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JULY-DECEMBER

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ASIAN
BANKING
SCHOOL

**PUBLIC
PROGRAMMES**



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.

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PROGRAMME CALENDAR **SECOND HALF 2019**

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COMPLIANCE Foreign Exchange Administration Rules: Applications in Banking Operations and Transactions	Intermediate	04		5 - 6				
Legal Aspects of Customer Relationships in Financial Institutions	Intermediate	06			18-19			
CREDIT Loan Documentation and Credit Administration	Intermediate	08				31 - 1		
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Financial Statements and Cash Flow Analysis	Intermediate	14			11-12			
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Credit Monitoring and Early Warning Signals	Intermediate	18				8		
FINANCE / AUDIT Impact of the New Malaysian Financial Reporting Standards to the Financial Statements of Borrowers	Intermediate	20	TBA					
Understanding and Applying Professional Internal Auditing Standards for Banks	Intermediate	22				16-17		
An Introduction to Understanding and Interpreting Company Accounts	Foundation	24				8 - 9 10-11		
LANGUAGE Practical English for Bankers	Intermediate	26				23- 24		
MULTI-DISCIPLINES The Art of Framing and Anchoring in Managing Expectations and Decision Making – A Behavioural Approach	Intermediate	28					11	
DiSC Behavioural Profiling	Intermediate	30				17		
Managing Multiple Tasks and Work Priorities	Foundation	32					5 - 6	
PROFESSIONALISM & ETHICS Introduction to Ethics in Banking	Foundation	34		29			25 26	
Ethics in Banking for Managers	Intermediate	36				7		
RISK MANAGEMENT Funds Transfer Pricing (FTP) Modelling & Case Studies	Intermediate	38				21 -22		
TRANSACTION BANKING Trade Finance Red Flags	Intermediate	40	24					

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FOREIGN EXCHANGE ADMINISTRATION RULES: APPLICATIONS IN BANKING OPERATIONS AND TRANSACTIONS

The Foreign Exchange Administration (FEA) Rules are part of the many legislations enforced by Bank Negara Malaysia (BNM). Established in 2013, staff of banking institutions in Malaysia are expected to understand and be aware of the applicability and impact of non-compliance to the FEA Rules.

This intermediate programme covers the prudential measures of BNM in maintaining monetary and financial stability in Malaysia. It is designed to enable participants to recognise key rulings of the FEA Rules that are relevant to the bank's products and operations.

PROGRAMME DETAILS

Date : 5 - 6 August 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:

- Recognise the legal framework and significant rules in the Foreign Exchange Administration Notices
- Relate the FEA Rules to their banking operations and practices
- Identify the main responsibilities of banks and key due diligence measures in ensuring compliance with FEA 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 Foreign Exchange Administration Rules

- » Laws applicable to the FEA Rules
- » Overview of S214 FSA and its legal implications to licensed banks
- » Principles and objectives of FEA Rules

Reserve and Liquidity Management & FEA Rules Policy Framework

Directions to Financial Institutions

- » General operational requirements
- » Specific operational requirements
- » BNM's expectations for financial institutions (FIs)

Reading and Understanding FEA Notices

- » 4Ws – simple and practical guide to FEA Rules
- » Applicability, structure and contents of FEA Notices
- » Activity / discussion

PROGRAMME OUTLINE

Non-Compliance of FEA Rules / Notices

- Compounds and penalties since 2014
- Samples of cases

Definition of terminologies in FEA rules in relation to Section 213

FEA Notices and Rules

- **Notice 1** – Dealings in currency, gold and precious metals
 - » Related definitions
 - » Dealings in gold and precious metals
 - » Rules on buying and selling of currency by residents and non-residents
 - » Appointed overseas office
 - » Directions to financial institutions
 - » Case Scenarios
 - **Notice 2** – Borrowings and guarantees
 - » Related definitions
 - » Rules on borrowings by resident in Ringgit and in foreign currency
 - » Rules on borrowings by non-residents in Ringgit and in foreign currency
 - » Exchanging of debts
 - » Rules on financial and non-financial guarantees: issuance, obtaining and payment
 - » Rights of first refusal
 - » Ensuring compliance to Notice 2
 - » Case scenarios
 - **Notice 3** – Investment in Foreign Currency Assets (FCA)
 - » Related definitions
 - » Rules for investment in foreign currency assets
 - » Investment in FCA: sources and uses of funds
 - » Ensuring compliance to Notice 3
 - » Case scenarios
 - **Notice 4** – Payment
 - » Opening and maintaining external and foreign currency accounts
 - » Payments and receipts in Ringgit
 - » Payment and receipts in foreign currency
 - » External account: directions to Fls and permitted sources and uses of funds
 - » Ensuring compliance to Notice 4
 - » Directions to Fls
 - » Case Scenarios
 - **Notice 5** – Securities, Islamic Securities, Financial Instruments or Islamic Financial Instruments
 - » Related definitions
 - » Rules on issuance and transfer of securities, Islamic securities, financial instruments or Islamic financial Instruments
 - » Buying and selling of financial instruments and Islamic financial instruments on Bursa Malaysia
 - » Interest rate swap
 - **Notice 6** - Import and export of currency
 - **Notice 7** – Export of goods
 - » Related definitions
 - » Illustrations on revised definitions of export of goods
 - » Rules on export of goods, payment of export of goods by non-resident in Ringgit and retention of export proceeds of goods in trade FCA
 - » Trade FCA: Sources and uses of funds
 - » Supplementary directions to Fls
 - » Transfer of received proceeds of export of goods between banks
 - » Ensuring compliance to Notice 7
 - » Case scenarios
- Other Matters
- » Special status companies – flexibilities of FEA Rules
 - » Dealings with specified persons and in restricted currencies
 - » Foreign currency trading

ABOUT THE TRAINER

SHAHROL 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).

LEGAL ASPECTS OF CUSTOMER RELATIONSHIPS IN FINANCIAL INSTITUTIONS

This programme provides essential knowledge and skills, boosting competence and capabilities of participants working in banks, whether in the marketing, credit or operations fields. The programme equips frontline and backroom bank and financial institutions' officers and managers with the necessary legal and practical knowledge and skills to face today's growing challenges and demands in banking.

PROGRAMME DETAILS

Date : 18 –19 September 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:

- Operate effectively within the legal framework of banking and gain knowledge on the laws affecting banking including the Financial Services Act 2013 and BNM standards and guidelines
- Identify, assess and manage, monitor and control the risks involved and the legal principles governing the operations of bank accounts
- Be aware of the duties, rights and liabilities of a financial institution in respect of bank accounts; including the handling of trust accounts, deceased accounts and court orders; onboarding and exiting customers, etc.

TRAINING METHODOLOGY

Pre and post course tests, lectures, exercises, case studies and discussions

PARTICIPANT PROFILE

Branch service operations managers, frontline officers, and officers and managers in credit, at the head office and branch support departments, compliance, risk management and audit departments

PROGRAMME OUTLINE

Laws governing banking operations

- » Legislations
- » BNM policies and guidelines
- » Importance of legal and regulatory compliance

Banker - Customer Relationship

- » Types of customers
- » Onboarding customers and KYC
- » Nature of relationship

Special Relationships

- » Power of Attorney and mandates
- » Deceased customers: executors and administrators
- » Trustees

Banker's Rights and Duties

- » Rights
- » Duties (including banking secrecy and permitted disclosures)

Customers' Rights and Duties

- » Rights
- » Duties

Interference to the Banker - Customer Relationship

- » Court orders (garnishee orders, Mareva injunctions, freezing orders, etc)
- » How to deal with court orders

Termination of Banker - Customer Relationship

- » By agreement
- » By unilateral act (exiting the banker-customer relationship)
- » By operation of law

Workshop:

- » BNM standards/guidelines and the Financial Services Act 2013 – practical issues, case studies and examples

Conclusion

- » Compliance
- » Business conduct and prohibited business conduct
- » Carrying on business within the legal and regulatory framework

ABOUT THE TRAINER

DATIN LEE MEI PHENG

Datin Dr Lee Mei Pheng is 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. She is also a Fellow of the Law Faculty at University of Malaya.

She had previously served at OCBC Bank in Malaysia as Head of the Legal department and Assistant Vice President of the Kuching Branch in Sarawak for ten years and since 1984, been a leading consultant and lecturer for international financial institutions and large corporations. She is also a course director for Euromoney Training in Hong Kong. Her other professional contributions include being a consultant, commissioned author, editorial reviewer and specialist for LexisNexis, AICB and Oxford publications, an external assessor for business and company Law at Wawasan Open University, Penang and author of many publications.

Datin Dr Lee holds a Doctor of Philosophy (Laws) from the University of Liverpool, England, specialising in Banking and Finance Law, with her PHD research on banking fraud. She also holds an LLB First Class Honours degree from the University of Malaya. She resides on the Gold Coast, Australia and since 2000, has been an Adjunct Associate Professor with the Faculty of Law at Bond University, Queensland, Australia. She is a Fellow of the Financial Services Institute of Australasia and Tim Fischer Centre for Global Trade and Finance, as well as a Member of the Law Advisory Board, Bond University, Australia. She is also an Associate Fellow of the Institute of Bankers, Malaysia (now known as Asian Institute of Chartered Bankers or AICB).

LOAN DOCUMENTATION AND CREDIT ADMINISTRATION

This programme serves to improve the participants' competency and capabilities in handling the credit function in banks and financial institutions. It provides the relevant aspects of banking law necessary for every officer and manager in credit departments and branches.

PROGRAMME DETAILS

Date : 31 October - 1 November 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:

- Be aware of the importance of the law and securities, with an emphasis on documentation, credit administration and recovery processes
- Gain essential knowledge on the law of securities, land law, company law, debentures, hire-purchase and other securities relevant to credit officers and managers.
- Know and understand the laws and processes involved in loan recovery and insolvencies (including bankruptcies and company liquidations)

TRAINING METHODOLOGY

Pre and post-course tests, lectures, group discussions and presentations

PARTICIPANT PROFILE

Credit officers and managers in the frontline and backroom, marketing, credit processing, head office and branches including legal, compliance, risk management and audit departments

PROGRAMME OUTLINE

Introduction to Bank Lending

- » Legal issues and aspects of bank lending
- » Why laws relating to lending and securities are important
- » Importance of the documentation process
- » Legal considerations on credit administration, settlement and recovery

Securities and Credit Support

- » Importance of securities documentation
- » Types of securities
- » Methods of taking the securities
- » Persons from whom securities are taken

Land as Security

- » Malaysian land law in general – NLC, SLC and SLO
- » Registration and indefeasibility
- » Alienation of land; freehold and leasehold lands; forms of titles and interests over land
- » Register document of title and issue document of title
- » Charges
- » Liens
- » Caveats
- » Documentation procedure

Workshop on Securities and Land Law

The Companies Act 2016 and Debentures as Security

- » Companies Act 2016 provisions affecting documentation (including provisions on constitution, execution of documents, common seal and resolutions)
- » Definition and nature of a debenture
- » Preliminary considerations before accepting debentures
- » Fixed and floating charges
- » Legal documentation of the debenture
- » Enforcement of debentures

Other Securities and Guarantees

- » Fixed deposits and credit balances
- » Miscellaneous securities
- » Legal aspects and documentation on guarantees

Loan Recovery and Insolvency

- » Civil procedure in general – litigation
- » Recovery of secured debts – debts secured by Charges, Assignments and Liens; debentures; assets under hire-purchase; fixed deposits, etc
- » Recovery of unsecured debts
- » Modes of enforcement of judgements
- » Insolvency: winding up and bankruptcy – the Companies Act 2016 and the Insolvency Act provisions (including 2017 amendments to the Bankruptcy Act)

Workshop on Companies Act 2016: Loan recovery (litigation and enforcement of judgements) and insolvency

ABOUT THE TRAINER

DATIN LEE MEI PHENG

Datin Dr Lee Mei Pheng is 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. She is also a Fellow of the Law Faculty at University of Malaya.

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AN INSIGHT INTO NEXT GENERATION SME BANKING

This programme is designed to help those in Small and Medium-Sized Enterprise (SME) Banking meet digital SME expectations. Bank Negara Malaysia has highlighted the need for banks to play its role in continuously innovating, adapting to the digital disruption and be the frontier in driving the national SME agenda by ensuring adequate access to financing. This programme provides an overview of the different applications of digitisation, artificial intelligence (AI), blockchain, cloud computing and an appreciation of the power of digital technology to dramatically improve the service provided by SME Banking. Digital is one of the key drivers for SMEs when selecting a banking provider and this programme will stress the importance of understanding digitisation for the future of SME Banking.

PROGRAMME DETAILS

Date : 21 - 22 August 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:

- Understand the characteristics of SMEs and have an overview of the SME landscape
- Identify SME banking pain points and making banking simpler, faster, and smarter for SMEs
- Understand digitisation as the next frontier in SME banking and winning over SMEs with the digital agenda
- Provide the criteria for winning the hearts and minds of SME customers and capitalising on digitisation, AI, blockchain and cloud computing to achieve customer satisfaction
- Know the use of AI in SME lending
- State the fintech solutions offered to SMEs and the application where digitisation and AI can be used in fraud prevention, optimisation and risk management
- Gain an insight into the future of Blockchain technology for SME lending

TRAINING METHODOLOGY

Interactive lectures, group discussion, group activities and video presentations

PARTICIPANT PROFILE

Credit and marketing officers, account relationship managers, and those who want to learn about digitisation, AI, and blockchain in SME lending

PROGRAMME OUTLINE

Characteristics and Landscape of SMEs

- » Characteristics: Wider variety of sectors, more risky markets, challenging to acquire
- » Landscape: Percentage of GDP, businesses, share of SME exports, employment in the country

Changing SME Banking Marketplace

- » Critical factors driving SME banking
- » Helping SMEs beyond financing

SME's Pain Points

- » Hard to identify reliable business partners in the new market
- » Not able to fully understand the opportunities and threats of the new technology relevant to the industry
- » Difficulty obtaining market insights and the latest trends from knowledgeable industry experts
- » Unsatisfactory nature of SME customers' interaction with their bank
- » Lengthy and tedious application processes. No proper guidance on the appropriate financing to choose
- » Banks to do more than just offering conventional banking products and services

Digitisation as the Next Frontier in SME Banking

- » Adoption of technology and automation into the SMEs operations to increase efficiency and reduce operating costs
- » Overview of AI, blockchain, and cloud technology – what is the current state and how to make the best use of the business opportunities they can bring

Digitisation of Banking Services for SMEs

- » What would make SMEs leave your bank for a competitor bank and how to re-engage with SME customers to prevent them switching elsewhere
- » Digital agenda of banks and going high tech with AI, big data, cutting-edge applications, etc., and utilising digital channels to increase lending to SMEs including the use of tablet-enabled applications by the SME sales force
- » How well banks understand the SMEs' financial and banking needs
- » Digital banking functionalities and platforms offered or to be offered by banks to allow SMEs to self-serve for financial solutions
- » Potential of digitising SMEs' finance and helping customers to seize opportunities in global trade

- » Key challenges for bank to incorporate new digital banking services for SMEs and using analytics to better anticipate the needs of SMEs
- » Opportunity and the impact that digital channels will have on the physical branch network

Using AI in SME Lending

- » To impact digital marketing
- » To determine creditworthiness
- » To streamline the loan process
- » To improve customer experience for borrowers
- » To help banks retain customers

Fintech Solutions Offering and Alternative Financing to SMEs, such as Peer-to-Peer (P2P) Lending, Equity Crowdfunding, Leading Entrepreneur Accelerator Platform (LEAP), etc.

Blockchain Technologies for SME Banking

- » Verification of identity using blockchain for KYC requirements needed for a transaction or account opening
- » Automation and simplification of loan application process, tailoring products and services to suit SME needs
- » Facilitate competition with online lenders in terms of cost and speed by introducing Blockchain into the lending processes
- » Faster settlements, easier processes, secure transactions and savings in both cost and time for both banks as well as small businesses
- » Leverage blockchain to create an auditable and immutable trail for overall compliance and audit

Making Banking Simpler, Faster and Smarter for SMEs

- » Streamlining and digitisation of account opening processing for SMEs with the use of digital capabilities
- » Using technology to make the business loan application process faster and smarter
- » Offering convenience and ease to use SME products
- » Being a smarter service bank
- » Inspiring examples of innovation by proactive banks

Increase Impact of Technology on Financial Inclusion by Central Bank

- » Regulatory sandbox
- » Adoption of digital identities for SMEs
- » Psychometric tools for SME credit evaluations

ABOUT THE TRAINER

JOSH SOO CHEE SEANG

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 is a Certified Credit Professional in Business Credit and has held the position of Branch Manager for 5 years, responsible in sales and marketing activities for loans to achieve assigned branch's targets, including the small and middle enterprises (SMEs) business loans. 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.

In his last position as Head of Channels Process Management for about 8 years, he was tasked to improve efficiency by optimising processes, strengthening internal controls and ensuring regulatory compliances were in place. He was involved in banking standardisation, rationalisation and digitisation. His key roles included writing new or revising branch guidelines, optimising processes, meeting regulatory requirements and technological changes, and ensuring internal and fraud prevention controls were in place.

CONSTRUCTION CONTRACT FINANCING — THE INSIDE STORY

For business entities undertaking projects or specific contracts, the ability to win either a single large project or several smaller contracts simultaneously, can provide the much-needed boost towards business growth, profitability and financial resilience. However, having adequate funds as well as guarantees from banks and other financial institutions is invariably a significant factor in ensuring the successful fulfilment and completion of these projects or contracts.

By grasping the potential pitfalls and practical risks inherent in construction project or contract financing, bankers as well as other finance and business professionals will be more adept in making sound business credit decisions. And by learning how banks generally evaluate project or contract financing applications, participants would be able to effectively negotiate with Borrowers towards a win-win outcome.

PROGRAMME DETAILS

Date : 4 – 5 September 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:

- Demonstrate a better appreciation of the various aspects of risks versus rewards
- Gain a higher degree of self-confidence when conducting risk-based appraisals and credit decision making on construction projects or contract financing
- Discover several key practical tips that can lead to a successful project or contract financing outcome
- Communicate the rationale for credit or business decisions more effectively to non-finance professionals and various stakeholders
- Proactively monitor and deal with the financial consequences of unanticipated events or changes
- Raise their level of everyday work performance and professionalism

TRAINING METHODOLOGY

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

PARTICIPANT PROFILE

- Relationship Managers from consumer, SME business, commercial and corporate banking
- Credit evaluators / approvers from credit evaluation / risk management
- Investment Banking personnel handling lending activities
- Other banking personnel e.g. Internal Auditors, Compliance Officers, Credit Surveillance Officers, Product Development Managers etc.

PROGRAMME OUTLINE

Overview of Project and Contract Financing

- » Definition of project financing
- » Definition of contract financing

Types of Project and Contract Financing

- » Specific purpose
- » Time horizon
- » Project sponsor or contract awarder

Relationships between Various Parties

- » Sources of funds
- » Uses of funds

The Life Cycle of Project and Contract Financing

- » Business credit process from initiation to settlement

Types of Security/Collateral and their Limitations

- » Purpose of taking security/collateral
- » Common types of security/collateral
- » Margin of advance vs security coverage

In the Minds of Project Sponsors or Contract Awararder

- » Key issues
- » Risk considerations

In the Minds of Bankers and Guarantors

- » Key issues and everyday challenges
- » Risk considerations
- »

Using the Right Analytical Approach

- » Key aspects of financial analysis
- » Determining the type and amount of financing required
- » Legal and economic entities to be analysed
- » How would the financing be used and repaid?
- » What are the time horizons that must be considered?

Tools and Techniques Used in Credit Decision-Making for Project and Contract Financing

Risk-Reward Considerations by Banks

- » Types of risks in project and contract financing
- » Identifying, measuring, monitoring and controlling the risks
- » Sources of revenue
- » Trade-offs between risks and rewards

Making a Sound Contract Financing Decision

- » Interpreting, integrating and synthesising the right information
- » Understanding the characteristics of the business
- » Understanding the characteristics of the project or contract
- » What is the most optimistic future?
- » What is the most likely future?
- » What is the worst-case scenario?

Practical Tips Towards a Successful Project or Contract Financing Outcome

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.

FINANCIAL STATEMENTS AND CASH FLOW ANALYSIS

This is a two-day technical competency development programme. The interactive teaching and delivery methodology that is infused with practical exercises and case studies is crafted to inculcate the good practice of developing expectations of Income and other ratios prior to undertaking a full-scale Financial Risk Analysis.

Participants will be taught the difference between Profits and Cash Flow stemming from the underlying principles of Accrual Accounting. They will also learn how to link historical financial performance to Business Enterprise Management and be better equipped to raise pertinent questions about the future outlook of a business that underscores its repayment capability.

PROGRAMME DETAILS

Date : 11 - 12 September 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:

- Recognise the influence of IFRS and GAAP on Financial Reporting
- Understand Accrual Accounting and Accounting Risks in Income Statements
- Discuss the principles of double entry and the Balance Sheet Equation
- Understand sources and uses of cash and its impact on Cash Flow Statements
- Illustrate the benefits and limitations of Ratio Analysis and industry benchmarks
- Know the links and importance of disclosures in Notes to the Accounts, Audit Opinions and Fair presentation
- Analyse the quality of Financial and Business Management

TRAINING METHODOLOGY

Lectures, Video Presentations, Discussions, Practical Exercises, Case Studies

PARTICIPANT PROFILE

Front-line sales, marketing and processing officers, account relationship managers, corporate/commercial banking officers, credit evaluation and approval managers. Junior executives to middle management credit officers with at least 6 months on the job training. Basic knowledge of Finance and Accounting would be an advantage.

PROGRAMME OUTLINE

Regulatory Framework of Accounting

- » An introduction to Financial Reporting Guidelines
- » Roles of MASB / FASB / MFRS / IFRS
- » Standardization of Financial Statements
- » Introduction to Primary Financial Statements
- » Auditors Opinions / CPA's / Management Responsibility

Introduction to Accrual Accounting

- » Accrual Accounting Basics
- » Difference between Profits and Cash Flow
- » Prepaid and Accrued Expenses
- » Understand Business Cash Flows
- » Repayment Capacity

Understanding Income Statements

- » Sales / Segmentation
- » Revenue Recognition Principles
- » Matching Principles
- » Inventory Valuation Methods
- » Fixed and Variable Costs
- » CVP – Break Even Analysis
- » Comprehensive Income
- » Performance Ratios / Trend Analysis

Understanding the Balance Sheet

- » Double Entry Basics
- » Balance Sheet Equation
- » Quantitative and Qualitative Analysis
- » Liquidity Analysis
- » Capitalisation of Assets / Other Non-Current Assets
- » Depreciation and other Non-Cash items
- » Liabilities and Equities
- » Leverage /Gearing and what it means
- » Pitfalls of Ratio Analysis

Cash Flow Statement Analysis

- » GAAP Statement of Cash Flow
- » Direct and Indirect Cash Flow Statements
- » Benefits of Cash Flow Analysis
- » Historical Cash Flows
- » Financial Drivers
- » Projections

ABOUT THE TRAINER

BENNY BASTIAN

Benny Bastian is an Omega Performance-certified consultant trainer. He was a banker for over 35 years and was with Standard Chartered Bank for almost 30 years and in 2003, the Head of Credit, SME Banking at RHB Bank Berhad. His work experience extends across Banking Operations, Account Relationship Management, Credit Audit, Credit Training and, Credit Evaluation and Approval. Having helmed the position as Head of Credit for SME Lending at both banks, he understands intimately the critical balance between accelerating Sales Growth and maintaining Credit Quality.

Benny was a pioneer in the development of Score Cards and Product Programme used to support underwriting high-volume small ticket loans to the SMEs. He is well known for the development, implementation and branding of "Biz Power" a very successful Score Card based product at RHB Bank. It facilitated seamless lending to SMEs with a fast turnaround time and consistency in approval decisions resulting in higher approval rates. He was also the chief coordinator for the bank-wide rollout of Omega Performance's CSA programme at RHB Bank and conducted some of the programmes including Business Lending Fundamentals, Financial Accounting for Lenders, Commercial Loans to Business, Loan Management and Minimising Problem Loans. He is a staunch proponent of Cash Flow based lending. He has also developed and conducted numerous credit training modules for various local financial institutions.

BANK FRAUD PREVENTION AND DETECTION

This programme focuses on prevention of fraud by providing the knowledge and skills needed to prevent it and minimise the risk of fraudulent activities at the bank. Fraud takes many forms, but it is almost always preventable when an organisation has the right policies, procedures and controls securely in place. Participants will learn about bank fraud prevention and detection measures to help protect banks and their customers. This programme reiterates the responsibility of managers and officers of the bank in the prevention and detection of fraud, together with the laws and regulations to deter fraud.

PROGRAMME DETAILS

Date : 26 - 27 September 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:

- Understand Know-Your-Customer, Know-Your-Employee, and Know-Your-Control in fraud prevention and detection
- Recognise the common types of fraud
- Identify red flags and critical areas that cause opportunities for fraud
- Understand the major internal controls and their purpose
- List seven preventive measures of fraud
- List five detective measures of fraud
- State the implications of fraud
- Illustrate the various modes of cyber-crime
- Appreciate artificial intelligence (AI) and the future of financial fraud
- List at least three tools for risk management
- Know the laws and regulations to deter fraud
- State five examples of banking frauds

TRAINING METHODOLOGY

Interactive lectures, group discussion, group activities, quizzes, case study and video presentation

PARTICIPANT PROFILE

Mid-level and senior executives in branch and head office, and those who want to gain an insight into bank fraud prevention and detection

PROGRAMME OUTLINE

Factors that are present in every situation of fraud

- » The Fraud Triangle (pressure, opportunity and rationalisation)
- » Weaknesses that lead to fraud - the three Cs (Customers, Controls and Culture)

Types (internal and external) of bank fraud

- » Identity fraud, falsification of supporting documents and new account fraud
- » Cash fraud - such as skimming, cash larceny, etc.
- » Cheque fraud - such as counterfeiting, forgery, alteration, etc.

PROGRAMME OUTLINE

<ul style="list-style-type: none">» Account fraud - such as unauthorised account maintenance, manipulation of expense accounts, etc.» Digital fraud such as phishing, malware, etc.	<p>Implications of fraud</p> <ul style="list-style-type: none">» Lost resources» Decreased productivity» Lowered morale» Investment of time and money into investigation» Punishment and remediation» A hit to the company's reputation
<p>Three critical areas that cause opportunities for fraud</p> <ul style="list-style-type: none">» Where internal controls, checks and balances are weak» Where there is a lack of segregation of duties» When management can override preventive controls	<p>The big picture of cyber-crime in banking. Costliest types of attacks for banks</p> <ul style="list-style-type: none">» Denial of service» Phishing» Malicious insiders
<p>Five major internal controls and purpose</p> <ul style="list-style-type: none">» Periodic internal and external audits and checking» Dual controls and separation of duties, especially for large value transactions exceeding stipulated limit» Reconcile bank accounts on a timely basis» Review critical reports such as exception items, suspense accounts, etc.» Verify controls applied via audit or management review	<p>Artificial Intelligence (AI) and the future of financial fraud - leverage technology especially the new neural networks to identify fraudulent activities and stop them before they cause harm.</p>
<p>Fraud prevention measures</p> <ul style="list-style-type: none">» Screen job applicants carefully to prevent internal fraud» Strengthen the internal controls e.g. positive pay for cheque payments and dual controls» Promote a culture of compliance and ensure staff strictly follow stated procedures» Strengthen authentication system e.g. multi-factor authentication» Employ new technology solutions» Raise awareness through fraud related programme» Need to improve staff motivation level	<p>Tools for operation risk management to assess and control risks that are inherent in daily operations:</p> <ul style="list-style-type: none">» Risk and Control Self-Assessment (RCSA)» Key Risk Indicators (KRI)» Compliance Testing
<p>Fraud detection measures</p> <ul style="list-style-type: none">» Cash monitoring e.g. surprise cash count, monthly cash count, etc.» Recognise fraudulent cheques: counterfeit - cheques not written or authorised by legitimate account holder; forged - stolen cheque not signed by account holder; altered - cheque issued by account holder but has been intercepted and the payee and/or the amount of the item has been altered» Suspicious transactions» Daily reconciliation	<p>Penalty for fraud under Malaysian laws</p> <ul style="list-style-type: none">» s.34, s. 417, s. 420, s. 477A of the Penal Code» s. 3, s.4, s. 5 of the Computer Crimes Act 1997» s. 236 of the Communications and Multimedia Act 1998» s. 9 of the Personal Data Protection Act 2010» s.4(1) of Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001 Act» s. 24 of Malaysia Anti-Corruption Commission Act 2009
	<p>Case study and examples of five banking frauds</p>

ABOUT THE TRAINER

JOSH SOO CHEE SEANG

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 is a Certified Credit Professional in Business Credit and has held the position of Branch Manager for 5 years, responsible in sales and marketing activities for loans to achieve assigned branch's targets, including the small and middle enterprises (SMEs) business loans. 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.

In his last position as Head of Channels Process Management for about 8 years, he was tasked to improve efficiency by optimising processes, strengthening internal controls and ensuring regulatory compliances were in place. He was involved in banking standardisation, rationalisation and digitisation. His key roles included writing new or revising branch guidelines, optimising processes, meeting regulatory requirements and technological changes, and ensuring internal and fraud prevention controls were in place.

CREDIT MONITORING AND EARLY WARNING SIGNALS

A one-day intensive training programme designed to educate managers to proactively monitor and identify warning signals due to deterioration in industry, business, financial or management risks. It covers detection of red flags, analysing severity of problems and communicating with the borrowers to strategise and execute recovery action with minimum delay.

PROGRAMME DETAILS

Date : 8 October 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:

- Evaluate changes in industry, business, financial and management risk
- Identify early warning signals
- Determine severity of problem loans and formulate recovery strategy
- Communicate effectively with owners of problem loan accounts
- Negotiate terms/recovery solutions
- Identify cost/benefits of the planned recovery strategy
- Execute the strategy

TRAINING METHODOLOGY

Lectures, case studies, group discussions and videos

PARTICIPANT PROFILE

Managers involved in credit sales, marketing, evaluation, approval, audit and recovery with at least 3 months experience on the job. This includes commercial banking Relationship Managers, Asset Quality Management Managers, Recovery Managers and Internal Auditors.

PROGRAMME OUTLINE

Problem Loans Overview

- » Statistics – A brief overview
- » Definition of problem loans
- » Watch list accounts
- » What went wrong and why?
- » Consequences of problem loans
- » Implications to the bank – what to do?
- » Reporting protocols
- » Downgrading ratings

Monitoring Techniques

- » Sources of information – internal/external
- » Proactive monitoring
- » Size/materiality
- » What to monitor?
- » Frequency of monitoring
- » Covenants / conditions of approval breaches
- » Delayed/sloppy financial statements
- » Expired limits - effective annual review management

Types of Warning Signals

- » Types of red flags/warning signals
- » High risk events/triggers
- » Economic climate
- » Industry shocks
- » Business strategy
- » Management disagreement
- » Missing or absentee owners
- » Sequential and non-sequential EWS
- » Random signals

Analysing the Problem

- » Temporary problems
- » Permanent problems
- » Planned action/within management control
- » Unplanned action/outside management control
- » Communicating with borrowers
- » Site visits – surprise and scheduled visits – why and when

Recovery Strategy

- » Prioritisation
- » Cost Benefit Analysis
- » Strategy formulation/execution
- » No action required
- » Monitor for change
- » Transfer risk
- » Restructure
- » Refer to specialists
- » Receivers and managers
- » Liquidation

ABOUT THE TRAINER

BENNY BASTIAN

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IMPACT OF THE NEW MALAYSIAN FINANCIAL REPORTING STANDARDS TO THE FINANCIAL STATEMENTS OF BORROWERS

One of the hot topics in town which will have financial implications to all businesses is the new accounting rules on how revenue, financial instruments and leases are to be recognised. These changes came into effect from 1 January 2018 onwards and corporations (e.g. PLCs and their group of companies) are required to reflect them into their 2018 financial year financial statements issued in 2019.

Reading and understanding these changes and its implications are important to users/stakeholders of the financial statements. This include the banks' credit officers/team who looks at their borrowers' financial statements to assess lending decisions or monitor their performance/repayment capabilities. This programme will explain the changes made to the new Malaysian Financial Reporting Standards (MFRS) and its impact on the financial statements of borrowers.

PROGRAMME DETAILS

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

PROGRAMME FEES*

RM2,300 | **RM2,600**
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 impact on their borrowers' financial statements from:
 - New revenue, financial instruments and lease standards (by industries)
 - Transition to the new MFRS framework (for property developers and agriculture industries only)
 - Illustrative disclosures of the financial impacts of these new standards from selected PLCs quarterly announcements
- Impact of different accounting policies on profits
- Appreciating potential red flags, irregularities, types of audit opinion and key audit matters (KAM) identified from borrowers' financial statements

TRAINING METHODOLOGY

An interactive approach in sharing of experience and knowledge, placing emphasis on discussions. Participants will also have the opportunity to work on practical exercises

PARTICIPANT PROFILE

Credit Officers / Relationship Managers / Credit Analysts / Credit Risk Managers
Basic knowledge of reading financial statements prepared under MFRSs is recommended

PROGRAMME OUTLINE

Introduction to financial reporting frameworks in Malaysia and key differences – Malaysian Financial Reporting Standards (MFRS) vs Malaysian Private Entity Reporting Standards (MPERS)

Impact of the new MFRS on borrowers' financial statements by industries (including illustrative financial impact from selected PLCs quarterly announcements) and how lending ratios may potentially be affected

- Revenue
- Financial instruments
- Leases
- Transition to new MFRS framework (for property developers and agriculture industries only)

Differentiating profits from cash and effects of different accounting policies on profits

Insights on red flags, irregularities, types of audit opinions and key audit matters (KAM) identified from borrowers' financial statements in different industries

ABOUT THE TRAINER

YANTI ABD RAHMAN

Yanti Abd Rahman is a Technical Trainer with the Assurance Services division of PricewaterhouseCoopers, Malaysia. She graduated from the University of Wales, College of Cardiff, United Kingdom with an Honours degree in Accounting. She is a member of the Malaysian Institute of Accountants (MIA) and the Association of Chartered Certified Accountants (ACCA). Prior to joining the technical training team, she was in the Assurance line with over 9 years of experience in providing audit and advisory services to corporate clients predominantly in automotive, engineering and construction, applied research, toll operators, plantations, manufacturing and trading. She currently plays a key role in developing and instructing internal and external IFRS, MFRS, MPERS and MPSAS programmes.

YEE CHAI YUN

Yee Chai Yun is a Technical Trainer in the Assurance Services division of PricewaterhouseCoopers, Malaysia. She began her career in assurance and was involved in a range of audit assignments in sectors that included banking, insurance, manufacturing, trading, shipping, property development and construction. Her passion for training prompted her to join the firm's Learning and Development Unit in 2000. In 2004, she joined the Assurance Technical department, which provides technical support to the assurance teams, especially on MFRS. She is consulted on difficult financial reporting issues, particularly in her areas of expertise - business combinations and impairment. She is also involved in quality reviews of financial statements. In addition, she plays a key role in the development and instructing of the firm's internal and external MFRS courses. Chai Yun graduated from University of Malaya with an Honours degree in Accounting, and is a member of the MIA and MICPA.

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 : 16 - 17 October 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.

AN INTRODUCTION TO UNDERSTANDING AND INTERPRETING COMPANY ACCOUNTS

Every new entrant to banking should have at least a fundamental understanding of accounting terms that they will come across in their daily work. This short introductory level programme aims to demystify some of the jargon to make it easy for graduates to progress quickly to more detailed credit risk analysis later on.

This programme will give new graduate entrants to banking and financial services a basic understanding of the components of company accounts, how they are prepared and how they can be interpreted. Participants will learn how a Profit and Loss Statement is produced, how Balance Sheets describe the worth of a business and also the importance of cash flow to the sustainability of every business. Through the understanding of basic financial ratios, participants will also be able to form an analysis of a business's financial performance.

PROGRAMME DETAILS

Date : 8 - 9 October 2019
10 - 11 October 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:

- Examine a set of company accounts in detail
- Analyse the income statement and the balance sheet
- Understand the importance of cash flow
- Identify the areas of key significance within financial statements
- Analyse performance through key ratio analysis
- Appraise share valuation

TRAINING METHODOLOGY

The programme is a mix of tutor led course instruction which will be supplemented by comprehensive case studies which test understanding at regular intervals and enable attendees to assess their individual progress

PARTICIPANT PROFILE

New graduate entrants to banking and financial services

PROGRAMME OUTLINE

Day 1

Morning Session

Introduction to Financial Accounting and the Balance Sheet

- » Introduction to accounting and the accounting equation
- » Fundamental accounting concepts
- » The balance sheet (Statement of Financial Position)
- » Fixed and current assets
- » Depreciation, amortisation and impairment
- » Current assets
- » Long-term liabilities, short-term liabilities and deferred income
- » Shareholders' equity and technical reserves

Case Study – Preparation of a Balance Sheet

Afternoon Session

The Profit and Loss Account (Income Statement)

- » Income (turnover/revenues)
- » Cost of sales
- » Gross profit
- » Administrative overheads
- » Treatment of depreciation
- » Operating profit and cash generation
- » Treatment of interest
- » Retained profit

Case Study – Preparation of a Profit and Loss Account

Consolidated Case Study – Preparation of a Profit and Loss Account and Balance Sheet

Day 2

Morning Session

Cash conversion and the cash flow statement

- » The cash conversion cycle
- » The cash flow statement
- » Operational cash flow
- » Cash flow from investing activities
- » Cash flow from financing activities

Case study – Preparation of a Cash Flow Statement

Afternoon Session

Accounting Ratios and Interpretation of accounts

- » Purpose of financial ratios
- » Profitability ratios
- » Liquidity ratios
- » Long and medium-term solvency ratios
- » Investor ratios

Case Study – Accounting Ratios

Consolidated Case Study – Cash Flow Statement, Accounting Ratios and Interpretation of Financial Statements

ABOUT THE TRAINER

MARK VICKERS, FCA

Mark Vickers, FCA trained and qualified with Deloitte. After qualifying, Mark became an accounting and taxation lecturer and has been closely involved in student training for many years in both the banking and accounting sectors. He has been the Finance Director at DC Gardner Group (banking training) and a number of other publicly quoted companies. He is now a highly sought after trainer both in the United Kingdom and internationally because of his unique experience as a practising accountant, public company finance director, corporate financier and educationalist.

PRACTICAL ENGLISH FOR BANKERS

This programme covers an overview of lexis and terminology related to the banking and finance industries, and is also focussed on equipping participants with the tools and confidence to become better communicators, both within their respective departments and externally. All the skills work undertaken on the programme is framed and contextualised for the banking industry. Work is covered on the writing of reports and emails, with a final course assessment on presenting information verbally. The report task will focus on understanding trends, indicators and cycles within the banking industry. Trainers will take the role of facilitator, empowering participants with the knowledge, 'best-practice' advice, and digital literacy to think critically and deliver results. The programme has been designed to fit into 2 days with 'bite-size' modules covering language: lexis, terminology and grammar; email writing; report writing and presentation skills.

PROGRAMME DETAILS

Date : 23 - 24 October 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:

- Know how to produce clear, concise and coherent emails and letters
- Be more aware of what constitutes old-fashioned or overly formal language
- Be more aware of common grammar errors and develop strategies to avoid them
- Know how to write more effective business reports
- Understand how to use their voice effectively in presentations
- Learn strategies for continuing their English development after the workshop has finished

TRAINING METHODOLOGY

Interactive sessions with end-of-course oral presentation and email writing assessment

PARTICIPANT PROFILE

This programme is ideal for bankers who wish to improve their business English language in a banking industry context

PROGRAMME OUTLINE

Course Introduction

- » Course overview and diagnostic writing
- » The 6Cs

Email Writing: Tone and Language

- » Formal, neutral and informal language and style
- » Identifying and replacing old-fashioned and redundant language

Avoiding Common Grammar Errors

- » Articles, subject-verb agreement
- » Countable and uncountable nouns

Email Writing: Structure

- » Using BLADE and ODAC
- » Email writing practice

Report Writing

- » What makes a good report
- » Language requirements of the different sections of a report
- » Common error review

Describing Data and Trends

- » Using numerical language and language to describe trends
- » Practice report writing

Presentation Skills

- » What makes an effective presentation
- » Using your voice: stress, intonation and chunking

Presentation Practice

- » Presenting a report
- » Course review and continuing learning

ABOUT THE TRAINER

ERIN CONLON

Erin has been teaching and training since 2006 and has worked with the British Council in Korea, Thailand and Malaysia. During this time, she has delivered a broad range of training in general English, exam preparation, business English, and teacher education.

Before joining the British Council, Erin's teaching experience included lecturing at two universities in Japan as well as delivering corporate and general English training in Korea to clients such as Daewoo, HP, Korean Air and Samsung. Erin has extensive experience creating materials and delivering training to learners from a range of industries including banking, aviation, hospitality, technology and higher education. She has also worked on several teacher training projects, most recently with Thailand's Ministry of Education. Her research interests include effective blended/online learning models and the impact of technology on English as a Global Language.

THE ART OF FRAMING AND ANCHORING IN MANAGING EXPECTATIONS AND DECISION MAKING — A BEHAVIOURAL APPROACH

To frame or to be framed? That is the question. Decision making and managing expectations are part of our daily lives. Many a times, we are often “framed” into taking a course of action mainly because we rely on past experience as well as what our sub-conscious minds tell us. Understanding these biases helps us to make more informed decisions that lead to more favourable outcomes.

PROGRAMME DETAILS

Date : 11 November 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:

- Relate to the types of behavioural concepts, types and biases
- How to apply selected behavioural concepts at the workplace
- Construct the “One” question for maximum impact
- Identify and analyse the other qualitative factors as additional tools to strengthen decision making
- Relate to an overview of the Nudge Theory and its application at the work place

TRAINING METHODOLOGY

Sharing 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

History of Behavioural Finance

Selected Behavioural concepts

Types of biases and errors

How to recognise, understand and eliminate the biases for better outcomes

Behavioural concepts at the work place

The "One" question

Other qualitative factors that may be considered to enhance credit assessment of entrepreneurs

Introduction to Nudge Theory and how Nudges could make it more likely that an individual will make a particular choice or behave in a particular way

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".

DISC BEHAVIOURAL PROFILING

People are different in many ways and these differences may lead to tension, frustration and disappointment within group dynamics. The resulting conflict occurs in all areas of social interaction and can have a profound impact on business operations. Even if differences cannot be totally resolved, they do require management and oversight to minimise their negative influences.

This programme uncovers the behavioural patterns as defined by DISC (Dominant, Influential, Steady, Compliant) and equips the budding manager with the skills to negate their impact.

PROGRAMME DETAILS

Date : 17 October 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:

- Recognise the different behavioural profiles of DISC
- Discover ways to engage and connect with people of different behavioural profiles

TRAINING METHODOLOGY

Interactive lectures with case studies and group discussion

PARTICIPANT PROFILE

Executives, Managers and above of banking institutions

PROGRAMME OUTLINE

Personality/Behavioural Preference: The Contributing Factors

DISC Behavioural Profile and Graph Representation

- » Quick review of DISC Human Behaviour Model
- » Key characteristics of each DISC profile
- » DISC graph: mask, core, mirror and special graph patterns
- » Case scenarios: understanding the DISC graph

What are My Behavioural Tendencies

Behavioural Tools for Improvement

- » Modify, capitalise, augment and blend
- » 3As concept
- » Johari window

Communication Tendencies of DISC Behavioural Profiles

- » Compatibility interaction table
- » Principles of behavioural interactions

Engaging and Connecting to Different Behavioural Profiles

- » Enhancing communication
- » Relating your style to others

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).

MANAGING MULTIPLE TASKS AND WORK PRIORITIES

Having multiple priorities can result in important jobs being shuttled aside while extra time is spent on low priority tasks. Balancing multiple priorities become even more difficult when all the items on your work load are of high importance. This programme is designed to help participants handle their work demands and prevent high stress levels from occurring through their own toolkits. They will gain the ability to apply the necessary skills of managing multiple tasks, their time and deadlines, and become a super employee.

PROGRAMME DETAILS

Date : 5 - 6 November 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:

- Learn productivity enhancement including focus and discipline, effectiveness and procrastination
- Explore multitasking excellence, pros and cons, multitasking optimisation, personal ability and capacity to manage multiple tasks and priorities
- Manage schedule and priorities towards performance excellence
- Acquire in-depth knowledge on detailed customer-centric planning, results focused etc.

TRAINING METHODOLOGY

Blended and experiential learning approaches to stimulate interest and increase absorption rate which includes the following interactive methods:

- Exercises and case studies
- Games and activities
- Role plays, gamification and simulation
- Pre and post assessments and follow ups
- Tools and models
- Active summaries and participant controls

PARTICIPANT PROFILE

Executives and above

PROGRAMME OUTLINE

Introduction

- » Understanding the role of self-management in managing multiple tasks and priorities
- » Overview and context of task management
- » Overview and context of priorities management
- » What is multitasking?
- » Pros and cons of multitasking
- » Multitasking vs productivity
- » Situate the context

How to Become a Super Employee

- » Mentality of a super employee
- » Identifying the skills necessary to lead and manage tasks and priorities
- » Eliminate real-life productivity blockers
- » Avoid distractions and interruptions
- » 5 attributes of a successful and productive employee
- » Understanding and analysing on what works best for you

Productivity and Multitasking

- » Self-management, self-awareness and self-discipline
- » Conscious and unconscious motives and actions
- » Achievement drive and conscientiousness
- » Building the courage to challenge your comfort zone
- » Striving for work-life balance
- » Understand and manage your mental filters

Managing Multiple Tasks and Priorities Through Proper Scheduling and Planning

- » Clarifying SMART goals, objectives, assumptions and constraints
- » Creating and developing a personal plan with an effective To-Do List and priorities
- » Creating a work schedule and planner

Managing Multiple Tasks and Priorities Through Effective Time Management

- » Dealing with time wasters and working backwards through the timelines
- » Different approaches to time management
- » Integrating time management into development of time management
- » Identifying risks that affects tasks, priorities and deadlines
- » “Eat That Frog” technique by Brian Tracy
- » The psychology of procrastinating and procrastination that works
- » Prioritisation and the Time-Matrix Quadrant

Managing Multiple Tasks and Priorities Through Self and Emotional Management

- » The importance of Emotional Intelligence
- » Understand the ways we work with others and with tasks at hand
- » Stress management and its relationship with job performance
- » Occupational boredom, satisfaction and health
- » The Job Burnout Phenomenon
- » Change stressors
- » Communication, delegation, collaboration and seeking help

Real Life Case Studies

- » How to say “no”
- » Re-prioritisation
- » Assessment of a productive vs. non-productive employee
- » Work life balance: a productive behaviour

Mental Filters

- » Reframing
- » Improvements and expectations
- » Self-talk
- » Keeping it ingrained into your DNA

ABOUT THE TRAINER

AZMAN SHAH

Azman Shah is an experienced psychotherapist, international speaker, trainer cum-consultant and a coach who designs customised effective training programmes to accommodate the unique needs of each organisation. He was one of the pioneers advocating the concept of Emotional Intelligence at the workplace in Malaysia since 1995.

He has 13 years of valuable experience in the United States, training and consulting on human performance in many notable organisations such as the United States Department of Agriculture, US Department of Justice, the Internal Revenue Service, American Correction Association and the Department of Transportation. He has also worked with many local clients that include GLCs and banks.

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 : 29 August 2019
25 November 2019
26 November 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

SYLPHY 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, 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 : 7 October 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).

FUNDS TRANSFER PRICING (FTP) MODELLING & CASE STUDIES

Funds Transfer Pricing (FTP) is fundamental to the management of the banking book in terms of the balance sheet optimisation and asset transformation process in banks. This ground-breaking programme will teach you the best proactive methods for measuring and managing FTP in today's turbulent market environment.

The FTP process is most often used in the banking industry as a means of outlining the areas of strength and weakness within the funding of the institution. FTP can also be used to indicate the profitability of the different product lines and each staff member, as well as act as a great medium for comparison between employees, branches, etc.

PROGRAMME DETAILS

Date : 21 -22 October 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:

Gain a comprehensive understanding of the FTP dynamics, the process that is followed in the best organisations, market and funding pricing, and the incorporation of the various risks including interest rate in the FTP framework as below:

- The incorporation of liquidity and interest rate spreads in pricing and funding
- The challenges of building a successful framework for asset liability and pricing management
- The regulatory requirements for asset and liability management (ALM)
- Effective and profitability pricing in ALM
- The techniques for modelling risks within an FTP framework
- The incorporation of credit in the FTP framework
- Integrating NSFR into the FTP logic
- Case studies

TRAINING METHODOLOGY

Lecture with mini-workshops for participants to discuss and design their own FTP models

PARTICIPANT PROFILE

Regulators, analysts, risk and banking professionals who need to better understand FTP and ALM management challenges and strategy within a bank. The course is targeted at an intermediate level and assumes a basic understanding of banking products and services. Related workshops include: Risk Management in Banks, the Basel 3 Liquidity and IRRBB Implications, which provides a broader overview of all risk management areas.

Prologue / Introduction to FTP and ALM Pricing Risk

- » ALM and FTP
- » How ALM fits into the financial management process
- » ALM and balance sheet
- » ALM and interest rate scenarios
- » Measuring bank performance
- » Product pricing in ALM
- » Impact on NIM
- » NIM and FTP

Understanding the Nature of ALM Pricing Risk

- » Definition, understanding of FTP
- » FTP basics incl. NIM (Net Interest Margin)
- » Market conventions
- » Why banks need funds transfer pricing (FTP)

The Components of FTP

- » Objectives of FTP
- » Product pricing
- » Profitability management
- » Liquidity management
- » Balance sheet management

Challenges of FTP

- » Impact of recent financial crisis
- » Weaknesses of a funds transfer pricing system
- » Liquidity risk
- » Credit crunch
- » Responses to Basel 3 liquidity requirements
- » Pre and post crisis approaches to FTP systems
- » FTP for non-maturing deposits (NMD)
- » Incorporating liquidity transfer pricing (LTP)
- » LTP guiding principles
- » Incorporating NSFR into FTP logic
- » The foundations of a robust NSFR LTP-FTP framework
- » Liquidity term premiums
- » Contingent liquidity risks
- » FTP and NSFR: strategic considerations
- » Strategic considerations: increasing the NSFR
- » Summary: strategic benefits of integrating NSFR into FTP

Building a Framework for FTP Management

- » Defining transfer price
- » What must be transfer priced?
- » The base transfer pricing curve
- » Components of transfer price
- » Liquidity risk, Basel 3 and LTP

Funds Transfer Pricing Approaches

- » Single pool approach
- » Multiple pool approach
- » Matched-maturity approach

Case Studies on FTP Modelling

- » A simple model
- » Processes including information and cash flow
- » Building pools of transactions
- » Establishing the funding curve
- » Setting the transfer price and rates
- » Risk control and performance management
- » Reporting, communication and transparency
- » Example of an FTP model
- » Conclusion

ABOUT THE TRAINER

DR. GUAN SENG KHOO

Dr. Guan Seng Khoo is a risk management specialist with over 20 years' experience in the education, design and implementation of enterprise-wide risk management models, systems and processes. He was in charge of, and has implemented, enterprise risk management systems at five financial institutions - Temasek Holdings, Singapore; Alberta Investment Management Corporation, Canada; RHB Capital, Malaysia; CAI, Singapore and Standard Chartered Bank, Singapore, where he was Global Head and Managing Director, Group Risk Analytics. There, he headed a team that validated all global risk models for Basel and regulatory compliance and liaised with all financial regulators.

In other previous roles, Dr. Khoo designed and managed an algorithmic hedge fund at Man Investment Products (Man Group plc.) in the 1990s and was Head of Innovation (Strategy and Business Department) at the Singapore Exchange. He was also based in Chicago and Denver in 2001–2002 at American Bourses Corp (a spin off from Man Group plc), providing investment and trading analytics to clients trading on the electronic exchanges in North America and the Asia-Pacific region.

He holds a PhD in Physics from the National University of Singapore and did post-doctorate work in AI-based data mining in drug and materials design at Nagoya University and Molecular Simulations Inc (MSI) research centres at Caltech, Boston and Teijin-MSI in Tokyo. He has also published over 30 journal papers on financial engineering, AI applications in finance, Basel 2 risks and material science.

TRADE FINANCE RED FLAGS

This is a 1-day programme to discover the high risks of trade finance transactions including trade-based money laundering techniques and risk profiles.

PROGRAMME DETAILS

Date : 24 July 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:

- Identify red flags in trade transactions
- Perform pre and post transaction reviews of trade transactions
- Identify trade-based money laundering techniques
- Identify key trade-based money laundering (TBML) red flags
- Assess the AML risk profile of proposed trade transactions

TRAINING METHODOLOGY

Interactive group discussions, comprehensive case studies and sharing of practical experience

PARTICIPANT PROFILE

Those from trade finance and compliance departments

PROGRAMME OUTLINE

Introduction

The International Trade System

Abuse of the International Trade System

- » Tax avoidance and evasion
- » Capital flight
- » Trade-based money laundering (TBML)

Basic TBML techniques

- » Over and under invoicing of goods and services
- » Multiple invoicing of goods and services
- » Over and under shipment of goods and services
- » Falsely described goods and services

Complex TBML techniques

Case studies

Current practices

- » Customs agencies
- » Law enforcement agencies
- » Financial intelligence units
- » Tax authorities
- » Banking supervisors
- » Red flag indicators

Role of Financial Institutions in the Settlement of Trade Transactions

Customs Agencies

Law Enforcement Agencies

Financial Intelligence Units

Banking Supervisors

ABOUT THE TRAINER

ZOLKIFLI BIDIN

Zolkifli Bidin has over 30 years of banking experience, predominantly in Trade Financing and specialising in trade operations and marketing of trade products. He has worked at Maybank, Bank of Commerce and Hong Leong Bank, and as a Senior Trade Finance consultant on the Amal Express Bank, Dubai project. He recently retired from the banking industry as Vice President, Head of Trade Review of a foreign bank. One of his principal duties were to carry out investigations on suspicious Trade Finance related transactions and to highlight potential trade irregularities, fraud or non-compliance with Anti Money Laundering and Counter Financing of Terrorism (AML/CFT) guidelines and other related regulatory requirements. In addition, he conducted due diligence searches on the borrowers and their suppliers to ascertain that business was conducted in accordance with their nature of business.

He has been an Associate Member of the Asian Institute of Chartered Bankers (formerly known as the Institute of Bankers Malaysia – IBBM) since 1981 and was on the Board of Examiners for their International Trade Finance programme. He is associated with the Federation of Malaysian Manufacturers and Malaysian Chamber of Commerce and was part of the ASEAN meeting and business talk with South Korea and Turkmenistan. He also participated in the 2014 Trade Finance course organised by the Bankers' Association for Finance and Trade (American Bankers Association) in New Delhi, India which focused on new developments in international trade.

ABOUT US

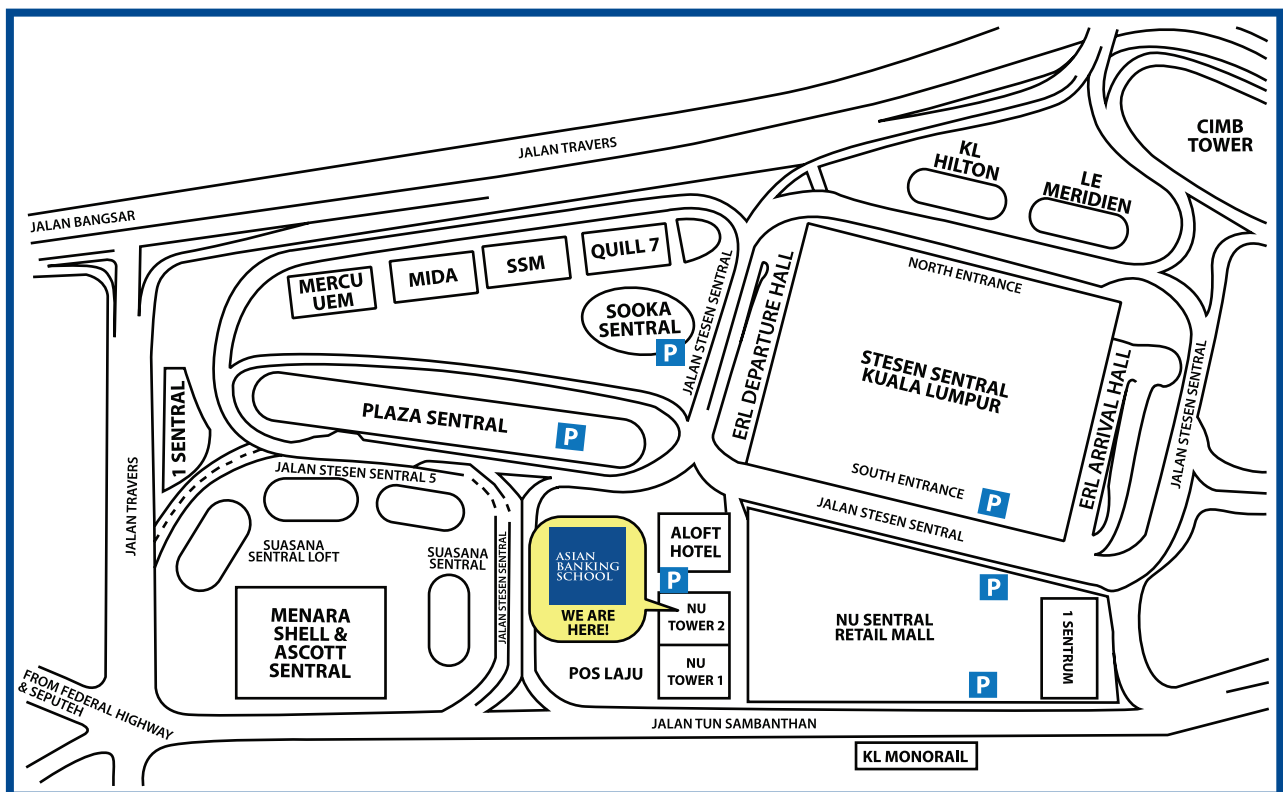
The **ASIAN BANKING SCHOOL (ABS)** is dedicated to developing talent and is the largest specialised provider of quality banking training programmes in the ASEAN region.

As the industry's preferred partner in learning and development, ABS offers customised and open enrolment training programmes that cover a comprehensive list of banking areas developed by its Specialist Training Consultancy Team or in collaboration with strategic learning partners that includes some of the top business schools in the world. This includes its Executive Education programmes with Cass Business School in London, the University of Cambridge Judge Business School and INSEAD.

ABS also works closely with the Asian Institute of Chartered Bankers in raising competency standards for the industry through the delivery of training workshops related to professional qualifications developed and awarded by the professional body; and is the exclusive training partner for the Chartered Banker Institute in the UK. It 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; and is also responsible for designing, developing and delivering the industry-wide Ethics and AML/CFT programmes.

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:

Asian Banking School
Level 12, NU Tower 2
Jalan Tun Sambanthan
50470 Kuala Lumpur Sentral
Kuala Lumpur, Malaysia


Tel : +603-2742 7822
Email : enquiries@asianbankingschool.com
Website : www.asianbankingschool.com

WWW.ASIANBANKINGSCHOOL.COM

For enquiries, please contact:

Asian Banking School
Level 12, NU Tower 2
Jalan Tun Sambanthan
Kuala Lumpur Sentral
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