRAMME FEES*

RM2,200 | **RM2,700**
AICB Member | Non-Member

**Subject to 6% Service Tax per pax*

LEARNING OBJECTIVES

By the end of the programme, participants will be able to:

- Describe values, attitudes and behaviours set out in the International Professional Practices Framework (IPPF) promulgated by the Institute of Internal Auditors (IIA)
- Recognise the mandatory and non-mandatory guidance in IPPF
- Appreciate the nature of internal audit work in the areas of governance, risk management and controls
- Elaborate the International Standards of the Professional Practices of Internal Auditing
- Relate the Attributes Standards to form an effective internal audit function
- Relate and apply Performance Standards in internal audit engagements

TRAINING METHODOLOGY

Lecture, interactive group discussions and sharing of practical experiences

PARTICIPANT PROFILE

Personnel involved in the banks' internal audit process or Quality Assurance and Improvement Programme, as well as those interested to learn about professional internal auditing standards

PROGRAMME OUTLINE

The International Professional Practices Framework (IPPF)

- Definition
- Mission
- Code of ethics and rules of conduct by IIA
- Core principles

International Standards of the Professional Practices of Internal Auditing

- Attribute standards
- Performance standards

Attribute Standards

- Independence and objectivity
- Proficiency and due professional care
- Quality assurance and improvement programme

Performance Standards

- Managing internal audit activity
- Nature of work
- Planning engagement
- Performing the engagement
- Communicating results
- Monitoring progress
- Managing management's acceptance of risk

Supplemental Guidance

- Assessing the adequacy of risk management
- Management of IT auditing

The Way Forward

ABOUT THE TRAINER

LYNETTE KWEK

Senior Consultant, Asian Banking School

Lynette Kwek started her career as an internal auditor working in the financial services sector prior to joining the public accounting practices. During her tenure as an internal auditor, she gained wide exposure to the review of financial and operational business processes in the banking environment. She led process walkthroughs and reviews of revenue processes, assessment of systems and manual controls for revenue cycles, general ledger interfaces as well as data analytics for the bank and its subsidiaries in the unit trust, asset management and insurance businesses. Besides her industry experience, she also specialised in the reviews of various IT system environments in the areas of IT governance, information security management, data management and MIS framework, change management, IT system operations, and implementation of IT projects.

Upon joining the public accounting practice in 2003, she went on to lead and manage a portfolio of audit engagements and risk assurance related projects, which involved sizeable financial services organisations based in and outside of Malaysia. She also led several Sarbanes-Oxley related engagements, IT due diligence, third party assurance reviews, regulatory compliance and outsourced service provider reviews for several local and foreign banks. She was also part of a major IT advisory project for a major bank in the UK when she was attached to one of the big 4 audit firms in London.

Lynette Kwek holds a Master's Degree (with Distinction) in Accounting and Finance from the University of Birmingham, UK. She is a Fellow of the Association of Chartered Certified Accountants (ACCA) UK, a member of the Malaysian Institute of Accountants (MIA) and a member of ISACA.

HOW DIGITAL MARKETING IS CHANGING THE BUSINESS LANDSCAPE

This programme is designed to enable participants to have a better understanding of how Digital Marketing is changing the business landscape. Participants will be introduced to the internet ecosystem, new realities as well as globalisation. Most importantly, participants will be able to appreciate the importance of the internet and technology in business today.

PROGRAMME DETAILS

Date : 29 May 2019
Time : 9:00 am – 5:00 pm
Venue : Asian Banking School

PROGRAMME FEES*

RM1,500 | **RM1,800**
AICB Member | Non-Member

**Subject to 6% Service Tax per pax*

LEARNING OBJECTIVES

By the end of the programme, participants will be able to:

- Discuss the impact of technology change on businesses
- Discover new ways of doing business in a digital way
- Recognise the importance of the internet and technology in business today

TRAINING METHODOLOGY

Onsite lecture with slides, videos and Q&A sessions

PARTICIPANT PROFILE

- Corporate and Investments Bankers
- Commercial Bankers
- Retail Bankers
- Corporate Advisors
- CMSRL Holders
- Research Analysts

PROGRAMME OUTLINE

Introduction to the internet ecosystem

- The current state of the internet
- The evolution over the past decade
- How businesses are impacted by the drastic change of technology powered by the internet

New realities

- The shift in communication from telephone to desktop to mobile
- Current realities of VR, chat and messengers
- The new possibilities available to businesses today

A connected future

- Globalisation and the internet
- An interconnected world and devices that shape how consumers today use their devices from tablets, smartphones to PCs
- Future trends – how businesses will run their operations to leverage on technology and connectivity

UX vs UI

- User experience vs user interface
- The misconception of customer first experience, re-usability and marketing vs look and feel advertising ads

What engagement means to businesses

- Importance of 2-way communication between customers
- Business advocacy through the internet

Video, the second wave of marketing

- Video as the second wave of communication and marketing by businesses

Innovation in messaging: The rise of bots

- Artificial intelligence and Bots – shaping the new industry focus
- How companies will be using AI and Bots for their business

ABOUT THE TRAINER

KARU KHOO

Karu Khoo is a Digital Marketing Specialist. He specialises in crafting 360 digital strategies for his clients and has experience in precision execution of digital marketing campaigns. Currently, he manages the day to day business operations of a leading digital marketing agency in Malaysia, covering marketing operations, digital strategy planning, execution, business development, strategic partnership and activation for brands.

Karu has lead a team of experts in managing and running digital execution campaigns for businesses globally over the past 8 years. His clients include FMCGs, financial services / banking firms, property development companies, telecommunication services firms and NGOs. He was the featured trainer for Malaysiakini on Facebook Marketing in 2012; training clients that included 3M, Naab Restaurant and Plus Group. He is also the founding system architect of the social marketing campaigning tool Hamele.asia and social publishing platform Corny.com.

UNDERSTANDING CYBER CRIME AND DIGITAL RISK

Technology has disrupted the way business is conducted; creating sophisticated ways and easy targets for cyber criminals. Business leaders need to get on top of the game in managing cyber breach risks so that they can protect their business and reputation from cybercrime and fraud.

This programme will provide a mixture of recent real cases and scenario analysis, including previously imposed legal penalties, fines, business limitations and licence revocations which will be discussed and assessed. Participants will have a better understanding of the evolving intersection between business and customer empowerment, and the ever-increasing regulatory scrutiny and expectations.

PROGRAMME DETAILS

Date : 10 July 2019
Time : 9:00 am – 5:00 pm
Venue : Asian Banking School

PROGRAMME FEES*

RM2,700 | **RM3,000**
AICB Member | Non-Member

**Subject to 6% Service Tax per pax*

LEARNING OBJECTIVES

By the end of the programme, participants will be able to:

- Identify the key components of cybersecurity architecture
- Describe key risk management tools, processes and procedures
- Differentiate classes of attacks, including malware, viruses, worms, spyware and ransomware
- Define types of incidents including categories, responses and timelines
- Outline data risks, social engineering challenges and computer / mobile security

TRAINING METHODOLOGY

Interactive lectures, group discussion and activities, case studies and sharing of practical experiences

PARTICIPANT PROFILE

This facilitated workshop is designed for all bank employees

PROGRAMME OUTLINE

Cybersecurity

- Cybersecurity objectives
- Cybersecurity roles
- Cybersecurity principles:
 - » Confidentiality
 - » Integrity
 - » Availability

Cybercrime and the Financial Services Industry

- Recognising the threat
- Risk assessments and threat vulnerabilities
- Known vulnerabilities
- Cybercrime detection

Cyberattacks and Breaches

- Operational threat environments
- What is malware and what are the different types
- Viruses and worms
- Spyware and Trojan Horses
- Ransomware
- WannaCry
- Case studies
 - » Lazarus Group
 - » Bangladesh bank heist

Social Engineering

- An overview of social engineering as a type of fraud
- Online threats and phishing attacks; telltale signs
- Tailgating
- Nigerian 419 scam

Computer and Data Security

- Computer security
 - » Wireless networks
 - » Non-secure computers
 - » Untrusted USBs
- Mobile security – tips on protecting data
- Data protection – remote data storage
- Software restrictions and license breaches
- Incident response

Combating Cybercrime

- Proactive governance and a strong GRC framework
- Moving away from the siloed approach towards integrated preventive, detection, and response mechanisms
- Stress testing
- Disaster response and business continuity planning

ABOUT THE TRAINER

SAM GIBBINS

Sam Gibbins is the Founder of complilearn, providing specialist and advanced Compliance learning to clients globally. He has extensive experience delivering content across a wide range of Governance, Risk, and Compliance areas, to a variety of industry sectors. Sam has been based in Singapore for nearly nine years working on consulting, learning and development across a range of public and private institutions.

Previously Sam was the General Manager, Asia, for Governance Risk & Compliance Solutions, building the corporate presence in the Asian market across a wide and varied client base, for both facilitated workshop and online legal and compliance training solutions. Prior to that, he was with the International Compliance Association, developing, building and promoting courses under the Financial Industry Competency Standards. Alongside this, Sam also worked on the skills and competency-based development framework and associated courses, for Compliance and Anti-Money Laundering with the Asian Institute of Finance and the Asian Institute of Chartered Bankers (formerly IBBM), as well as with the Australian Financial Markets Association. In recent years he has helped establish a number of 'Compliance Academies' at global firms.

Sam has a BA (Honours) from King's College, University of London, as well as a Diploma in Anti-Money Laundering from the International Compliance Association, a Certificate in Combating Financial Crime from the Chartered Institute for Securities & Investment (CISI) and is a Certified Compliance and Ethics Professional (International) with the Society for Corporate Compliance and Ethics. He is also a Certified Compliance Professional with, and a member of, the International Academy of Business and Financial Management, and is a member of the Singapore Institute of Directors, the Australian Chamber of Commerce, the International Compliance Association, the Chartered Institute for Securities & Investment and the Adult Education Network. Sam is a Founding Member of the International RegTech Association and has also completed the Advanced Certificate in Training and Assessment with the Institute for Adult Learning, Singapore.

INTRODUCTION TO ETHICS IN BANKING

This is a 1-day foundation programme which will comprise short input sessions supported by practical work. For each part of the programme, the facilitator will talk through the general principles, focussing on their practical importance. After each input session, a case study (or possibly two shorter case studies) will be used, and participants will be invited to discuss the ethical issues arising from them.

As the programme is introductory, it should concentrate on ethical issues that might commonly be encountered at operational level, such as integrity, confidentiality, applying minimum standards of accepted behaviour, whistle blowing and so on.

PROGRAMME DETAILS

Date : 11 March 2019
17 June 2019
Time : 9:00 am – 5:00 pm
Venue : Asian Banking School

PROGRAMME FEES*

RM1,100 | **RM1,100**
AICB Member | Non-Member

**Subject to 6% Service Tax per pax*

LEARNING OBJECTIVES

By the end of the programme, participants will be able to:

- Explain the meaning and practical significance of business ethics, and the fundamental principles consistent with ethical behaviour
- Understand the duties-based and consequences-based approaches to ethics, and their importance in addressing stakeholder needs and the public interest
- Define 'professionalism' and explain values and behaviours expected of professional bankers
- Understand the drivers of moral reasoning in individuals, and how organisational policies and practices are relevant to their reasoning
- Apply ethical decision making frameworks to ethical dilemmas and conflicts of interest

TRAINING METHODOLOGY

Lectures, group discussions, case studies and self-assessment

PARTICIPANT PROFILE

Graduate trainees or new hires at the banks

PROGRAMME OUTLINE

What is ethics and why is ethics important in banking?

- The nature of ethics, and its specific meaning in the context of business
- Fundamental ethical concepts: integrity, honesty, probity, transparency, fairness, objectivity, responsibility, accountability, judgement, scepticism
 - » Discussion of case 1
- Duties of a banker, based on rules that must be followed and principles that govern behaviours
- Ethics based on consequences, but consequences to whom? Reconciling actions with the interests of stakeholders and the public interest
 - » Discussion of case 2

Professionalism:

- Defining 'professional' and why bankers have to try harder than lawyers, doctors and accountants
- Characteristics of a profession
- Professional codes of conduct
 - » Discussion of case 3

Ethical decision taking:

- Influences on our decisions, and their conflicting impact on what we do. These include rewards and threats, expectations of family, friends, colleagues and the law, perceptions of what is right and what is wrong.
- Decision taking frameworks
- Dealing with conflicts of interest
- Dealing with ethical dilemmas
 - » Discussion of case 4

Self-assessment exercise:

- Participants work 12 x MCQs followed by debrief

ABOUT THE TRAINER

SLYPHY CHUI

Consultant, Asian Banking School

Sylphy Chui has more than 16 years of experience in the banking sector in credit sales and marketing, credit evaluation and credit approvals, consumer and commercial loans, and branch management.

She started her career as a Senior Sales and Marketing Executive at a Public Bank Berhad branch where she gained valuable knowledge in branch operations. She then went on to the regional office, where she supported more than 15 branches in the sales team and gained recognition as the Top Three Sales Achiever for 2003 and 2004. In 2005, after receiving the Regional Top Sales Achiever Award, Sylphy was promoted to Sales and Marketing Manager, leading the sales team in the Regional Office. She was promoted again in 2007 and became Business Manager at a Kuala Lumpur branch, where she led the Credit Department. In 2012, she was promoted to Branch Manager. During this time, the branch she managed maintained themselves as an award-winning branch for five years consecutively from 2013 to 2017.

She holds a Bachelor's Degree in Commerce, double majoring in Economics and Marketing, from Curtin University of Technology, Perth, Australia and is also a Certified Credit Professional (CCP) through the Institute of Bankers Malaysia (now known as the Asian Institute of Chartered Bankers).

MICHELLE LOO PHOY WAN

Consultant, Asian Banking School

Michelle Loo has more than 10 years of banking experience in secured and unsecured lending, wealth products, bancassurance, SME banking and branch management.

Michelle started her career in the banking industry with HSBC Bank as a Mortgage Executive. In 2008, she joined OCBC as a Business Development Manager in SME Banking and during which, the team she was in achieved Top 5 in the nationwide overall performance. Following that, she joined Maybank as a Mortgage Consultant. She was one of the pioneers in the Direct Sales Team and recognized as the Nationwide Top Team for 3 consecutive years. She then went on to join Alliance Bank and was promoted as Branch Manager. Subsequently, she joined Public Bank in Regional Sales and Support in SME Bancassurance, supporting 19 branches in the Klang Valley. Her main task was to maintain Regional top sales, which she achieved for 2 consecutive years.

At ABS, she is involved in developing e-Learning content, storyboarding and gamification, as well as having the role as a Trainer for the "Introduction to Ethics in Banking" programme. Michelle holds a Bachelor's Degree in Economics majoring in Finance from University Putra Malaysia.

ETHICS IN BANKING FOR MANAGERS

This 1-day intermediate level programme builds on the Introduction to Ethics in Banking with the addition of more advanced content, cases and practical work. It will cover both fundamental ethical concepts and ethical issues of more strategic importance than those covered by the introductory programme. The case study scenarios selected will be a mixture of operational dilemmas and problems, and those dealing with contemporary issues of relevance to executive and managerial personnel.

PROGRAMME DETAILS

Date : 15 April 2019
Time : 9:00 am – 5:00 pm
Venue : Asian Banking School

PROGRAMME FEES*

RM1,500 | **RM1,800**
AICB Member | Non-Member

**Subject to 6% Service Tax per pax*

LEARNING OBJECTIVES

By the end of the programme, participants will be able to:

- Identify stakeholders and their claims, analyse how the claims conflict and examine the decision making process to address ethical dilemmas
- Understand the underlying causes of the financial crisis, identify key lessons from the crisis and propose ways in which future risks can be addressed through effective corporate governance
- Describe the influences that shape corporate culture and propose best practices for driving positive change across all management functions, while adopting consistently high moral standards
- Understand how ethical stance and behavioural standards can be used as an effective tool in strategic positioning, and in pursuit of competitive advantage

TRAINING METHODOLOGY

Lectures, group discussions, case studies and self-assessment

PARTICIPANT PROFILE

Bank managers

PROGRAMME OUTLINE

Stakeholders who contribute to the ethical climate:

- The roles that different stakeholders play: government, regulators, central bankers, boards of directors, managers, staff, specialists, trade associations and professional bodies
 - » A case study to identify stakeholders and their claims, highlight how the claims conflict and matching responses to strategic objectives. The case will provide an opportunity to discuss why it is important to identify stakeholders and balance their claims.

Re-establishing trust and confidence:

- Lessons from the crisis: what went wrong (ethical and regulatory failures), and the consequences
- Implications of regulatory and ethical failures, and Imperatives for banks in addressing the core deficiencies
- Corporate governance principles and issues
 - » Case studies examining deficiencies and root causes of failure / near-failure. The cases will discuss regulatory issues and how the rules did not deter inappropriate behaviours / decisions or prevent crisis.

Establishing the right climate:

- Corporate culture – the tone from the top
- Codes of practice: regulatory codes, professional codes and corporate codes
- Making codes of practice work
 - » A case scenario which examines the desirable content of professional and corporate codes with the discussion of stakeholder claims. The case open up debate on serving the public interest.

Strategic positioning:

- Using ethical values and standards as a platform for strategic positioning
- Ethical stance
- Cognition moral development
 - » A case study that discusses alternative approaches to ethical stance, how overtly long-standing ethical stance may be at odds with the objectives of major shareholders

ABOUT THE TRAINER

DR PARAMSOTHY VIJAYAN

*Director of Graduate Training & FSTEP / Senior Consultant
Asian Banking School*

Dr Paramsothy Vijayan is the Director of Graduate Training & FSTEP, and Senior Consultant at the Asian Banking School. He started his career working in one of the big 8 Chartered Accountants and Management Consultancy firms in the UK. He has over 20 years of banking experience working in local and foreign banks up to a senior management level, ranging over a diverse range of disciplines.

Dr. Vijay is currently involved in structuring bespoke technical and soft skill programmes for banks. In addition, he is involved in the curriculum working committee for professional qualification programmes such as the Chartered Banker and Bank Risk Management. He is also a designated Chartered Banker trainer, bringing a fresh approach to self-directed learning using mind-mapping techniques, case studies and problem-based learning. Dr Vijay has published banking and finance related text books and journal articles internationally, including, "Success Factors for the Implementation of Entrepreneurial Knowledge Management in Malaysian Banks" (Journal of Information & Knowledge Management, 2013).

He holds an Honours Degree in Accounting and Finance from Scotland, a Master of Science Degree in Multimedia Technology (Banking), a Doctor of Business Administration (Banking Strategy and Marketing) from Australia, and a Doctor of Philosophy (Knowledge Management in Banking) from Malaysia. He is also a Certified Training Professional (ARTDO).

UNDERSTANDING LIQUIDITY RISK MANAGEMENT IN BANKING

Failure to manage liquidity could cause a financial institution's viability in the long run and in stressful situations. This programme will share the lessons learnt from the 1997-98 Asian Financial Crisis and the 2008 Global Financial Crisis. Financial institutions should up their ante with regards to effective liquidity risk management in their institutions.

This programme will provide insights as to why liquidity risk is inherent in the model of the Bank and explain why meeting compliance liquidity requirements are insufficient in managing liquidity in a Bank. The programme will also offer a framework for effective liquidity risk management and shows liquidity managers how to assess the liquidity profile and liquidity risk management of their banks.

PROGRAMME DETAILS

Date : 16 July 2019
Time : 9:00 am – 5:00 pm
Venue : Asian Banking School

PROGRAMME FEES*

RM1,700 | **RM2,000**
AICB Member | Non-Member

**Subject to 6% Service Tax per pax*

LEARNING OBJECTIVES

By the end of the programme, participants will be able to:

- Recognise the relationship between gapping (accrual revenues) and liquidity risk
- Identify the different concepts on liquidity
- Discuss what it means to manage liquidity of the balance sheet
- Relate the development of the liquidity risk measurements and compliance requirements pre and post 1998
- Explain liquidity risk management in the banking system
- Apply liquidity risk management framework, processes, tools and controls
- Use liquidity profile and liquidity risk management to assess their financial institutions

TRAINING METHODOLOGY

A combination of lectures, group discussions, work examples and Q&A

PARTICIPANT PROFILE

ALCO members, treasurers, ALM support managers, liquidity managers, market risk managers and internal auditors

PROGRAMME OUTLINE

- Model of a Bank and Bank Liquidity Risk Management
 - » Accrual Revenues and Liquidity Risk
 - » Gapping and Liquidity Risk
 - » Liquidity under-girths going concern of a bank
 - » Does my bank have a liquidity problem?
- Concepts on Liquidity
 - » Funding liquidity: survival and growth
 - » Trading liquidity
 - » Structural liquidity
 - » Managing funding, trading and structural liquidity

PROGRAMME OUTLINE

- Managing Balance Sheet Liquidity
 - » Liability management: diversification and avoidance of concentration
 - » Liquifiability of assets: speed of sale, REPO, documentation
 - » Contractual versus behavioural maturity assumptions
 - » Core balances versus non-core volatile balances
- Development of Liquidity Risk Measurement and Regulatory Compliance Requirements
 - » Pre 1998: stocks of liquidity
 - » What constitutes liquid assets?
 - » Primary and secondary liquid assets ratio
 - » Post 1998: New Liquidity Framework (NLF)
 - » NLF: 3 levels of assessment
 - » Maturity profile of assets and liabilities
 - » Maturity buckets and maturity assumptions
 - » Net Flows and Cumulative Cash Outflows
 - » Maximum Cumulative Cash Outflow (MCO)
 - » Contingency funding plan and stress scenarios on liquidity versus BAU
 - » CFP A (Name Problem) and CFP B (Systemic Problem)
 - » Basel III liquidity compliance requirements
 - » Liquidity Coverage Ratio (LCR) and Net Stable Funding Ratio (NSFR)
 - » Is managing regulatory liquidity compliance managing liquidity risk?
- Liquidity Management in the Banking System
 - » The role of the central bank
 - » The channel of monetary policy: price and quantity effects
 - » Money supply, money multiplier and reserve requirements
 - » Liquidity provisions by the central bank
- Liquidity Risk Management Framework
 - » Liquidity risk management organisation
 - » Role of ALCO and Country Treasurer
 - » Fungibility and accountability
- Liquidity Risk Management Processes and Tools
 - » Maximum Cumulative Outflow (MCO)
 - » Funding plan
 - » Supporting liquidity and operating ratios
 - » Liquidity triggers
 - » Contingency Funding Plan (CFP)
 - » Cross Currency Funding Limit (CCFL)
 - » Intra-day liquidity management
 - » Liquidity risk limits, monitoring, breaches and escalations
- Assessing the Liquidity Profile of Financial Institutions
 - » Funding structure
 - » Structural liquidity
 - » Cumulative Cash Outflows
 - » Net maturity mismatch or net gaps
- Assessing the Liquidity Risk Management of Financial Institutions
 - » Structure and level of management participation
 - » Quality of behavioural assumptions
 - » Setting BAU liquidity limits
 - » Use and mix of liquidity management tools
 - » Assessing liquidity under stress case
- Final Note on Branding, Market Perception and Reputation on Liquidity Accessibility

ABOUT THE TRAINER

PHILIP TAN PUAY KOON

Philip Tan Puay Koon has close to three decades of experience in the field of banking and finance, principally in the areas of Treasury and Risk Management. He was formerly a Managing Director in Citigroup where he served as the Chief Financial Officer of Emerging Markets (EM) Sales & Trading, Asia Pacific of Citibank NA from 2004 to 2006 and as Director of Risk Treasury, Asia Pacific from 2001 to 2004. He was also the Financial Markets Head and Country Treasurer of Citibank Berhad and a Director of Citibank Malaysia (L) Limited.

He was a member of the Asset-Liability Committee (ALCO) of Citibank Berhad and Committee Member of the Persatuan Pasaran Kewangan Malaysia and a member of the Capital Markets Committee of the Association of Banks in Malaysia. From 1998-2000, he was closely associated with the development and implementation of the New Liquidity Framework (NLF) and the Real Time Gross Settlement System (RENTAS) in Malaysia. Presently, Philip serves as an Independent Director of Cagamas Berhad, MIDF Amanah Investment Bank Berhad, SP Setia Berhad, Citibank Berhad and Payments Network Malaysia Sdn Bhd (PayNet). He has also been appointed by Bank Negara Malaysia as a member of the Corporate Debt Restructuring Committee (CDRC). Philip helped establish Danajamin Nasional Berhad as a pioneer Independent Director in 2009 and recently retired from the board after 9 years.

Philip has consulted and given lectures on Treasury and Risk Management subjects to corporations, the financial community and central banks including Bank Negara Malaysia, Bank Indonesia, and the State Bank of Vietnam. He is an Associate Fellow of the Asian Institute of Chartered Bankers and an adjunct faculty member of Financial Institutions Directors Education (FIDE). He holds a First Class Honours B.A. Degree in Business Studies (Accounting & Finance) from North-East London Polytechnic, U.K. and has attended the Oxford International Executive Programme, the Stanford-NUS Executive Program, INSEAD's Programme on Strategic Management in Banking, IMD-SIDC Advance Business Management Programme and Cambridge Summer School Programme. He is also a member of the University of Cambridge Judge Business School Executive Education alumni.

UNDERSTANDING THE ROLES AND RESPONSIBILITIES OF THE ASSET-LIABILITY COMMITTEE



The Asset-Liability Committee's (ALCO) provide an important oversight and governance of the balance sheet of any financial institution and are an integral part of its risk management framework. ALCOs may at times be dysfunctional due to the underperformance of its members arising from weaknesses in the understanding of their roles and responsibilities.

This programme will provide an overview of the ALCO's roles and responsibilities in managing the funding and liquidity of the financial institution as well as its management of the market risk of the accrual portfolio and in capital management. The programme will also provide insights on how to constitute an ALCO, structure its constitution and sets its agenda for effective risk management.

PROGRAMME DETAILS

Date : 4 November 2019
Time : 9:00 am – 5:00 pm
Venue : Asian Banking School

PROGRAMME FEES*

RM1,700 | **RM2,000**
AICB Member | Non-Member

**Subject to 6% Service Tax per pax*

LEARNING OBJECTIVES

By the end of the programme, participants will be able to:

- Have a good overview of ALCOs and the hierarchy of ALCOs
- Recognise the roles and responsibilities of ALCOs
- Develop insight into managing of capital, funding and liquidity and market risk of the non-trading (accrual) portfolio
- Appraise the constitution of ALCOs and how to set up an ALCO
- Operate a good overview of the ALCO Agenda

TRAINING METHODOLOGY

A combination of lectures, group discussions and Q&A

PARTICIPANT PROFILE

ALCO members, treasurers, ALM support managers, liquidity managers, market risk managers and internal auditors

PROGRAMME OUTLINE

Overview of Asset Liability Committee (ALCO)

- Capital
- Funding and liquidity
- Market risk of non-trading portfolio
- Hierarchy of asset liability committees

Roles and Responsibilities

Capital Management

- Minimum capital standards and compliance
- Dividend remittance
- Capital hedging
- Basel III capital requirements and Internal Capital Adequacy Assessment Process (ICAAP)

Funding and Liquidity

- Annual funding and liquidity plans
- Liquidity limits, ratios and utilisation
- Market triggers and significant funding sources
- Establish liquidity and stress assumptions
- Review stress test results and action plans
- Invoking of local contingency and action plans
- New Liquidity Framework (NLF)
- Basel III liquidity requirements (Liquidity Coverage Ratio & Net Stable Funding Ratio)

Market Risk of Non-Trading Portfolio

- Identification of Risk-Taking Units (RTU) for accrual portfolios
- Endorse business transfer pricing processes and adherence
- Ensure all risks are addressed by limits or triggers
- Review gap positions and exposures
- Review results of supplemental stress scenarios

The ALCO Constitution

- Membership
- Frequency of meetings and minutes
- The ALCO agenda

ABOUT THE TRAINER

PHILIP TAN PUAY KOON

Philip Tan Puay Koon has close to three decades of experience in the field of banking and finance, principally in the areas of Treasury and Risk Management. He was formerly a Managing Director in Citigroup where he served as the Chief Financial Officer of Emerging Markets (EM) Sales & Trading, Asia Pacific of Citibank NA from 2004 to 2006 and as Director of Risk Treasury, Asia Pacific from 2001 to 2004. He was also the Financial Markets Head and Country Treasurer of Citibank Berhad and a Director of Citibank Malaysia (L) Limited.

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CREDIT RISK MODELLING

Modeling credit risk for both retail (individual) and corporation credit is vital for financial institutions, as well as non-financial institutions involved in providing credit facilities. The probability that a debtor will default is a key component in getting to measure credit risk. Various credit risk models especially types that are often used in the credit scoring context, logistic regression and decision trees will be covered in this programme.

PROGRAMME DETAILS

Date : 27 May 2019
Time : 9:00 am – 5:00 pm
Venue : Asian Banking School

PROGRAMME FEES*

RM1,500 | **RM1,800**
AICB Member | Non-Member

**Subject to 6% Service Tax per pax*

LEARNING OBJECTIVES

By the end of the programme, participants will be able to:

- Explain the components of credit risk evaluation
- Describe, compare and contrast various credit risk mitigants and their role in credit analysis
- Compare and contrast quantitative and qualitative techniques of credit risk evaluation
- Compare the credit analysis of consumers, corporations, financial institutions and sovereigns
- Describe quantitative measurements and factors of credit risk, including probability of default, loss given default, exposure at default, expected loss and time horizon

TRAINING METHODOLOGY

Instructor-led workshops

PARTICIPANT PROFILE

Financial reporting accountants, auditors, regulators, financial risk managers and finance managers

PROGRAMME OUTLINE

Classifications and Key Concepts of Credit Risk

- Describe classifications of credit risk and their correlation with other financial risks
- Define default risk, recovery risk, exposure risk and calculate exposure at default
- Explain expected loss, unexpected loss, VaR and concentration risk, and describe the differences among them

Credit Scoring Models

- Describe the experts-based approaches, statistical-based models and numerical approaches to predicting default
- Exploring credit models which incorporate qualitative characteristics into quantifiable models, such as logistic regression models
- Describe the application of a logistic regression model to estimate default probability

Structural Models

- Describe linear discriminant analysis (LDA), define the Z-score and its usage, and apply LDA to classify a sample of firms by credit quality
- Distinguish between the structural approaches and the reduced-form approaches to predicting default
- Apply the Merton model to calculate default probability and the distance to default and describe the limitations of using the Merton model
- Define and interpret cluster analysis and principal component analysis
- Describe the application of heuristic approaches, numeric approaches and artificial neural networks in modelling default risk and define their strengths and weaknesses

Evaluating a Credit Risk Model

- Evaluate and compare the results obtained through several credit risk models
- Apply the Receiver Operant Condition method to establish credit threshold
- Model validation approaches

ABOUT THE TRAINER

DAVID MEOW

David has more than 20 years of experience in areas that include business valuation, financial markets and risks, and financial reporting. His exposures in diverse areas in the capital markets as well as being a Chartered Financial Analyst (CFA) holder and a qualified Chartered Accountant (Malaysia), allows him to offer training and consultancy services in areas like investment management and company valuation. He has provided training and consultancy services to government-related and regulatory bodies including Bank Negara Malaysia, Permodalan Nasional Berhad, Securities Commission Malaysia, Kumpulan Wang Simpanan Pekerja and Jabatan Perdana Menteri, as well as financial institutions like Maybank, CIMB, OCBC and RHB.

He is currently associated with the Securities Commission Malaysia on several development projects and in several programmes initiated by Permodalan Nasional Berhad Institute. He is also the Lead Moderator for the capital markets with the Financial Accreditation Agency (FAA).

PREDICTING CORPORATE DEFAULT

While many financial institutions face difficulties over a multitude of reasons, the major cause of serious banking problems continues to be directly related to lax credit standards for borrowers and counterparties, poor portfolio risk management or a lack of attention to changes in economic and other circumstances. This programme will explore the scope of credit standing of a bank's counterparties and the risk of default that occurs amongst various financial instruments.

PROGRAMME DETAILS

Date : 17 June 2019
Time : 9:00 am – 5:00 pm
Venue : Asian Banking School

PROGRAMME FEES*

RM1,500 | **RM1,800**
AICB Member | Non-Member

**Subject to 6% Service Tax per pax*

LEARNING OBJECTIVES

By the end of the programme, participants will be able to:

- Identify credit risk measurement for corporate default
- Analyse contemporary models and applications in corporate default prediction including rating methodologies, credit scoring approaches and structural models
- Plan and devise default prediction for corporations
- Prepare credit risk measurement and management systems

TRAINING METHODOLOGY

Instructor-led workshops with case studies

PARTICIPANT PROFILE

Credit risk personnel, finance managers, fund managers, company analysts and auditors

PROGRAMME OUTLINE

Introduction to Credit Risk Measurement for Corporate Default

- Identify ratings of credit rating agencies that correspond to investment and non-investment grade securities
- Mapping historical relationship between default rates and recovery rates
- Perform estimation of the probability of default (PD) for a company from its bond price
- Conduct measurement activities of Exposure at Default (EAD), Recovery Rates and Loss Given Default (LGD)

Macroeconomic Perspective

- Mapping the impact of time horizon, economic cycle, industry and geography on external ratings
- Review the results and explanation of the impact of ratings changes on bond and stock prices
- Explain and compare the through-the-cycle and at-the-point approaches to score a company

Credit Scoring Models

- Map out several credit scoring models and the requisite qualities of accuracy, parsimony, non-triviality, feasibility, transparency and interpretability
- Differentiate among the following quantitative methodologies for credit analysis and scoring:
 - » Linear discriminant analysis
 - » Parametric discrimination
 - » K-nearest neighbor approach
- Support vector machines

Structured Approaches

- Application of Merton model for corporate security pricing, including its assumptions, strengths and weaknesses
 - » Illustrate and interpret security-holder payoffs based on the Merton model
 - » Calculate the value of a firm's debt and equity and the volatility of firm value using the Merton model
 - » Analyse the results and practical implications of empirical studies that use the Merton model to value debt

ABOUT THE TRAINER

DAVID MEOW

David has more than 20 years of experience in areas that include business valuation, financial markets and risks, and financial reporting. His exposures in diverse areas in the capital markets as well as being a Chartered Financial Analyst (CFA) holder and a qualified Chartered Accountant (Malaysia), allows him to offer training and consultancy services in areas like investment management and company valuation. He has provided training and consultancy services to government-related and regulatory bodies including Bank Negara Malaysia, Permodalan Nasional Berhad, Securities Commission Malaysia, Kumpulan Wang Simpanan Pekerja and Jabatan Perdana Menteri, as well as financial institutions like Maybank, CIMB, OCBC and RHB.

He is currently associated with the Securities Commission Malaysia on several development projects and in several programmes initiated by Permodalan Nasional Berhad Institute. He is also the Lead Moderator for the capital markets with the Financial Accreditation Agency (FAA).

DELIVERING IMPACTFUL PRESENTATIONS

Good presentation and public speaking skills are key to many influential roles in today's business world. This programme is designed to equip participants with the techniques and tools to develop and deliver business presentations with the appropriate content and visual support.

Participants will learn how to identify key points and information in their presentation and enhance their summarising and concluding skills. This programme will provide simulation exercises and every participant will be given the opportunity to make presentations and receive feedback.

PROGRAMME DETAILS

Date : 18 – 19 June 2019
Time : 9:00 am – 5:00 pm
Venue : Asian Banking School

PROGRAMME FEES*

RM2,500 | **RM3,000**
AICB Member | Non-Member

**Subject to 6% Service Tax per pax*

LEARNING OBJECTIVES

By the end of the programme, participants will be able to:

- Apply the systematic planning / delivery of a presentation
- Develop and deliver presentations in a colourful and compelling way
- Develop audio visual aids and use them to support presentations
- Demonstrate the skills to communicate confidently

TRAINING METHODOLOGY

Instructor-led training sessions, presentations and group discussions

PARTICIPANT PROFILE

Executives and managers

PROGRAMME OUTLINE

Plan and Organise the Content of a Presentation

- Planning: topic, purpose, audience analysis, venue, duration of presentation and type of presentation
- Outline: structure of topic, chronological order, topical order, comparison-contrast order, cause-effect order, problem-solution order, preparing an outline of the presentation, collecting information, selecting supporting material, structuring the topic; checking information (e.g. for accuracy and reliability) and sources of information (e.g. websites, journals)
- Introduction: attention-seeking methods and preview of topic
- Conclusion: keeping to time, use of questions, responding to questions, making recommendations, summarising, making a final point, closure (e.g. thanking the audience for their time / contribution, stating potential next steps, leaving contact details and making farewell statements)

Prepare Effective Visuals

- Effective visuals: Use of visual support, appropriate visual representations, use of high quality visuals, limiting bullet points, use of visual aids / slides to support information (e.g. flip chart, IT presentation software and data projector) and a variety of images
- Use of technology: ensure the proper operation of presentation equipment; make appropriate adjustments, checking beforehand and ensure safety of equipment

Delivery

- Relate to the audience: ensuring correct level of delivery, empathy and checking delivery with audience
- Spoken language: informal, personal, ask questions, avoiding jargon, simple words, short active sentence, precise, concise and correct grammar, and use of transition links for coherence
- Vocal delivery: audible, brisk, enthusiastic, clear and paced
- Non-verbal delivery: poise, confidence, grooming, handling notes and handling visuals

Questions & Answers: Asking for and handling questions

ABOUT THE TRAINER

BRENDA MARSHALL

Brenda Marshall first joined Scicom (MSC) Berhad in 2006 as Vice President of Scicom (Academy) Sdn Bhd, spearheading its business opportunities and the development of customised training solutions and services for both internal and external clientele. She left the Academy in 2009 and joined AirAsia Academy as Head of Studies. In 2012, she was moved to head up the Training and Development department of AirAsia Berhad where she was responsible for the learning and development initiatives across the company. In this role, she also worked on rolling out AirAsia's project to implement e-learning across the Group.

She subsequently rejoined Scicom Academy in August 2014 and is Senior Vice President of their Centre for English Studies, as well as Business and Market Development. She also oversees the Operations and Administrative Department.

Brenda holds a B.A in Mass Communications, an LLB (University of London) and LLM (University of New South Wales, Australia). She has also completed the University of Cambridge CELTA Programme in English Teaching at RMIT, Melbourne Australia. Brenda has also garnered extensive experience in marketing, advertising and management from her 25 years of service with the New Straits Times Press (Malaysia) Berhad.

PROFESSIONAL MANAGEMENT FOR BANKING SUCCESS

Professional management skills are essential for achieving significantly higher performance levels and business value for both the individual and the Bank. These skills can be achieved through the manager's ability to leverage on the collective human energy and team synergies in an effective, efficient and economical manner.

Although domain know-how, specialist qualifications and technical expertise are valuable, being an effective and professional manager will be a key factor in determining business success and one's actual career progression towards a senior management role. This programme will provide tips to assist you on your upward journey toward management.

PROGRAMME DETAILS

Date : 24 – 25 July 2019
Time : 9:00 am – 5:00 pm
Venue : Asian Banking School

PROGRAMME FEES*

RM2,200 | **RM2,700**
AICB Member | Non-Member

**Subject to 6% Service Tax per pax*

LEARNING OBJECTIVES

By the end of the programme, participants will be able to:

- Recognise individual personality, strengths, preferences and areas of work where they are inclined to have a high degree of inherent work passion and motivation
- Relate the paradigm shifts that are essential to transform into an effective manager
- Better understanding of the organisational and people challenges in driving business in line with the vision, mission and core values of the Bank
- Build self-confident when conducting their managerial roles and responsibilities in a variety of circumstances
- Raise their level of work productivity, performance and professionalism

TRAINING METHODOLOGY

Interactive presentations, sharing of facilitator's experiences, case studies, videos and individual / group activities

PARTICIPANT PROFILE

- Managers from Consumer, Business, Commercial & Corporate Banking
- Section Heads
- Department Heads
- Other banking personnel from Internal Audit, Credit Surveillance, Risk Management, Product Development, Human Resources, Corporate Strategy etc.

PROGRAMME OUTLINE

Proactive Management – Self, Organisation and People

- Professional management dependencies
- Professional management competencies
- Ethics in 3-D

Empowering Yourself and Readiness for Delegation

- What does "Professional Management" really mean?
- What are managers responsible for?
- What do effective professional managers really do?
- Key management styles in action

The "Outside-In" View versus "Inside-Out" View

Managing Effectively by Translating Vision into Everyday Execution

- Strategy and human performance
- Vision, mission and core values – myth or reality?
- Change management

Ensuring Compliance and Ethical Decision-Making

When Performance Management is More Than Just KPI Achievement

- Key strategic challenges in banks
- Everyday organisational challenges and inefficiencies
- Key people challenges in banks
- Performance coaching
- Characteristics of good feedback
- Feedback delivery tools

Managing Teams That Are Cross-Functional and Diverse

- Segmentation of knowledge workers in banks
- Making yourself more visible across silos

How to Build Teams and Win Enduring Support from Team Members

- High performance needs an integrated approach
- Innovative management solutions
- Moving from information to wisdom

Proactive Risk Management

- Identifying, measuring, monitoring and controlling risks
- Thinking ahead

Professional Management by Example

ABOUT THE TRAINER

P.MANOCHARAN

P.Manoharan is an experienced senior banking professional with over 30 years of proven leadership and management experience. He was formerly the Executive Vice President and Advisor of Commercial Banking in a dynamic regional banking group. He was also an active member of the bank's Credit Risk Committee for 5 years and a Director on the Board of a subsidiary company.

He was responsible for leading the high performance of people, projects, senior level committees and the banking organisation in more than 13 key and diverse functional areas. Having successfully navigated through four large scale bank mergers and three economic recessions, he has gained invaluable banking and leadership experience in small, medium as well as large regional banking institutions.

During the aftermath of the 1997/98 Asian Financial Crisis, he was called upon to serve as one of only three senior banking industry representatives in the Corporate Debt Restructuring Steering Committee from 1999 to 2001, under the auspices of Bank Negara Malaysia.

Manoharan is a Chartered Accountant with the Malaysian Institute of Accountants; a Fellow of The Chartered Institute of Management Accountants, United Kingdom; a Chartered Global Management Accountant as well as an Associate Member of the Asian Institute of Chartered Bankers. He is a certified HRDF trainer.

8 CRITICAL SKILLS OF A SUCCESSFUL MANAGER

This programme will provide the foundational skills to perform effectively as a manager and to succeed in their roles. Participants will work through the key areas of management from motivating the team, setting direction, delegating, communicating, to performance management and coaching. Through guided role play, exercises and practice sessions, participants will discover how to adjust their management style and perform at their best.

PROGRAMME DETAILS

Date : 18 – 19 June 2019
Time : 9:00 am – 5:00 pm
Venue : Asian Banking School

PROGRAMME FEES*

RM2,500 | **RM3,000**
AICB Member | Non-Member

**Subject to 6% Service Tax per pax*

LEARNING OBJECTIVES

By the end of the programme, participants will be able to:

- Identify the 8 critical skills of a successful manager
- Describe the importance of the 8 critical skills for effective team management
- Apply the 8 critical skills to maximise team performance

TRAINING METHODOLOGY

Instructor-led training sessions, presentations and group discussions, and role play

PARTICIPANT PROFILE

Team managers in contact centres

PROGRAMME OUTLINE

Introduction

- What is management?
- Leading, managing and developing
- The 8 critical skills of a manager

Direction and Results

- Setting realistic objective, goals and targets
- Developing the key components of a successful action plan
- Communication of the direction and expected result

Hiring the Right Person

- Understand what you want
- SARA for interviewing behaviours
- The best candidate or the right candidate

Delegation of Work

- The importance of delegating the right job for the right individual at the right time
- Understanding the advantages and disadvantages of delegation
- Deciding on how to delegate effectively

Empowerment to the People

- Planning and the approach to participative action planning
- Understanding empowerment and its dimensions
- The 6 Approaches in developing empowerment

Motivation and Supportive Communication

- Motivation principles, attitudes and behaviours
- Principles of supportive communication and its importance
- The various communication styles to support

Performance Management for Success

- Communication of objectives and KPI
- Telling the subordinates the specific behaviours expected
- Breaking the KPI for ease of understanding

Conflict Management

- Managing interpersonal conflict
- Implementing strategies to handle conflict
- Administering discipline in urgent situations

Developing People

- Manager and supervisor as the role model and mentor
- Encouraging continual learning and personal improvement
- Training and coaching as a way to move forward

ABOUT THE TRAINER

BRENDA MARSHALL

Brenda Marshall first joined Scicom (MSC) Berhad in 2006 as Vice President of Scicom (Academy) Sdn Bhd, spearheading its business opportunities and the development of customised training solutions and services for both internal and external clientele. She left the Academy in 2009 and joined AirAsia Academy as Head of Studies. In 2012, she was moved to head up the Training and Development department of AirAsia Berhad where she was responsible for the learning and development initiatives across the company. In this role, she also worked on rolling out AirAsia's project to implement e-learning across the Group.

She subsequently rejoined Scicom Academy in August 2014 and is Senior Vice President of their Centre for English Studies, as well as Business and Market Development. She also oversees the Operations and Administrative Department.

Brenda holds a B.A in Mass Communications, an LLB (University of London) and LLM (University of New South Wales, Australia). She has also completed the University of Cambridge CELTA Programme in English Teaching at RMIT, Melbourne Australia. Brenda has also garnered extensive experience in marketing, advertising and management from her 25 years of service with the New Straits Times Press (Malaysia) Berhad.

INSIGHT INTO TRADE FINANCE

This intermediate programme will cover the Uniform Rules of Collection, the Uniform Customs and Practice for Documentary Credit and related publications. It will equip participants with comprehensive, practical knowledge on structuring and the operational aspects of trade facilities.

PROGRAMME DETAILS

Date : 25 – 26 March 2019
Time : 9:00 am – 5:00 pm
Venue : Asian Banking School

PROGRAMME FEES*

RM2,200 | **RM2,700**
AICB Member | Non-Member

**Subject to 6% Service Tax per pax*

LEARNING OBJECTIVES

By the end of the programme, participants will be able to:

- List at least 5 general terms and conditions of a sales contract
- Explain the features and benefits of each method of trade finance
- Recognise the 11 Incoterms with its obligations and charges
- Apply the 26 rules in Uniform Rules for Collection, ICC Publication No. 522 in its practice and operations
- Apply the 39 rules in Uniform Customs and Practices for Documentary Credit, ICC Publication No. 600 in its practice and operations
- Explain the handling and treatment for the 6 types of trade finance products
- Differentiate the following on structuring trade facilities:
 - » What the structuring entails
 - » Importance of structuring
 - » Process of structuring
 - » Terms and conditions

TRAINING METHODOLOGY

Interactive lectures, group discussions, group activities and presentations, and video presentations

PARTICIPANT PROFILE

Trade finance and transaction banking staff, credit and marketing officers, account relationship managers, and those wanting to learn about international trade finance

PROGRAMME OUTLINE

General terms and conditions of a sales contract, covering areas that include shipment, payment, insurance and arbitration

The role of banks and the risk considerations in international trade, customer needs for the finance of exports / imports, the features and benefits of each method, and practical and operational aspects of trade finance

Comprehensive Coverage of Incoterms 2010

- Freight collect terms (EXW, FCA, FAS, FOB)
- Freight prepaid terms (CFR, CIF, CPT, CIP, DAT, DAP, DDP)

Uniform Rules for Collection Publication No. 522 (URC 522)

- General provisions and definitions
- Form and structure of collections
- Form of presentation
- Liabilities and responsibilities
- Payment
- Interest, charges and expenses
- Other provisions

Uniform Customs and Practices for Documentary Credit Publication No. 600 (UCP 600)

- Definitions; interpretations
- Other provisions

Handling and Treatment

- Letter of Credit
- Shipping guarantee
- Trust receipt
- Banker's acceptance
- Bills of exchange purchased
- Export credit refinancing

Identification of appropriate trade finance needs of exporters and importers, and considerations when structuring trade facilities

ABOUT THE TRAINER

JOSH SOO

Josh Soo holds a Bachelor's Degree in Economics Majoring in Statistics from the University of Malaya. He has 31 years of broad banking experience from working at four banks and has held various responsibilities, including as Sales and Operations Manager, Branch Manager and Head of Channels Process Management at UOB. Josh has also been involved in foreign exchange and money market settlement, trade finance marketing and operations, branch banking and management, channels process management and training.

FUTURE OF TRADE FINANCE WITH BLOCKCHAIN

This intermediate programme is designed to help mid-level and senior executives understand the impact of Blockchain on trade finance. It will look at the role of banks in facilitating and financing blockchain-driven transactions and will provide an understanding on the use of Blockchain for automatic and safe checks, and execution of transactions. It also covers how Blockchain offers the opportunity to finance trade more cheaply and with less risk and the fact that banks will remain an important player in the field of trade finance.

PROGRAMME DETAILS

Date : 17 - 18 July 2019
Time : 9:00 am – 5:00 pm
Venue : Asian Banking School

PROGRAMME FEES*

RM2,200 | **RM2,700**
AICB Member | Non-Member

**Subject to 6% Service Tax per pax*

LEARNING OBJECTIVES

By the end of the programme, participants will be able to:

- Explain what Blockchain is and its impact on trade finance
- Describe the latest development of trade finance and Blockchain
- Gain an insight into this 21st century solution for a centuries-old business
- Employ the benefits of Blockchain in trade finance and opportunities for trade finance and supply chains
- Appreciate how Blockchain in trade finance is breaking the proof-of concept gridlock
- Examine the latest in Blockchain-powered trade finance

TRAINING METHODOLOGY

Interactive lectures, group discussions, group activities and presentations, and video presentations

PARTICIPANT PROFILE

Mid-level and senior executives at branch and head office involved in trade finance, and those who want to learn about Blockchain in trade finance

PROGRAMME OUTLINE

What is Blockchain?

- The basics – public and private Blockchains

Banking in the Future

- Technological innovation
- Changes in corporate behaviour
- Regulatory changes
- Increasing competition
- The Blockchain ecosystem
- The potential impact of Blockchain technology
- How Blockchain can restore trust in trade and reshape trade finance
- How Blockchain can streamline and revitalise trade finance
- The use of Blockchain technology to help transform the global, cross-border supply chain

Blockchain Initiatives for Domestic and International Trade Finance Transactions

- Blockchain and the Letter of Credit (LC) – from how issuing to approval of the LC, which usually takes between 7 and 10 days, could be reduced to several hours
- How Blockchain will eliminate the Bill of Lading in trade finance

Blockchain Solutions to Prevent Trade Finance Fraud

- Risks and mitigations in Blockchain trade finance

ABOUT THE TRAINER

JOSH SOO

Josh Soo holds a Bachelor's Degree in Economics Majoring in Statistics from the University of Malaya. He has 31 years of broad banking experience from working at four banks and has held various responsibilities, including as Sales and Operations Manager, Branch Manager and Head of Channels Process Management at UOB. Josh has also been involved in foreign exchange and money market settlement, trade finance marketing and operations, branch banking and management, channels process management and training.

IMPACT OF ISBP745 ON DOCUMENT CHECKING

This programme delivers a comprehensive understanding of ISBP745 usage and the impact towards Document Checking under the Letter of Credit (LC) process. It is designed for professionals seeking insight into how to use the ISBP745 effectively and participants will be able to understand and apply the clarifications provided in ISBP745 towards UCP600 articles and gain the required knowledge and know how in handling invalid discrepancies.

PROGRAMME DETAILS

Date : To Be Announced
Time : 9:00 am – 5:00 pm
Venue : Asian Banking School

PROGRAMME FEES*

RM2,500 | **RM3,000**
AICB Member | Non-Member

**Subject to 6% Service Tax per pax*

LEARNING OBJECTIVES

By the end of the programme, participants will be able to:

- Define the changes impacting the Document Checking process
- Evaluate valid discrepancies based on the ISBP745 application
- Use the ISBP745 in an effective manner
- Rebut not valid discrepancies quoted by banks in day to day LC operations with confidence and accuracy
- Identify and mitigate risk exposure areas using UCP600 and ISBP745 in Trade Operations
- Develop and implement effective checklists in the LC issuance and Document Checking stages

TRAINING METHODOLOGY

Stimulating lectures, real life examples, FAQs, group discussions, sharing of experiences and case studies

PARTICIPANT PROFILE

Document checking staff, existing CDCS Holders, existing CSDG Holders, Trade Managers, LC Staff, those who rebut discrepancies and Trade Finance Staff

PROGRAMME OUTLINE

Getting to Know ISBP745

- Why ISBP745?
- The linkages between UCP600 and ISBP745
- How ISBP745 impacts the applicant, beneficiary, issuing banks and negotiating banks

ISBP745 in Detail

- Calculation of maturity dates
- Bill of Lading
- Charter party Bills of Lading
- Multimodal transport documents
- Certificate of Origin
- Insurance documents
- Packing list / weight list
- Analysis, inspection, health and quality certificates
- List vs. certificate

Checking of Documents Based on ISBP745

- For each of the document indicated above, we will provide sample documents and indicate what to check based on UCP600 Articles and ISBP745 reference numbers
- What is meant by "not in conflicting terms"

Case Studies

- Case studies to enhance the usage and application of ISBP745 effectively
- To be effective in the document checking process and rebut the non-valid discrepancies using the ISBP745

Document Checking Under ISBP745

- Techniques of handling DISCREPANCIES
- Techniques in managing the "powerful applicant" wanting certain clauses to be built into Letters of Credit

ABOUT THE TRAINER

HAJI MUHAMMAD IMRAN RAJA

Haji Imran has more than 28 years of experience in the banking and finance industry. His expertise covers trade sales, trade operations as well as training and development. He has vast experience in conducting training programmes in areas that include Letters of Credit, Trade Finance Facilities, Demand Guarantees, being an effective Trade Manager, International Trade Finance and Structured and Warehouse Trade Financing.

He has worked for various international banks since 1990 including HSBC and Standard Chartered Bank. He was Head of Training and Development at Scope International where he set up the Technical Training and Development division, and for 10 years, managed their Trade Business Operations covering the Asia Pacific region, UK and US as their Senior Manager.

Haji Imran is a Certified Documentary Credit Specialist (CDCS), Specialist in Demand Guarantee (CSDG) and a Senior Associate of IBBM (now known as AICB). He also holds a Master's degree in Business Administration specialising in Finance from the Multimedia University. He has been a Member of the Investigating Tribunal Panel for Advocates and Solicitors Disciplinary Board (Bar Council Malaysia) since 2005.

EFFECTIVE AUDITING FOR TRADE FINANCE OPERATIONS

This programme has been designed to help internal and external auditors understand trade finance practices, controls, issues and risks exposure areas. The programme will use a combination of experiences and recommended solutions as well as examples to emphasise key learning points. Participants will gain overall the know-how and skills in identifying risk exposure areas and apply recommended solutions.

PROGRAMME DETAILS

Date : 17 – 18 June 2019
Time : 9:00 am – 5:00 pm
Venue : Asian Banking School

PROGRAMME FEES*

RM2,500 | **RM3,000**
AICB Member | Non-Member

**Subject to 6% Service Tax per pax*

LEARNING OBJECTIVES

By the end of the programme, participants will be able to:

- Relate how trade products work
- Identify the risk exposure areas in relation to the various products and services used in trade finance operations
- Apply the approach and techniques used by Bank Negara Malaysia (BNM) and external auditors
- Classify potential frauds and risks caused by customers and internal staff
- Distinguish operational risks and issues in trade operations
- Propose effective ways in managing the findings

TRAINING METHODOLOGY

Stimulating lectures, real life examples, FAQs, group discussions, sharing of experiences and case studies

PARTICIPANT PROFILE

Auditors (internal and external), those preparing for credit exams and members of staff from credit, trade, risk and compliance

PROGRAMME OUTLINE

Trade Products and Services

- Features of trade products and services
- Areas of weakness
- Remedial and / or proactive measures to curb the shortcomings in trade products

Scope of Audit

- Areas of audit preferred by BNM and external auditors
- Techniques used by BNM and external auditors
- Techniques of checking and looking for findings and issues in trade operations

Audit Findings

- Types of findings
- What is a material finding?
- What are risk exposure findings?
- List of severe findings that an auditor should focus on
- Common findings across global trade processing / operations

Audit Management

- Near missed cases
- Operational loss
- Reporting methodology
- Revenue leakages
- Reminders sent periodically
- Risk monitoring

Preventive Tools in the Mitigation of Audit Findings and Repeat Findings

- Master checklist
- Self-audit checklist
- Treatment of operational loss
- Performing RCA – Root Cause Analysis
- Data confidentiality
- How does it work?

ABOUT THE TRAINER

HAJI MUHAMMAD IMRAN RAJA

Haji Imran has more than 28 years of experience in the banking and finance industry. His expertise covers trade sales, trade operations as well as training and development. He has vast experience in conducting training programmes in areas that include Letters of Credit, Trade Finance Facilities, Demand Guarantees, being an effective Trade Manager, International Trade Finance and Structured and Warehouse Trade Financing.

He has worked for various international banks since 1990 including HSBC and Standard Chartered Bank. He was Head of Training and Development at Scope International where he set up the Technical Training and Development division, and for 10 years, managed their Trade Business Operations covering the Asia Pacific region, UK and US as their Senior Manager.

Haji Imran is a Certified Documentary Credit Specialist (CDCS), Specialist in Demand Guarantee (CSDG) and a Senior Associate of IBBM (now known as AICB). He also holds a Master's degree in Business Administration specialising in Finance from the Multimedia University. He has been a Member of the Investigating Tribunal Panel for Advocates and Solicitors Disciplinary Board (Bar Council Malaysia) since 2005.

UNDERSTANDING LETTERS OF CREDIT AND UCP600

With today's financial landscape becoming increasingly borderless, the need to know a globally standardised set of regulations for trade is even more crucial. Banks and lenders are subject to the Uniform Customs and Practice for Documentary Credit (UCP), which aims to standardise international trade, reduce risks of trading goods and services, and govern trade.

The UCP 600 is the official publication issued by the International Chamber of Commerce and it comprises a set of 39 articles on issuing and using Letters of Credit, which applies to 175 countries around the world. It is the most successful set of rules ever developed in relation to trade and most Letters of Credit are subject to these rules.

Bankers who want to have a competitive edge in international trade finance and remain relevant in this fast-changing industry, must be well versed with Letters of Credit and the UCP 600 rules. This programme will provide participants with a thorough understanding of Documentary Letters of Credit and the governing international rules.

PROGRAMME DETAILS

Date : 19 – 20 June 2019
Time : 9:00 am – 5:00 pm
Venue : Asian Banking School

PROGRAMME FEES*

RM2,200 | **RM2,700**
AICB Member | Non-Member

**Subject to 6% Service Tax per pax*

LEARNING OBJECTIVES

By the end of the programme, participants will be able to:

- Recognise the forms and types of Letter of Credit
- Distinguish the difference between Documentary Collection and Documentary Letter of Credit
- Acquire comprehensive knowledge in Letter of Credit operations
- Identify relevant ICC rules (UCP600, URC522, URCG 325, URDG 758 & ISBP745)
- Familiarize themselves with the terms and conditions of documentary credit and know the roles and responsibilities of the parties involved
- Understand the UCP 600 legislation and the opportunities it brings to your letter of credit performance
- Recognise the standards that banks use in examining documents presented under documentary credits to determine compliance
- Identify various risks and mitigants

TRAINING METHODOLOGY

Sharing of practical experiences and best market practices with interactive discussions and case studies

PARTICIPANT PROFILE

Trade Finance Operations officers, Credit Managers, Compliance and Relationship Managers

PROGRAMME OUTLINE

Introduction to Documentary Credit

- Definition, types and features of Letter of Credit
- Letter of Credit and UCP 600 rules
- Documentation requirements
- Process flow from application to issuance of the Letter of Credit
- Roles and responsibilities of parties involved
- Common problems and discrepancies
- Risks in Letter of Credit transactions and compliance
- Letters of Credit exercises
 - » Current examples and issues
 - » Checking the letter of credit upon receipt
 - » Identifying and reducing discrepancies
 - » Calculating the costs and how to manage them
- Uniform Customs and Practice for Documentary Credits – UCP 600
- Document Checking Exercise

ABOUT THE TRAINER

K. BALASINGAM

Director of Commercial Banking Training, Asian Banking School

K. Balasingam has 35 years of banking experience having worked in Wholesale Banking and Risk Management holding senior positions in financial institutions that includes both international as well as local banks. He has a deep understanding of relationship management, bank credit and risk management, besides having a passion for training and development.

Bala was at Standard Chartered Bank in Malaysia, Philippines and Indonesia in various client relationship management roles in Corporate and Commercial Banking, Global Clients, Sales and Credit Services, Transaction Banking and Institutional Banking, before moving on to risk management roles as Senior Credit Officer and Country Chief Risk Officer at Standard Chartered Bank in Philippines and Indonesia. He was also the Risk Management Director of Danajamin Nasional Malaysia Berhad. There, he played a significant role in strategic planning and implementation in the younger markets which included Khan Bank, Mongolia as their Wholesale Banking Advisor and Techcombank, Vietnam as their Executive Vice President and Head of Wholesale Banking.

Bala obtained his post graduate qualifications in banking and finance and is a Fellow of the Chartered Institute of Bankers as well as a Certified Omega Trainer. He holds a MBA in Finance (with Distinction) from the University of Hull, England, is a Certified Credit Professional awarded by the Institute of Bankers Malaysia (now known as Asian Institute of Chartered Bankers) and carries the designation of Certified Financial Planner awarded by the Certified Financial Planner Board of Standards, Inc. USA.



The **ASIAN BANKING SCHOOL (ABS)** is dedicated to developing talent and is the largest specialised provider of quality banking training programmes in the ASEAN region.

As the industry's preferred partner in learning and development, ABS offers relevant training programmes that cover a comprehensive list of banking areas that are designed and developed in-house by our Specialist Training Consultancy Team or in collaboration with strategic learning partners that includes some of the top business schools in the world. It also provides specialised consulting services and tailored learning solutions to meet the specific needs of its clients.

Through its sector-leading Executive Education programmes including the ground-breaking Global Banking Leaders Programme with Cass Business School, City, University of London, as well as the Emerging Banking Leaders and Summer School Programmes with the University of Cambridge Judge Business School, ABS equips banks and its senior executives with the right knowledge to take them up and move them forward.

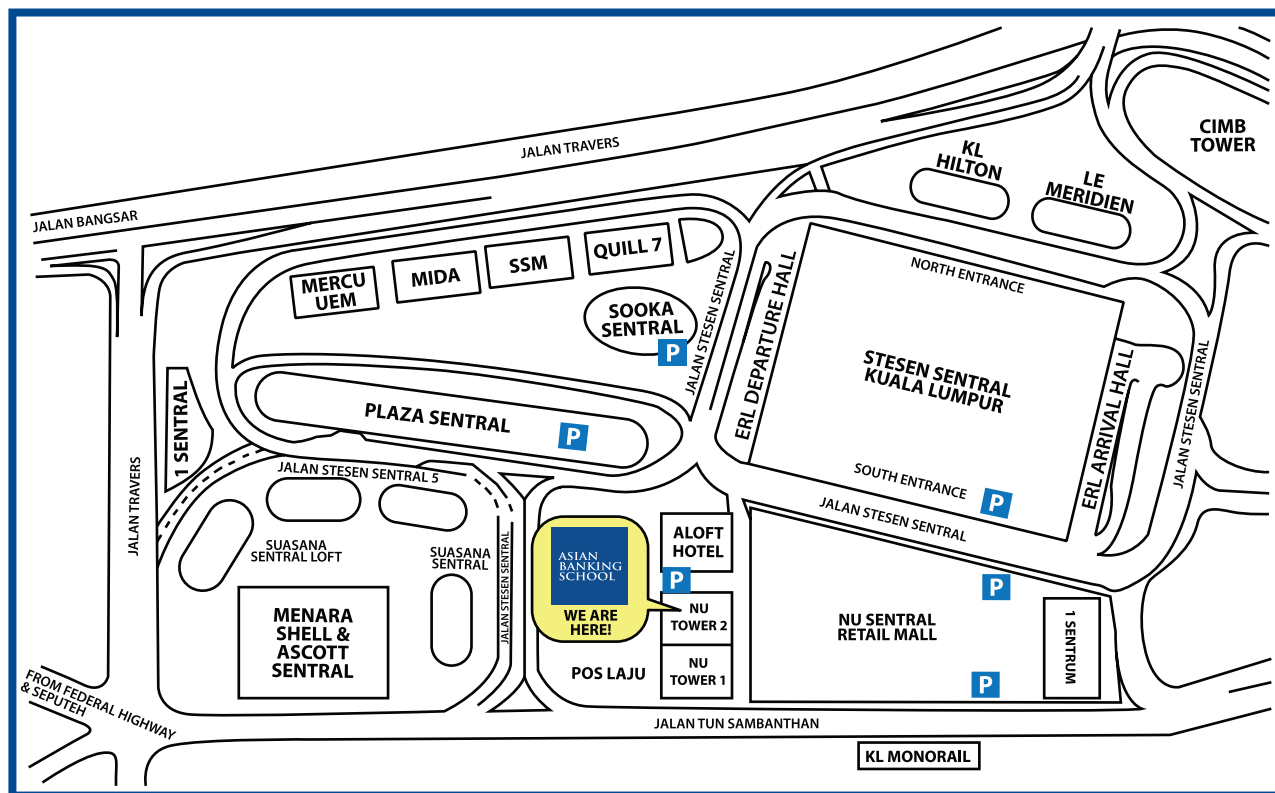
ABS works closely with the Asian Institute of Chartered Bankers in raising competency standards for the banking industry through the delivery of training workshops related to professional qualifications developed and awarded by the professional body. It is also the exclusive training partner for the Chartered Banker Institute in the UK.

ABS also plays a significant role in enriching the talent pipeline for the financial services sector through the industry recognised Financial Sector Talent Enrichment Programme (FSTEP) and Graduate Training programmes. It is also responsible for designing, developing and delivering the industry-wide Ethics and AML / CFT programmes.

Guided by the transformation blueprint for the Malaysian banking education landscape, it is the aim of ABS to innovate the approach of developing talent, and in turn raise the calibre and dynamism of professionals in the industry.

GETTING TO ABS

The Asian Banking School (ABS) is conveniently located in Nu Tower 2 in the new business hub of the city, Kuala Lumpur Sentral. Adjacent to Aloft Hotel and next to the NU Sentral Shopping Mall, it is only steps away from Kuala Lumpur Sentral Station, Malaysia's largest transit hub, and a 5-minute walk from the Monorail Station.



TRAVELLING TO ABS:

Option 1: Travel by car

- Park at NU Tower / Aloft Hotel visitor car park; or
- Park at NU Sentral

Option 2: Public transportation (KL Sentral Station)

- KTM Komuter
- Rapid KL LRT, Monorail, Bus
- KLIA Transit
- KLIA Express
- MRT (Muzium Negara Station)

CONTACT DETAILS:

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Email : enquiries@asianbankingschool.com
Website : www.asianbankingschool.com



A GOOD PROGRAMME WHICH
HELPS BANKERS UNDERSTAND
THE IN-DEPTH REQUIREMENTS
& COMPLY WITH IT



— *Participant*
An Insight into Foreign Exchange Administration Rules
Trainer: ABS Consultant, Shahrul Adzuan

WWW.ASIANBANKINGSCHOOL.COM

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