

PUBLIC PROGRAMMES

JANUARY – JUNE

2016



“ *The programme is very useful for day-to-day work
and answering queries by internal people.* ”

*Participant,
Credit Reporting & Operation of CCRIS*

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GUIDE TO LEARNING LEVELS



Basic
Level



Intermediate
Level



Advanced
Level

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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 intelligent understanding of what banks need in this fast-changing dynamic financial services landscape.

While they are being offered for open enrolment, these programmes and more can be customized as in-house training to suit the needs of your organization.

Our public programmes are grouped into the banking areas of:





ALTERNATIVE FINANCE

“ *Jurisdictional perspective gives good learning points for Malaysia to develop its Microfinance agenda.* ”

*Participant,
Microfinance Masterclass – Trends, Risks and Prospects*

1ST REGIONAL MICROFINANCE TRAINING PROGRAMME

MICROFINANCE MASTERCLASS – TRENDS, RISKS AND PROSPECTS



PROGRAMME DESCRIPTION

The Microfinance MasterClass is an intermediate level training programme aimed at advancing knowledge, technical know-how and competence of Microfinance practitioners in the ASEAN region.

This three-day programme presents opportunities for participants to gain insights, exchange views and best practices, network and share experiences on pertinent matters relating to microfinance.

It will examine latest developments and contemporary issues, addressing priority areas such as sustainability, outreach, risk and delinquency management as well as advancements in digital finance.

LEARNING OBJECTIVES

This programme aims to put into perspective the current thinking and practices for microfinance practitioners on the following:

- Emerging global trends and developments in microfinance
- Current priority areas in risk management of microfinance
- Technological innovations in digital finance which leads the present and future state of microfinance operations
- Contemporary issues and challenges

PROGRAMME OUTLINE

The Changing Face of Microfinance:

- Microfinance Overview
- Sustainability of Microfinance Institutions
- Outreach and Social Performance

Managing Risks in Microfinance:

- Risk Management
- Delinquency Management
- Risks in Microfinance Product Innovation

Digital Financial Services and Protection:

- Digital Financial Services
- What's in it for Microfinance Institutions?
- Doing Digital Finance Right
- Microinsurance

TRAINING METHODOLOGY

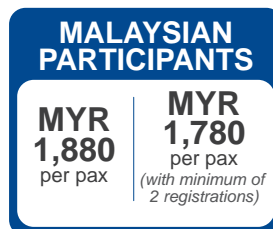
Learning is experiential and based on problem solving activities and examples

- Lectures
- Case studies
- Group activities
- Presentation of ideas
- Panel discussions

PROGRAMME DETAILS

Date : 29 February – 2 March 2016 (3 Days)
Time : 8.30 am – 5.00 pm
Venue : Sasana Kijang, Jalan Dato Onn
Kuala Lumpur, Malaysia

Programme Fee*:



*inclusive of GST
**excluding cost of travel, accommodation and related expenses
(to be borne by participants if incurred)

ABOUT THE TRAINER

ALVIN MERANDILLA VILLAMENA

Alvin Villamena is the Operations Director of the Center for Agriculture and Rural Development (CARD), Inc., a member of the Center for Agriculture and Rural Development Mutually Reinforcing Institutions (CARD MRI), the Ramon Magsaysay Awardee for Public Service in 2008. Started in 1986, CARD MRI is a group of mutually reinforcing institutions serving 3.1 million poor families. Its microinsurance arm, CARD Mutual Benefit Association (CARD MBA), insures more than 12.9 million individuals representing 21% of all insured Filipinos. He has been with CARD, Inc. since 2002 wherein he started as an Accounts Officer and become a Unit Manager in 2003. He was Area Manager from 2005 to 2008, when he then became Regional Director. Alvin has held the position of Operations Director since 2013.

Alvin took up a Master of Science in International Community Economic Development in Southern New Hampshire University, Manchester, USA and graduated in 2009. In 2015, he took the Management Development Programme at the Asian Institute of Management, Makati City, Philippines.

BIDHAN CHAUDHURI

Bidhan Chaudhuri is the Chief Operating Officer of Janalakshmi Financial Services Limited (www.janalakshmi.com) which is India's largest Microfinance institution. Bidhan is responsible for the operating performance, risk management and infrastructure creation to support the rapid growth of the organization and its transformation into a Small Finance Bank. Bidhan brings over 25 years experience in Banking and Global Business Process Outsourcing / Offshoring having previously held senior leadership positions with Emirates NBD, Genpact, IBM and HSBC. He has an established track record in managing large and diverse assignments, and in delivering significant business and financial impact through operations transformation and improved customer experience.

Bidhan set up a Shared Services center in Dubai for Emirates NBD and was instrumental in driving a unique Lean Operating model which delivered superior business results. Before Emirates NBD, he was the Vice President and Global Operating Leader at Genpact where he helped to establish a Virtual captive outsourcing platform for a large US bank across 4 countries. Prior to that, he was General Manager and CRM Delivery Leader for IBM's Business Transformation Outsourcing organization in India. Bidhan started his career with HSBC where he spent 13 years and held senior positions across Retail and Wholesale. His last role was as Head of the Trade Finance, Factoring and Precious Metals business in India. Bidhan has an MBA from the Indian Institute of Management, Ahmedabad, India and a Bachelor's degree in Economics.

EDUARDO C. JIMENEZ

Ed Jimenez is presently working as a Microfinance Consultant at the Bangko Sentral ng Pilipinas, looking at policy issues affecting the practice of microfinance in the banking sector.

Concurrently, he also serves as the Regional Associate of the Alliance for Financial Inclusion (AFI), a Bangkok-based international organisation of over 80 financial regulators from the developing world. Ed has travelled to about 30 countries to present papers, lecture, evaluate and design development projects.

Ed worked for 14 years, in various capacities with the then Central Bank of the Philippines. His last role at the Bank in 1994 was to help manage the Bank's USD3.5 billion portfolio. Born in Manila, Philippines, he took up Economics at the Polytechnic University of the Philippines and did graduate studies on Public Policy and Development at the University of the Philippines – Diliman and at Carleton University, Ottawa, Canada.

GOLAM MORSHED MOHAMMED

Golam Morshed Mohammed is Deputy Chief of the International Program Department at Grameen Bank. He has been with the Grameen Bank since 1989. Before joining the Head Office, he served as Branch Manager, Area Manager at the field operational level of Grameen Bank. He has worked with Nobel Laureate Prof. Muhammad Yunus since 2004 at the headquarters of Grameen Bank as a coordinator of foreign trainees. He organized the International Dialogue Programs, basic training, exposure training and internship programs for foreign students.

He has more than 26 years of experience as a practitioner of microcredit. As Deputy Chief of the International Program Department, he developed the training curriculum, training courses and training materials for various programs. He also took part in different seminars and workshops at home and abroad.

LIZA KHAIRANI WAHID

Liza Khairani Wahid is currently the Deputy Director of the Development Finance and Enterprise Department of Bank Negara Malaysia, heading the SME Financing and Financial Inclusion Division. She is directly involved in designing, implementing and monitoring of policies and programmes pertaining to SME Financing and Financial Inclusion.

With 18 years of experience serving Bank Negara Malaysia, she has extensive experience in financial inclusion and SME financing areas, and the regulation/supervision of the insurance industry in Malaysia. Liza holds a B. Acc. (Honours) degree in Accountancy from the University of Malaya, Kuala Lumpur and an MBA from the Graduate School of Management, University Putra of Malaysia.

MARÍA MORENO SÁNCHEZ

María Moreno Sánchez is a Senior Policy Manager, in charge of the SME Finance Working Group at Alliance for Financial Inclusion (AFI). Maria is a banking lawyer with expertise in financial regulation, focused on retail and wholesale banking, and insurance products. She is also a financial inclusion expert for developing economies.

Her area of work includes building the AFI Member Country Policy Profile, the AFI repository of knowledge, designing the AFI Policy Regional Initiative for LAC, Regional Engagement for LA and the Caribbean, and Policy Programs & Regional Initiatives team. One of Maria's key responsibilities is to develop pro-bono alliances with global law firms (White & Case LLP, and Linklaters). Maria also serves as in-house counsel for the setting up of a branch in Latin America.

MILA MERCADO BUNKER

Mila M. Bunker is currently the President of Bridge Investment Asia. She was formerly the President of Ahonsa Hirap Inc. (ASHI), the first Grameen Bank replication in the Philippines, and is now an Auditor. She also sits on the Advisory Board of the Microfinance Council of the Philippines (MCPI) and Chairperson of the Antique Federation of NGOs. She is also a member of the Board and one of the incorporators of the MIDAS credit bureau, organized and incorporated in 2011. She currently sits as member of the Social Performance task force for Social Performance of Microfinance. Mila has conducted many training programmes including the Basic Microfinance Course, Social Performance and Accounting for non-Accountants and is an accredited lecturer on Social Performance Management and Client Protection.

She is a faculty member of the Asian School for Development and Cross Cultural Studies. Mila completed her Bachelor's Degree in Business Administration majoring in Accountancy in 1979 and completed her Masters in Industrial Relations with Labor Management and Human Resource Management at the University of the Philippines in 1997. She also completed the Executive Education for Microfinance Programme at Harvard School of Business, USA. She was mentioned by Professor Muhammad Yunus in his book "Banker for the Poor" as a "no nonsense woman with a strong background in the private sector, excellent managerial skills and a natural talent for working with poor women".

NILAMMASRI JA'AFAR

Nilammasri Ja'afar has over 20 years experience in banking and asset management with concentration in credit management and recovery for both retail and corporate loans. She graduated in Business Studies majoring in Finance and started her career as a Credit Analyst in a local commercial bank for 4 years. In 1998, she joined Pengurusan Danaharta Nasional Berhad (Danaharta) during the 1997/98 economic crisis and was part of the pioneer team involved with the restructuring and recovery of the Bank's non performing loans then.

Currently, she serves as Senior Vice President/Head of Business Financing and Development Department at Bank Simpanan Nasional (BSN), the Malaysian national savings bank which is a statutory body under the Ministry of Finance. She is responsible for managing the growth of BSN's Micro Finance portfolio in Malaysia, which is in line with Bank Negara Malaysia's blue print for financial inclusion of micro enterprises in Malaysia and BSN's mandated role in driving micro entrepreneurs to the next level. To date, she has driven BSN as the leader among the Micro Finance participating financial institutions and has spoken at various forums on entrepreneurship, particularly on micro-entrepreneurs.

RICARDO ESTRADA

Ricardo Estrada has been involved with the Alliance for Financial Inclusion (AFI) since 2011, first as a Mobile Financial Services Working Group (MFSWG) member and then as the MFSWG Co-Chair, representing Latin America. In 2015, he joined AFI as a Digital Financial Services and SME Finance Policy Manager. Previously, Ricardo worked 11 years for the Financial Regulation institution in Guatemala, the Superintendency of Banks (SIB). For 9 years, he held the Regulations Development Specialist position and then the Head of the Statistical Information Management Unit position. Prior to that, he worked in Financial Risks Management for a private commercial bank. Other work activities include his role as an international consultant for the USAID Access to Financial Services project, where he was in charge of advising El Salvador's Central Bank and Financial Regulator in the process of drafting MFS and Financial Correspondents' regulations.

Ricardo has also worked as a part time university professor in banking, economics and financial markets courses in three private universities in Guatemala. He has also been a lecturer and invited speaker on Financial Inclusion topics in international forums in Latin America, Africa and Asia. Ricardo holds a Bachelor's degree in Business Management, a post graduate degree in Economics and Central Bank Finance, and a Master's degree in Finance.

TANYA P. HOTCHKISS

Tanya P. Hotchkiss is the Head of Strategic Management and a member of the Board of Directors at Cantilan Bank, leading the development of marketing strategies and innovations in the bank's products and services particularly its social and financial inclusion programmes in line with the company's commitment to achieving meaningful and sustainable community development and economic growth. Cantilan Bank recently received the 2015 International Microfinance Best Practices Award from Fondazione Giordano De'Il Amore for its innovative Agri Value Chain loan product that helps improve the financial inclusion of smallholder farmers.

Tanya concurrently serves as Executive Director of the Hotchkiss Foundation's island ecology conservation work and the school's conservation education program. Tanya earned her Master's degree in Development, Innovation and Change from the University of Bologna in Italy. For her outstanding work in the international development community, she received the Devex 40 under 40 award in 2013 in Manila.

T.V.S RAVI KUMAR

T.V.S Ravi Kumar is Senior Manager at MicroSave's Country Development Programme, Indonesia. He is a microfinance and banking consultant with nine years of experience in microfinance and private sector development. He has undertaken consulting assignments with banks, MFIs, international development agencies in India, Indonesia, Sri Lanka and the Philippines. He has worked in the areas of digital finance for microfinance, product development for microfinance and value chain finance, assisted in the setting up of MFIs, and provided technical assistance for institutional development of a wide variety of organisations like commercial banks, non-bank financial institutions and co-operatives.

Prior to joining MicroSave, Ravi was a development professional in promoting microfinance and livelihood for BOP segment in Central India. His role was to oversee the implementation of the community based microfinance programme and launch new private sector development initiatives. He is a Management Graduate from the Institute of Rural Management, Anand and has a Bachelor's in Mechanical Engineering from NIT Kurukshetra.



PROGRAMME DESCRIPTION

This 1-day course focuses on the rapidly-evolving segments of “Alternative Finance” available to smaller businesses as well as start-ups who may find it challenging to secure finance from traditional sources of financing. Such segments include, amongst others, crowdfunding, peer-to-peer lending (also known as marketplace lending), and online invoice trading. Financial technology (Fintech) has been the enabler for the rapid growth of “Alternative Finance”. The trainer will also share the issues, risks and what lessons can be drawn from recent case examples.

LEARNING OBJECTIVES

Upon completion of the programme, participants will be able to:

- Obtain an appreciation of the broad landscape of Alternative Finance sources
- Achieve an awareness of the factors behind the rapid evolution of successful Alternative Finance platforms in the United States, Europe and Asia
- Obtain an understanding of the mechanics of the operations behind crowdfunding, peer-to-peer lending, and online invoice trading platforms
- Have a good comprehension of the key risk factors which may affect Alternative Finance
- Appreciate the issues and implications of Alternative Finance on the wider traditional financing sectors
- Appreciate some of the key regulatory considerations in putting in place a regulatory framework for licencing and oversight of Alternative Finance platforms
- Understand the Alternative Investment opportunities deriving from Alternative Finance

PROGRAMME OUTLINE

Session 1

- Traditional sources of financing and Alternative Finance for businesses and start-ups
- Brief background on the evolution of Alternative Finance platforms (2006-2015)
- Sources of Alternative Finance: Crowdfunding, Peer-to-Peer lending, invoice trading
- Case report: The European Alternative Finance Benchmarking Report

Session 2

- Why are Alternative Finance platforms attractive: perspectives of borrower and investor
- How do Alternative Finance platforms operate:
 - Crowdfunding
 - Peer-to-peer lending
 - Online invoice trading
- Case examples:
 - Lending Club
 - Prosper and Zopa (peer-to-peer lending)
- Windows for partnership:
 - Banks
 - Governmental programmes

Session 3

- What are the key risk factors which may affect Alternative Finance platforms: perspectives of borrower and investor
- Regulatory approaches in the key markets for Alternative Finance
- Is Alternative Finance a solution to curb shadow banking practices?
- Prospects for Alternative Finance in Asian / ASEAN markets

Session 4

- Issues and considerations for the global development of Alternative Finance
- The growing power of and impact from financial technology (Fintech)
- Does Alternative Finance truly empower both borrowers and investors?
- Synthesizing opportunities and risks: A glimpse of future trends

TRAINING METHODOLOGY

Lectures, group discussions, and case studies

PROGRAMME FEE*

AICB Member : RM1,200 *per pax*
Non-member : RM1,500 *per pax*

**inclusive of 6% GST*

PARTICIPANT PROFILE

- Finance professionals in practice or working in companies providing advice on raising finance
- Managers in traditional financing roles who wish to understand more about the rapidly-evolving sources of Alternative Finance
- Personnel who are currently working in Regulatory Compliance who may want to appreciate some of the major regulatory approaches in this space
- Risk practitioners who want to understand more about the key risk factors behind Alternative Finance platforms
- Persons who wish to have a better appreciation of this subject-matter and its potential to develop further in the next few years

PROGRAMME DETAILS

Date : 20 April 2016 (1 day)
Time : 9:00 am – 5:00 pm
Venue : Asian Banking School

ABOUT THE TRAINER

CHOO YEE KWAN

Choo Yee Kwan retired in July 2014 after having served the banking and risk management industry for 38 years. His last post was as Country Chief Risk Officer for OCBC Bank (Malaysia) Berhad, having first joined the OCBC Group in December 2007. Until his retirement, he had also served as the Alternate to the Chief Executive Officer of OCBC Bank (Malaysia) Berhad. Prior to joining OCBC, he was the Chief Risk Officer for Maybank Group and Group Chief Risk Officer for Alliance Bank Malaysia Berhad. During his 14-year career at Maybank Group, he had served as Division Head for Credit Control; International Banking; Corporate Remedial Management; and Group Risk Management. He also served on the Corporate Debt Restructuring Committee (CDRC) set up under Bank Negara Malaysia.

Before starting his career with Maybank, he had worked for the National Westminster Bank PLC of the United Kingdom in the areas of Global Specialized Industries; and Group Credit Control. As part of his service with NatWest, he was based at NatWest's Head Office in London from 1987 till 1990.

Mr Choo has Honours degrees in Economics and Law from the University of Malaya and University of London respectively, and is a Barrister-at-Law (of Lincoln's Inn) following his call to the Bar of England and Wales in 1984.

Mr Choo had served on the Education Committee of Asian Institute of Chartered Bankers (previously known as Institut Bank-Bank Malaysia) for 14 years (2000-2014). He was appointed as a member of the University Malaya Medical Centre (UMMC) Ethics Committee for two years (2014-2015). On 11 February 2016, Mr Choo was appointed as an Independent Non-Executive Director to the Board of Directors of HSBC Bank Malaysia Berhad.

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COMPLIANCE

“ Great course! Very in-depth and broad at the same time. Incredibly informative. ”

Participant,
BNM Foreign Exchange Administration Rules
(Trainer: Zolkifli Bidin, ABS Consultant)

UNDERSTANDING OF FOREIGN EXCHANGE ADMINISTRATION (FEA) RULES



PROGRAMME DESCRIPTION

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

LEARNING OBJECTIVES

Upon completion of the programme, participants will be able to:

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

PROGRAMME OUTLINE

- Introduction and overview of Foreign Exchange Administration Rules
- Legal provisions relating to the Foreign Exchange Administration Rules
- Reserve and liquidity management and explanation on the regulatory system to channel back inflows and to control outflows
- Foreign Exchange Administration Notices
 - Notice 1 – Dealings in Currency, Gold and Other Precious Metals
 - Notice 2 – Borrowing and Guarantee
 - I. Exercises on 6 scenarios of borrowing
 - II. Group discussion on non-resident borrows Ringgit from another non-resident
 - Notice 3 – Investment and Foreign Currency Asset
 - I. Group discussion on bank's precautionary measures prior to effecting payment abroad for purpose of investment by residents
 - II. Compliance of FEA Rules with regards to supplier's guarantee
 - III. Case study on multi foreign currency account with a licensed onshore bank
 - Notice 4 – Payments
 - I. Group discussion on external account holder obtaining Ringgit facilities from a resident entity
 - II. Group discussion on the remittance of foreign currency by a resident entity to settle the holding company's loan account
 - Notice 5 – Security, Islamic Security, Financial Instrument or Islamic Financial Instrument
 - Notice 6 – Import and Export of Currency
 - Notice 7 – Export of Goods
 - I. Group discussion on non-receipt of export proceeds for more than 6 months
 - Dealings with Specified Persons and in Restricted Currencies
 - I. Definitions of specified person and in restricted currencies
- Directions to Financial Institutions
 - General Operational Requirements
 - I. Establish internal control and procedures to ensure compliance
 - Specific Operational Requirements
 - I. Use only reference rate fixed onshore as reference rate for pricing of any FX contracts involving Ringgit
 - II. Sighting of documentary evidence for all forward contracts based on the principle of customer's due diligence
 - III. Sighting of documentary evidence before maturity date of forward contract based on firm commitment or anticipatory basis
 - IV. To designate external account clearly

TRAINING METHODOLOGY

Interactive group discussions, case studies and sharing of practical experience

PROGRAMME FEE*

AICB Member : RM2,000 *per pax*
Non-member : RM2,800 *per pax*

**inclusive of 6% GST*

PARTICIPANT PROFILE

All middle to senior-level bank executives

PROGRAMME DETAILS

Date : 30 – 31 March 2016 (2 days)
Time : 9:00 am – 5:00 pm
Venue : Asian Banking School

Date : 15 – 16 June 2016 (2 days)
Time : 9:00 am – 5:00 pm
Venue : Asian Banking School

ABOUT THE TRAINER

ZOLKIFLI BIDIN

Consultant, Asian Banking School

Zolkifli Bidin has over 30 years of banking experience, predominantly in Trade Financing and specializing in trade operations and marketing of trade products. He has worked at Maybank, Bank of Commerce and Hong Leong Bank, and as a consultant on the Amal Express Bank Dubai project. 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, and is well versed in the Foreign Exchange Administration Rules through his involvement in working with Bank Negara Malaysia in the liberalization of the Rules. Zolkifli received his Diploma in Banking from the MARA Institute of Technology (now known as Universiti Teknologi MARA).

Zolkifli's enthusiasm for badminton has made him an avid player of the game for many years now and believes that it exercises both his mind and body giving him the focus he needs. He also loves travelling, reading and interacting with people.

AN INSIGHT INTO THE FOREIGN EXCHANGE ADMINISTRATION (FEA) RULES



PROGRAMME DESCRIPTION

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

LEARNING OBJECTIVES

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

PROGRAMME OUTLINE

- Introduction and Overview of Foreign Exchange Administration Rules
- Legal Provisions Relating to the Foreign Exchange Administration Rules
- New Terminologies under new Notices
- Foreign Exchange Administration Notices
 - Notice 1 – Dealings in Currency, Gold and other precious metals
 - Notice 2 – Borrowing and Guarantee
 - Notice 3 – Investment and Foreign Currency Asset
 - Notice 4 – Payment
 - Notice 5 – Security, Islamic Security, Financial Instrument or Islamic Financial Instrument
 - Notice 6 – Import and Export of Currency
 - Notice 7 – Export of Goods
- Definitions
- Directions to Financial Institutions
 - General Operational Requirements
 - Specific Operational Requirements

TRAINING METHODOLOGY

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

PARTICIPANT PROFILE

All bank executives

PROGRAMME DETAILS

Date : 13 April 2016 (1 day)
Time : 9:00 am – 5:00 pm
Venue : Asian Banking School

Date : 26 May 2016 (1 day)
Time : 9:00 am – 5:00 pm
Venue : Asian Banking School

PROGRAMME FEE*

RM400 *per pax*
**inclusive of 6% GST*

ABOUT THE TRAINERS

Officers of Foreign Exchange Administration Department, Bank Negara Malaysia

ANTI-MONEY LAUNDERING, ANTI-TERRORISM FINANCING AND PROCEEDS OF UNLAWFUL ACTIVITIES ACT 2001: KNOW YOUR CUSTOMER AND COMPLIANCE



PROGRAMME DESCRIPTION

This programme gives sound insight to compliance requirements under the Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001 (AMLATFPUAA 2001) and Bank Negara Malaysia's Standards and Guidance. Participants will be able to conduct Customer Due Diligence and Enhanced Customer Due Diligence, recognize suspicious transactions of money laundering and the financing of terrorism and comply with internal reporting requirements, in line with AMLATFPUAA 2001.

LEARNING OBJECTIVES

Upon completion of the programme, participants will be able to:

- Identify the risks and opportunities for money laundering arising from conventional, Islamic, electronic and internet banking
- Apply the 'Know Your Customer Policy' and conduct Customer Due Diligence and Enhanced Customer Due Diligence and identify suspicious transactions of money laundering and financing of terrorism
- State the responsibilities of banks and other financial institutions and their employees in compliance with the AMLATFPUAA 2001; and the consequences of non-compliance
- Enhance compliance programme effectiveness

PROGRAMME OUTLINE

- Definition of Money Laundering
 - Common practices & conduits of money launderers
 - Nature of offence of money laundering
- AMLATFPUAA 2001
 - Preliminary
 - Money laundering offences
 - Financial intelligence
 - Reporting obligations
 - Investigation
 - Freezing, seizure and forfeiture
 - Miscellaneous
- Ensuring compliance of the AMLATFPUAA 2001
 - Legal obligations under the AMLATFPUAA 2001 and the Standards and Guidelines thereunder
- Managing ML risks
 - 'On the job' risk management measures
 - Customer's Identification & Acceptance Policy-best practices & vigilance measures
 - 'CDD' Policy - Practice & extent
 - Enhanced CDD
 - Dealing with PEPs and others
 - Risk Profiling/Risk based Approach to recognizing suspicious transactions
 - High risk products
 - High risk customers
 - High risk transactions
 - High risk place of origin
 - High risk circumstances
 - Transactions monitoring

- Recent cases and updates on the latest AML/CFT development
 - Including the 2012 Revised FATF Recommendations

TRAINING METHODOLOGY

Lectures and Discussions; Questions & Answers

PROGRAMME FEE*

AICB Member : RM1,800 *per pax*
Non-member : RM2,200 *per pax*

**inclusive of 6% GST*

PARTICIPANT PROFILE

Compliance Officers and their assistants, officers, managers and above

PROGRAMME DETAILS

Date : 18 – 19 April 2016 (2 days)
Time : 9:00 am – 5:00 pm
Venue : Asian Banking School

Date : 29 – 30 June 2016 (2 days)
Time : 9:00 am – 5:00 pm
Venue : Asian Banking School

ABOUT THE TRAINER

DATIN DR LEE MEI PHENG

Datin Dr Lee, presently a senior partner, banking law consultant and practitioner in one of the most established law firms in Sarawak, Delta Samen & Co Advocates. She is an Advocate & Solicitor of the High Court in Malaya and an Advocate of the High Court in Sabah & Sarawak.

Datin Dr Lee holds a Doctor of Philosophy (Laws) from the University of Liverpool, England, specialising in Banking and Finance Law and her PHD research was on banking frauds.

Datin Dr Lee holds an LLB First Class Honours degree from the University of Malaya, and since the year 2000, has been an Adjunct Associate Professor, Faculty of Law at Bond University, Queensland, Australia. Datin Dr Lee resides in the Gold Coast in Australia, having been granted the Distinguished Talent Visa from the Australian Government in 2006. She lectures post-graduate law subjects in Australia on various areas of International Banking and Electronic Banking Law subjects. Having lectured in Australia for more than twelve years, she has been appointed and accorded the following:

- Fellow, Financial Services Institute of Australasia, Australia
- Fellow, Tim Fischer Centre for Global Trade & Finance, Australia
- Member, Law Advisory Board, Bond University, Australia

In Malaysia, Datin Dr Lee enjoys a long-term relationship with AICB. She was one of the first to be awarded Associate Fellow, Institute of Bankers, Malaysia; having served as chief examiner for law subjects since 1985 and is recognised for her vast contributions in publishing, examinations and training for AICB for more than twenty-seven years.

Besides her continuing law practice, Datin Dr Lee has been a Fellow of the Law Faculty, University of Malaya in Kuala Lumpur and served with OCBC Bank in Malaysia as Head of Legal and Assistant Vice President, Kuching Branch, Borneo for ten years. Since 1984, Datin Dr Lee has been a leading consultant and lecturer for banks and financial institutions, regulators, large corporations locally and internationally in many areas of banking and finance laws, Islamic banking and finance law, frauds, anti-money laundering and anti-terrorism financing, banking operations, credit, offshore banking, regulations and compliance. She lectures internationally and is presently Course Director at EUROMONEY Training in Hong Kong.

Her many other professional contributions include being a consultant, commissioned author and editorial reviewer and specialist for LexisNexis, AICB and Oxford publications related to Banking Law and Practice and Banking and Finance statutes, an External Assessor for Business Law and Company Law, Wawasan Open University, Penang, Malaysia and author of many publications.

FINANCIAL SERVICES ACT 2013 & BNM GUIDELINES: THE LAW & COMPLIANCE



PROGRAMME DESCRIPTION

To regulate the financial service providers, the Financial Services Act 2013 (FSA) was introduced to ensure that bankers operate within the laws and regulations, and not abuse the banking system. This course will describe the legislative restrictions and requirements imposed under the FSA and Bank Negara Malaysia (BNM) Guidelines. In addition, the course covers practical examples of penalties imposed on employees in the banking industry for non-compliance.

Participants will be shown how to distinguish the purpose and application of the FSA and BNM Guidelines in safeguarding the interest of financial institutions. Participants will also gain knowledge on the full extent of BNM's powers of control and how they regulate the financial service providers.

LEARNING OBJECTIVES

Upon completion of the programme, participants will be able to:

- Describe the legislative restrictions and requirements imposed on financial institutions under the FSA and penalties for non-compliance
- Distinguish the purpose and application of these provisions in safeguarding the interest of financial institutions
- Gain full knowledge of the extent of BNM's powers of control and how they regulate the financial service providers

PROGRAMME OUTLINE

- Introduction to the Financial Services Act 2013
- Illegal Deposit Taking
- Limitation in the Finance Minister's Powers
- Duties of Secrecy & Permitted Disclosure
- Corporate Governance & Transparency Requirements
- Ownership, Control & Transfer of Business
- Financial Groups
- Offences Relating to Entries in Books & Documents
- Business Conduct, Complaints, Disputes etc
- Restriction of Credit Facilities to a Single Counterparty
- The Full Extent of BNM's Powers of Supervision, Investigation, Search, Seizure & Prosecution for Offences & Non-Compliance
- Prohibited Conduct in the Money Market & Foreign Exchange Market
- Direction of Compliance by BNM and its Powers to Issue Guidelines
- Credit Transactions and Exposure with Connected Parties
- BNM's Code of Ethics & its Relevance

TRAINING METHODOLOGY

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

PARTICIPANT PROFILE

All employees of financial institutions who are interested in the mechanism of the Financial Services Act 2013 and the relevant BNM Guidelines

PROGRAMME FEE*

AICB Member : RM1,100 *per pax*
Non-member : RM1,400 *per pax*

**inclusive of 6% GST*

PROGRAMME DETAILS

Date : 6 June 2016 (1 day)
Time : 9:00 am – 5:00 pm
Venue : Asian Banking School

ABOUT THE TRAINER

VIJAYARAJ R KANNIAH

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

Vijayaraj holds a Master of Law (LLM) from the University of Malaya and three degrees, namely, Bachelor of Law (LLB) from the University of London, Bachelor of Social Science from the University of Science, Malaysia and ICSA from the Malaysian Institute of Chartered Secretaries & Administration. He also holds an Advanced Certification in AML/CFT jointly awarded by the Institute of Bankers Malaysia and International Compliance Association, in collaboration with the University of Manchester Business School.

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

A double scholar of Malayan Banking Berhad and Malaysian Hockey Confederation, he remains an active member of the Malaysian Bar Council, Asian Institute of Chartered Bankers, Malaysian Institute of Chartered Secretaries and Administrations, Malaysian Insurance Institute and International Compliance Association.

He also holds a number of professional qualifications which includes a Certificate in Legal Practice, Certified Credit Professional, Certified Credit Professional – Islamic, Certificate in Life Insurance and Investment Link.



CREDIT

“ *Trainer explains it in a humorous way and his explanation enables quick understanding of the subject. The course does not feel dry.* ”

*Participant,
Financial Services Act 2013 & BNM Guidelines:
The Law & Compliance*

CORPORATE CREDIT ANALYSIS TECHNIQUES



PROGRAMME DESCRIPTION

This course reviews the must-have skills to create and defend a corporate credit rationale, helping participants better evaluate today's risk challenges. One case study will be used throughout the course to highlight specific learning points.

LEARNING OBJECTIVES

Upon completion of the programme, participants will be able to:

- Evaluate the various aspects of fundamental credit analysis for a corporate entity
- Explain the market view of credit risk
- Apply all of the above in developing sound credit rationale

PROGRAMME OUTLINE

- Overview of Credit and Credit Analysis
- Financial Statement Analysis
- The Importance of Sustainable Cash Flow and Creative Accounting Practices
- The Importance and Limitations of Ratio Analysis
- Corporate Funding and Structuring
- The Market View of Credit Risk
- Assessing Relative Value in Corporate Credit
- Develop and Defend a Credit Rationale

TRAINING METHODOLOGY

Lectures and discussions

PARTICIPANT PROFILE

Financial professionals including credit, counterparty, risk and portfolio analysts; managers, compliance, corporate treasury, fixed income, IT, operations and valuations professionals, as well as seasoned financial professionals who have had limited exposure to traditional credit analysis

PROGRAMME DETAILS

Date : 16 – 18 May 2016 (3 days)
Time : 9:00 am – 5:00 pm
Venue : Asian Banking School

PROGRAMME FEE*

AICB Member : RM4,200 *per pax*
Non-member : RM5,100 *per pax*

**inclusive of 6% GST*

ABOUT THE TRAINER

NICHOLAS WESTON

ITS Consultancy Sdn Bhd

Nicholas Weston has accumulated 28 years of experience in global markets and established his own financial consulting and training company, International Treasury Services Group in 1998. With over 12 years of experience in global markets and private banking combined with 16 years as a professional technical trainer, ITS Consultancy Sdn Bhd is headquartered in Malaysia but other companies in the Group have representation in Singapore, Sydney, Hong Kong, London, and New York with over 40 executives involved in financial consulting, training and software analysis. In 2007, the company released software management for learning and development with the products Global Course Finder® and Managed Learning® in an MDEC approved company ITS Silicon Solutions Sdn Bhd in 2013.

Nicholas' knowledge and experience in financial training is manifested in the over 420 courses in more than 26 countries that he has delivered since 1995. The company's portfolio of clients is extensive and includes many central banks, government agencies, international banks, corporations, stocks and derivatives exchanges. Nicholas has been working in Malaysia since 1996 and his 48 programmes have been delivered to the Asian Institute of Chartered Bankers, Asian Banking School, Bank Negara, Securities Commission, Rating Agency Malaysia, AmBank, Standard Chartered, MIDF and Petronas.

Prior to establishing ITS, he was seconded from HSBC Bank Australia to HSBC Holdings Group Training and Management Development College in London for 2 years from 1995, where he began his career as a trainer in a team of only 4 executives responsible for all treasury product training for the entire Group. He is now an accredited external trainer for HSBC Holdings plc to deliver training in financial market products throughout Southeast Asia as well as for a number of other prestigious financial organisations.

His knowledge of financial markets spans 11 years in which time he has had direct dealing or strategy responsibility that spans all three sectors of financial markets namely Foreign Exchange, Money Markets and Capital Markets.

LANGUAGE

“ *It is an excellent programme, a fantastic skill to acquire.* ”

*Participant,
Acquiring & Nurturing High Net Worth Individual Clients*



PROGRAMME DESCRIPTION

This programme delivers a practical understanding of career skills and knowledge in banking, English language skills and English language knowledge. Participants will be able to develop the appropriate English vocabulary and language skills, with an opportunity to practice English needed for a range of jobs in the financial industry.

LEARNING OBJECTIVES

Upon completion of the programme, participants will be able to communicate effectively in English in the work place

PROGRAMME OUTLINE

Eight essential topics relevant to banking jobs:

Day 1

- Introduction – describing your job, professional skills expected from a banking career
- Personal banking – introducing the uses of various retail banking products / services
- Economic indicators – identify, interpret and learn from the key economic indicators
- Economic cycles – recession and recovery, expressing and responding to opinions

Day 2

- Economic sectors – identify key sectors and industries in an economy, describe strengths and weaknesses of an economy
- Banking – Malaysian banking system, commercial lending
- Company internal finance – cash flow cycle, financing needs, income statement
- Company reporting – annual report, forecasting, balance sheet

TRAINING METHODOLOGY

Interactive sessions

PARTICIPANT PROFILE

Executives, personal assistants, analysts working in the banking industry

PROGRAMME DETAILS

Date : 8 – 9 June 2016 (2 days)
Time : 9:00 am – 5:00 pm
Venue : Asian Banking School

PROGRAMME FEE*

AICB Member : RM1,800 *per pax*
Non-member : RM2,000 *per pax*
**inclusive of 6% GST*

ABOUT THE TRAINER

DON HODGES

Consultant, Asian Banking School

Don Hodges has over 23 years of banking experience focusing on trade finance and global banking. His expertise ranges from asset origination and distribution to trade finance operations and transaction banking. Based in Toronto for many years, he travelled extensively through Europe developing strong revenue-driven relationships with some of the world's largest international financial institutions, promoting and delivering a wide range of banking products and services. He has worked with global banks in Canada (CIBC) and Singapore (Standard Chartered Bank).

Prior to his banking career, Don spent a number of years working for an NGO in Niger supporting healthcare, children's education and NGO administration. He taught various subjects to junior high school students in conjunction with the American School of Niamey.

He holds a Bachelor of Arts (Honours) from Dalhousie University and a Master of Arts from York University, with both degrees in History. He also holds an MBA with a major in Accounting from Wilfrid Laurier University.

MULTI-DISCIPLINES

The background of the entire page is a solid orange color. Overlaid on this background is a pattern of small squares in various shades of orange and white. These squares are arranged in a way that creates a sense of depth and movement, with some squares appearing to float or be layered over others. The pattern is more dense on the right side of the page and becomes sparser towards the left.

“ *Sharing of trainer’s experience from encounters with other banks and good guidance from them gives support that is crucial.* ”

*Participant,
Credit Reporting & Operation of CCRIS*

CASH BALANCE OF PAYMENTS (BOP) STATISTICAL REPORTING THROUGH INTERNATIONAL TRANSACTIONS INFORMATION SYSTEM (ITIS)



PROGRAMME DESCRIPTION

This programme aims at educating bank officers on BOP reporting and the functionalities of ITIS to ensure correct and timely input of data for reporting and clarity of the end-to-end process.

LEARNING OBJECTIVES

Upon completion of the programme, participants will be able to:

- Understand the components and importance of BOP statistics
- Recognise the inter-linkages between BOP and International Investment Position (IIP)
- Enhance understanding on ITIS reporting requirements
- Understand the complete cycle of ITIS reporting
- Detect, avoid and prevent incorrect reporting classification

PROGRAMME OUTLINE

Session 1: Overview of Bank Negara Malaysia Statistical Compilation Framework

- Introduction to statistics and statistical compilation framework
- Role of statistics in supporting effective surveillance and policy formulation
- Centralised compilation function at Jabatan Perkhidmatan Statistik

Session 2: Understanding BOP Reporting and System

- Definition of BOP
- Balance of Payments Manual (BPM6)
- Inter-linkages between BOP and IIP
- Overview of Internal Transactions and External Position System (ITEPS) modules
 - International Transactions Information System (ITIS)
 - External Assets and Liabilities System (EALIS)

Session 3: ITIS

- Overview of ITIS
 - History and background
 - Reporting entities
 - Type of reports and reporting threshold
 - Reporting frequencies and deadlines
 - Procedures on ITIS reporting

Session 4: Purpose Classification for Current Accounts and Capital Accounts

- Current Account components
 - Goods
 - Services
 - Primary income
 - Secondary income
- Capital Account components
 - Capital transfer
 - Acquisition/disposal of non-produced, non-financial assets
- Case Study and scenarios in current accounts and capital accounts

Session 5: Purpose Codes for Financial Accounts

- Financial Account components
 - Direct investment
 - Portfolio investment
 - Financial
 - Other investment
- Case Study and scenarios in financial accounts

PROGRAMME FEE*

RM280 *per pax*

**inclusive of 6% GST*

Session 6: Insights on Data Quality and Reporting Error

- Common errors made by Financial Institutions
- Data quality assurance process

Session 7: ITIS System Walkthrough and Case Study

- Manage access control and security features
- Maintain profiles of Financial Institutions and customers
- Create, delete, edit and reclassify ITIS transactions
- Data quality queries

Question & Answer

TRAINING METHODOLOGY

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

PARTICIPANT PROFILE

Statistical officers and other officers of financial institutions, including those from branches who are responsible for the preparation of ITIS reporting

PROGRAMME DETAILS

Date : 4 April 2016 (1 day)
Time : 9:00 am – 5:00 pm
Venue : Asian Banking School

Date : 1 June 2016 (1 day)
Time : 9:00 am – 5:00 pm
Venue : Sasana Kijang, Kuala Lumpur

ABOUT THE TRAINERS

Officers in charge of ITIS reporting in Statistical Services Department, Bank Negara Malaysia.

INTERNATIONAL INVESTMENT POSITION (IIP) REPORTING THROUGH EXTERNAL ASSETS AND LIABILITIES INFORMATION SYSTEM (EALIS)



PROGRAMME DESCRIPTION

This programme aims at educating bank officers on the various statistical reporting requirements and the functionalities of EALIS to ensure correct and timely input of data for reporting and clarity of the end-to-end process.

LEARNING OBJECTIVES

Upon completion of the programme, participants will be able to:

- Understand the components and importance of BOP statistics
- Recognise the inter-linkages between BOP and IIP
- Enhance understanding on EALIS reporting requirements
- Understand the complete cycle of EALIS reporting
- Detect, avoid and prevent incorrect reporting classification

PROGRAMME OUTLINE

Session 1: Overview of EALIS

- History and background
- Reporting entities
- Types of report (End Investor-Bank and Custodian)
- Reporting frequencies and deadlines

Session 2: Components of Financial Accounts

- Stock and flow transactions of Financial Accounts
- Financial Accounts components:
 - Direct investment
 - Portfolio investment
 - Financial derivatives
 - Other investments
 - Inter-linkages with ITIS

Session 3: Insights on Data Quality Assurance

- Data quality assurance process
- Proposed data quality checking by components:
 - Cash flow comparison with ITIS
 - RM Debt Securities benchmark with RENTAS (PI Asset & Liabilities)
 - Bank Assets & Liabilities comparison with STATSmart
 - Other benchmark indicators (Bursa, Bilateral country, etc)
- Providing relevant justifications for outlier and significant transactions
- Common errors made by Financial Institutions

Session 4: Deliverables and Importance of Credible Statistical Submission

- International Investment Position (IIP)
- External Debt Statistics (EDS)
- Financial Accounts for Balance of Payments (BOP)
- Coordinated Portfolio Investment Statistics (CPIS)
- Coordinated Direct Investment Statistics (CDIS)
- International Banking Statistics (BIS) for Ultimate Beneficiary Owner (UBO)

Session 5: ITEPS - DSS Systems Walkthrough

- Manage access control and security features
- Maintain profiles, positions, ultimate risk transfer, discrepancy:
 - NR Profile
 - ISIN
 - ISIN Master
 - EAL vis-a-vis NR
 - EAL vis-à-vis R
 - Foreign Offices
 - Portfolio Investment
- Create, delete, edit and reclassify IIP transactions
- Alternative submission via IIP Statistical Submission Website

PROGRAMME FEE*

RM280 *per pax*
**inclusive of 6% GST*

Session 6: Case Study and Scenarios in Financial Accounts

Question & Answer

TRAINING METHODOLOGY

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

PARTICIPANT PROFILE

Statistical officers and other officers of financial institutions, including those from branches who are responsible for the preparation of EALIS reporting

PROGRAMME DETAILS

Date : 5 April 2016 (1 day)
Time : 9:00 am – 5:00 pm
Venue : Asian Banking School

Date : 2 June 2016 (1 day)
Time : 9:00 am – 5:00 pm
Venue : Sasana Kijang, Kuala Lumpur

ABOUT THE TRAINERS

Officers in charge of EALIS reporting in Statistical Services Department, Bank Negara Malaysia

CREDIT REPORTING AND OPERATION OF CENTRAL CREDIT REFERENCE INFORMATION SYSTEM (CCRIS)



PROGRAMME DESCRIPTION

This programme aims at educating bank officers on the functionalities of Credit Reporting and Operation of Central Credit Reference Information System (CCRIS) to ensure correct and timely input of data, clarity of the end-to-end process and understanding of CCRIS Data Quality Reports.

LEARNING OBJECTIVES

Upon completion of the programme, participants will be able to:

- Understand the main components of CCRIS
- Understand the entire processes of CCRIS data starting from submission of new application to account closure
- Understand the importance of maintaining data quality in CCRIS
- Analyse and interpret rejection reports and perform the rectification process
- Use CCRIS rejection and data quality reports as the tool for data quality assurance

PROGRAMME OUTLINE

Session 1: Overview of Bank Negara Malaysia Statistical Compilation Framework

- Introduction to statistics and statistical compilation framework
- Role of statistics in supporting effective surveillance and policy formulation
- Centralised compilation function at Statistical Services Department

Session 2: Overview of CCRIS

- Introduction to CCRIS
- Components of and data items in CCRIS
- Key reporting requirements:
 - Borrower profiles
 - Application details
 - Credit account details
- Security features and access level

Session 3: CCRIS front-end functionalities

- CCRIS front-end functions
 - Creating new applications
 - Updating existing applications
 - Retrieving CCRIS credit reports
- Common issues in data submission via CCRIS front-end
- Measures to minimise errors in data reporting

Session 4: CCRIS back-end functionalities

- CCRIS back-end functions

- CCRIS input files and inter-linkages between files
 - Submission and updating of borrower and account details
 - PC Node and folders in the PC Node
 - Data submission via the correct upload folders
- Common issues in data submission via CCRIS back-end
- Measures to minimise errors in data reporting

PROGRAMME FEE*

RM500 *per pax*
*inclusive of 6% GST

Session 5: Understanding CCRIS Data Quality Reports

- CCRIS data quality reports
- Structure of data files provided to the financial institutions to facilitate data quality assurance process - Part 1
 - Overview of files provided to the PFIs
 - Information on Borrowers, Applications and Account details

Session 6: Understanding CCRIS Data Quality Reports (continued)

- Structure of data files provided to the FIs to facilitate data quality assurance process - Part 2
 - Information on Borrowers, Applications and Account details - continued
 - Standard data filtration for report generation
- Rules to generate CCRIS data quality reports
- Case study:
 - Understanding the key data items to link the information between raw files
 - Generation of data quality reports

Question & Answer

TRAINING METHODOLOGY

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

PARTICIPANT PROFILE

Statistical officers and officers of FIs, including those from branches, responsible for the preparation of CCRIS reporting

PROGRAMME DETAILS

Date : 27 – 28 April 2016 (2 days)
Time : 9:00 am – 5:00 pm
Venue : Asian Banking School

Date : 27 – 28 June 2016 (2 days)
Time : 9:00 am – 5:00 pm
Venue : Asian Banking School

ABOUT THE TRAINERS

Officers in charge of CCRIS at Statistical Services Department, Bank Negara Malaysia



RISK MANAGEMENT



“ *Relevant and useful for all banks.* ”

*Participant,
Basel III Impact on Bank's Business and Risk Management*

BASEL III AND BANK NEGARA MALAYSIA IMPLEMENTATION

IMPACT ON A BANK'S RISK MANAGEMENT AND BUSINESS MODEL



PROGRAMME DESCRIPTION

This 2-day training programme highlights the challenges and complexities of dealing and adhering to the Basel III accord and its local implementation. It uses a real life case study to demonstrate how conventional and Islamic financial institutions are affected and what measures need to be taken by the various units of a bank to comply with the new directive. This programme intends to give a comprehensive overview of the new regulatory framework and also emphasises on the impact to banks in achieving compliance.

LEARNING OBJECTIVES

Upon completion of the programme, participants will be able to:

- Understand the triggers for the regulatory reforms
- Have an overview of new regulatory requirements and the challenges in this respect for the financial industry regarding the business model impact
- Understand the impact of Basel III on the bank's risk management and the approaches for capital management
- Classify other regulatory guidelines in conjunction with Basel III
- Comprehend the new and adjusted ratios banks are obliged to report
- Understand how the new requirements would affect current risk measurement methodologies, e.g. ICAAP and stress testing
- Attain awareness of the initiative each individual financial institution has to take to ensure compliance with the Basel III directive

PROGRAMME OUTLINE

- Overview of Regulatory Evolutions
 - Triggers for the regulatory reforms
- Basel III Capital Adequacy Framework
 - Capital structure & requirements
 - Bank's capital position
 - Bank Negara Malaysia (BNM) implementation
- The New Leverage Ratio
 - Overview on regulatory requirements
 - The Ratio's Impact
- Liquidity Risk Requirements
 - Components of the Regulatory Liquidity Risk Management
- Framework as per Basel III and BNM
 - Liquidity Coverage Ratio
 - Net Stable Funding Ratio
 - Other aspects for consideration
- Impact of BNM/Basel III on reporting
 - Capital & Liquidity reporting for conventional and Islamic
- Financial Institutions
 - Stress Testing Requirements
- Outlook on Basel III amendments and implementation issues
 - Current topics discussed
 - Implementation consideration and timelines

TRAINING METHODOLOGY

This programme adopts an interactive approach in sharing experience and knowledge; placing emphasis on discussions and where relevant, through illustrative examples. By designing a programme that links to the relevant current issues, the aim is to explain key elements of the risk management strategy and process that would be of significance to the participants. Participants will also have the opportunity to work on practical exercises.

PARTICIPANT PROFILE

Bank staff in Risk, Finance and Audit.

PROGRAMME DETAILS

Date : 31 May – 1 June 2016 (2 days)
Time : 9:00 am – 5:00 pm
Venue : Asian Banking School

PROGRAMME FEE*

AICB Member : RM4,600 *per pax*
Non-member : RM5,700 *per pax*
**inclusive of 6% GST*

ABOUT THE TRAINER

ECKART KOERNER

PricewaterhouseCoopers

Eckart Koerner is part of the Financial Risk Management Services within PwC Malaysia. He was previously with another Big4 audit company where he was attached to the Malaysian Office since 2007 after being transferred from Germany where he joined in 1999 the risk advisory team in the financial services business line.

He has extensive experience in risk management. In particular, he focused on integrated and enterprise risk management, Basel II & III projects (risk measurement & management, internal capital adequacy assessment process and regulatory reporting), risk measurement tool validation and risk specific regulatory requirements for financial institutions. In addition, he has experience in projects for economic capital management and asset liability management.

Eckart is also actively involved in thought leadership and has published amongst others, articles on Basel III and its impact to the financial industry. Furthermore, Eckart presented extensively on the subject of Basel II and III, and Risk Capital Management at various seminars, and conducted training for clients covering topics that include economic capital, credit and market risk. He is also the lead speaker for the Asian Institute of Chartered Banker's Risk Management Training Programme. Prior to joining the advisory industry, Eckart worked several years with major financial institutions in Germany in the area of credit management for corporate, projects and structured finance, customer relationship management for medium sized companies as well as intensive care clients.



PROGRAMME DESCRIPTION

Wealth Management is attractive for Banks because it generates fees and trading profits known as Non Funds Revenues (NFRs). As such, the business does not require additional equity capital. Clients are High Net Worth Individuals (HNWI) and candidates to whom other financial products could be sold (cross selling).

HNWI clients are often financially not very sophisticated, tempting banks to overcharge for products and services. Also, clients frequently buy complex financial products solely relying on the client adviser's recommendations without fully understanding the functioning and risks of the respective investments.

This programme emphasizes the need to fully understand the level of sophistication of each client and each client's investment objective. Failing to get this understanding may lead to a situation in which the banks intentionally or inadvertently sells inappropriate and unsuitable products to the client. In case of investment losses, the client sues the bank, which often generates losses for the bank, and more importantly reputation risk.

In this programme, the trainer will explain to bankers how to handle different clients, how to explain complex products so that clients can understand them and how to avoid situations that could lead to lawsuits.

LEARNING OBJECTIVES

Upon completion of the programme, participants will be able to:

- Appreciate the attractiveness of High Net Worth Individuals (HNWI) as clients of the banks, because profits from the Wealth Management business are Non Funds Revenues (NFRs). The business does not generate many Risk Assets and as such, does not require additional equity capital. In addition, HNWI are likely to buy other high end bank products like credit cards, auto loans, mortgages etc.
- Understand that the concept of “*know your customer*” is of particular importance in this business. Participants will learn that in the Wealth Management business we must understand two things about our client:
 - First, *his investment objective*. Is he looking for preservation of his principal capital with modest cash flow income, i.e. does he wish to “stay rich”, or is he more of an aggressive investor, prepared to take large risks hoping to “get richer”.
 - Second, *his level of sophistication*. The products and services we sell to our client must be appropriate and suitable for his level of financial sophistication. If we sell products, which the client does not understand and / or charge hefty fees for those products, the client will sue us if he loses money. This may lead to financial losses and, more importantly, to a loss of reputation.

Remember: Money lost - nothing lost, honour lost – everything is lost!!

- Know the importance of keeping the client informed about:
 - The detailed content and size of his portfolio, using sensitivity language to communicate about the size of the portfolio and Value-at-Risk (VAR) to communicate about the risk in the portfolio.
 - The latest political and economic news, their interpretation and impact on financial market rates, and specifically their impact on the client's portfolio.
- Recognize the importance of giving clients the best possible advice. However, they will also understand to remind the client at all times that it is the client who makes the final decision about all investments. As such, the client is fully responsible for good and bad results of his decisions and will not be able to blame the bank if the market does not move in his favour.
- Explain to clients investment related topics that must be fully understood to avoid lawsuits. This includes complex structured option products as well as the concept of initial and variation/maintenance margins to reduce counter party risk in trading.
- Be familiar with communication by phone, e-mail, text etc. required for this business. This applies to communicating inside the bank between client adviser, interbank trader and credit officer. It also applies to the ability to reach the client at all times, including weekends and after hours.

PROGRAMME OUTLINE

Day 1

Session I: Why Wealth Management is attractive for banks?

- Fiduciary money management is off the balance sheet
- Does not require equity capital
- Creates relationships with High Net Worth Individuals (HNWIs) and potential for cross selling of other products and services

Session II: Documenting client characteristics and objectives at the beginning of a relationship

- How sophisticated is the client?
- Concept of “Risk Free Rate of Return”
- Is the client a speculator or investor?
- Client’s investment goals range from conservative to aggressive
- Managing the opposite objectives of the client and bank mutual satisfaction is possible
- “Tone at the top” of the bank is important

Session III: If the bank “owns” investment positions (discretionary trading)

- Banker will act independently without first asking client
- Client’s investment guidelines must be clearly spelled out
- Banker must adhere to stated guidelines
- Detailed reports of investment results to client
- Periodic reviews of client objectives, possible change of strategy
- Clearly stated fee structure and compensation of the banker

Session IV: If client “owns” positions (non-discretionary trading)

- Each transaction must be expressly approved by the client
- Role of the banker is as “adviser”, providing news and interpretation of news
- Trading ideas and advice must be consistent with the client’s objectives
- Banker is responsible to ensure that all investments are suitable for the client
- Detailed reports of investment results to the client
- Periodic reviews of client objectives and possible change of strategy
- Clearly stated fee structure and compensation of the banker

Day 2

Session I: Products & instruments offered by the bank to client

- Most important rule: diversification
- Local currency fixed income investments
 - Sensitive to changes in interest rates
- Foreign currency investments
 - Sensitive to changes in FX rates
 - Knowledge of break-even points
- Stocks / equities
 - Price earnings ratios, dividend yields
- Investment funds and indexes
- Commodities including gold, oil and agricultural products

Session II: Options

- Intuitive understanding of option pricing
- Use of options
 - Buying options as alternative to spot & forward contracts
 - Selling covered options for return enhancement
 - Zero cost option structures

Session III: Price Risk in financial trading

- Value At Risk (VAR)
- Use of VAR
 - VAR as % of Assets Under Management (AUM) / portfolio
 - Relating VAR to returns as part of performance evaluation

Sessions IV: Counterparty Credit Risk

- Settlement Risk
 - Counter party fails at maturity
- Pre-Settlement Risk
 - Counter party fails before maturity
- Counterparty Risk applies to both the bank and client and is two-directional

Sessions IV (Cont'): Structure of Futures Exchanges

- Use of Futures

Day 3

Session I: Margins

- Margins in Futures and Over The Counter (OTC) transactions
 - Initial margin
 - Maintenance margin
 - Margin calls
- Leverage amplifying profits and losses
- Margins and leverage must be understood in great detail as they are frequent causes for misunderstandings and litigation

Session II: Structured option products

- Very complex and speculative
- High potential for litigation when customer does not understand and loses money
 - Duo Currency Investments (DCI)
 - Strangles
 - Accumulators
 - Other complex zero cost option structures

It is important to assure that client fully understands structured products and their risks!!

Session III: Communications

- Lines of communication inside the bank
 - Adviser
 - Trader
 - Credit Officer
- Communications between the bank and client
 - Need for two directional access at all times

Session IV: Summary of main points that may cause litigation

TRAINING METHODOLOGY

Lecture, group discussions & current cases

PARTICIPANT PROFILE

Middle to senior level management involved in Treasury and Wealth Management

PROGRAMME DETAILS

Date : 1 – 3 June 2016 (3 days)
Time : 9:00 am – 5:00 pm
Venue : Cititel, Kuala Lumpur

PROGRAMME FEE*

AICB Member : RM9,900 *per pax*
Non-member : RM10,900 *per pax*
**inclusive of 6% GST*

ABOUT THE TRAINER

HEINZ RIEHL


Dr Heinz Riehl (www.RiehlWorld.com) was a Professor of International Business and Finance at New York University from 1982 to 2008. He has taught executive seminars at academic institutions including Harvard Business School and INSEAD. From 1980 to 1995, Heinz was a member and multi-year Chairman of the New York Federal Reserve Bank's Foreign Exchange Committee and Chairman of its Risk Management Sub-Committee.

In addition, Heinz co-authored the book "Foreign Exchange & Money Markets" and wrote the book "Managing Risk in the Foreign Exchange, Money and Derivative Markets". Both books are published by McGraw Hill. Heinz has taught as a "Learning Partner" at the Asian Banking School in Kuala Lumpur and its predecessor institutions since 1985.

Besides teaching, he is also the Founder and President of Riehl World Training & Consulting Inc., a risk management consulting firm which advises international banks, Central Banks and multinational corporations worldwide on managing risk in treasury and derivatives. Heinz also serves as Independent Director of Hedge Funds managed by Henderson Global Investors in London. Heinz also serves as Expert Witness in disputes about financial trading and investing. He has successfully testified at the High Court of Singapore, the International Court in The Hague, and Federal and State Courts in the USA.

Previously, Heinz was a Senior Vice President at Citibank in New York and co-founder/member of the bank's Market Risk Policy Committee. During his 35 years with Citibank, he pioneered volatility-based techniques for the management of price risk and counter-party credit risk, all of which have become industry standards worldwide. Heinz was awarded a Ph.D. for Lifetime Achievement from Iona College, New York, in 1999.

TRADE FINANCE



“ *This programme is beneficial for new executives who deal with trade finance especially for basic knowledge.* ”

*Participant,
The Essentials of Trade Finance*

THE ESSENCE OF INTERNATIONAL TRADE



PROGRAMME DESCRIPTION

This intermediate programme provides an overview of how international trade alters the value chain of domestic companies, thereby spurring the globalization process in the trade phase. It highlights the growing importance of intra-Asia trade flow given the emergence of ASEAN Economic Community (AEC). This programme will equip the front-liners with the essential knowledge and rules of international trade.

LEARNING OBJECTIVES

Upon completion of the programme, participants will be able to:

- Gain an overview of international trade
- Understand key elements in import and export transactions
- Differentiate the features, mechanisms and applications between documentary collection and documentary credit
- Learn the methods of payment in international trade
- Know the various types of trade financing, underlying risks and measures to mitigate risks
- Able to offer trade services to customers successfully

PROGRAMME OUTLINE

- Introduction to international trade, its risks, participants, documentation and rules (INCOTERMS 2010, UCP600, ISBP 681, ISP98, URDG758, URC522, Bill of Exchange Act)
- Trade Finance for buyers and sellers – various risks encountered
- Performance/non-acceptance/documentation/payment risks
- Dealing with discrepancies and fraud
- Case Studies on Application and Issuance of Documentary Credit, checking of documents
- Methods of Payment – the emergence of Bank Payment Obligation (BPO)
- Measures to mitigate risks – the importance of risk based pricing
- Effective trade selling skills – identify trade opportunities from existing and new clients, manage client relationships in a competitive environment, structure trade proposals that meet clients' needs and maximize banks' returns/targets

TRAINING METHODOLOGY

Sharing of practical experiences and best market practices resulting from human errors, interactive discussions and case studies.

PARTICIPANT PROFILE

Trade Sales Executives, Relationship Managers and Branch Managers.

PROGRAMME DETAILS

Date : 24 – 25 February 2016 (2 days)
Time : 9:00 am – 5:00 pm
Venue : Park Royal Hotel

Date : 7 – 8 June 2016 (2 days)
Time : 9:00 am – 5:00 pm
Venue : Asian Banking School

ABOUT THE TRAINER

ZOLKIFLI BIDIN

Consultant, Asian Banking School

PROGRAMME FEE*

AICB Member : RM2,200 *per pax*

Non-member : RM2,800 *per pax*

**inclusive of 6% GST*

Zolkifli Bidin has over 30 years of banking experience, predominantly in Trade Financing and specializing in trade operations and marketing of trade products. He has worked at Maybank, Bank of Commerce and Hong Leong Bank, and as a consultant on the Amal Express Bank Dubai project. 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, and is well versed in the Foreign Exchange Administration Rules through his involvement in working with Bank Negara Malaysia in the liberalization of the Rules. Zolkifli received his Diploma in Banking from the MARA Institute of Technology (now known as Universiti Teknologi MARA).

Zolkifli's enthusiasm for badminton has made him an avid player of the game for many years now and believes that it exercises both his mind and body giving him the focus he needs. He also loves travelling, reading and interacting with people.

DON HODGES

Consultant, Asian Banking School

Don Hodges has over 23 years of banking experience focusing on trade finance and global banking. His expertise ranges from asset origination and distribution to trade finance operations and transaction banking. Based in Toronto for many years, he travelled extensively through Europe developing strong revenue-driven relationships with some of the world's largest international financial institutions, promoting and delivering a wide range of banking products and services. He has worked with global banks in Canada (CIBC) and Singapore (Standard Chartered Bank).

Prior to his banking career, Don spent a number of years working for an NGO in Niger supporting healthcare, children's education and NGO administration. He taught various subjects to junior high school students in conjunction with the American School of Niamey.

He holds a Bachelor of Arts (Honours) from Dalhousie University and a Master of Arts from York University, with both degrees in History. He also holds an MBA with a major in Accounting from Wilfrid Laurier University.



PROGRAMME DESCRIPTION

This programme delivers a comprehensive practical understanding of structured trade and commodity finance of physical flows of commodities. This course is designed for professionals seeking insights into transactional risk management in the financing of physical flows of commodities. The programme will use a combination of presentations and practical examples to emphasise key learning points and to help participants gain a broader understanding of structured commodity trade finance techniques.

LEARNING OBJECTIVES

Upon completion of the programme, participants will be able to:

- Have an overview of structured trade finance
- Apply the knowledge of trade and loan structuring in structured trade finance
- Understand the difference between the applications and credit evaluation of conventional trade finance solutions versus structured trade finance
- Apply structured trade finance techniques in commodity trade financing and without recourse trade financing

PROGRAMME OUTLINE

Day 1

- Overview on trade flows in relation to structured trade finance
- Challenges faced by customers in structured trade finance
- Various trade finance products and services
- Why structured trade finance?
- Comparing conventional trade finance and structured trade finance
- Understanding the use of export credit agencies and export credit insurance
- Introduction to collateral management

Day 2

- Financing structures developed for commodity trade finance
- Structured trade finance – types of financing structure
- Credit evaluation and risk analysis on facility structured and the underlying assets
- Various structured trade finance techniques
- A detailed example of structured warehouse finance
- Structured trade finance versus project financing
- Benefits for customers and types of customers who would likely benefit
- Role of the middle office

Day 3

- Discussion on case studies

TRAINING METHODOLOGY

Stimulating lecture, analytical learning through exercises, group discussions, experience sharing, case studies and Q&A

PROGRAMME FEE*

AICB Member : RM3,100 *per pax*

Non-member : RM3,600 *per pax*

**inclusive of 6% GST*

PARTICIPANT PROFILE

Trade staff, credit and marketing officers and those who want to learn about structured trade finance

PROGRAMME DETAILS

Date : 11 – 13 April 2016 (3 days)

Time : 9:00 am – 5:00 pm

Venue : Asian Banking School

ABOUT THE TRAINER

HAJI MUHAMMAD IMRAN RAJA

[AIBM (Sr), MBA Finance (MMU), CDCS]

Haji Imran has more than 25 years of experience in the banking and finance industry. His expertise covers trade sales, trade operations as well as training and development. He is a current practitioner and has vast experience in conducting various in-house and public programmes on Letter of Credit, Maximise use of Trade Finance Facilities, Demand Guarantees, How to be Effective Trade Managers, Risks in International Trade Finance, Structured and Warehouse Trade Financing, Certified Documentary Credit Specialist in International Trade Finance and other related topics. He uses mind mapping, practical examples and accelerated learning methods in his training.

He had worked with various international banks including HSBC and SCB. He was appointed as Head of Training and Development for Scope International (M) Sdn Bhd and was responsible to set-up the Technical Training and Development department. For 10 years, as a Senior Manager in the global banks he managed Trade Businesses Operations covering Asia Pacific region, UK and US.

Additionally, Haji Imran is a panel trainer for the Asian Banking School. He also acts as a Special Advisor for Fadilah and Hood, a local law firm, in the areas of International Trade Finance and Banking Operations.

He is a Certified Documentary Credit Specialist (CDCS) and an Associate member of AICB. He holds an MBA specializing in Finance from Multimedia University. In addition, Haji Imran has been a Member of the Investigating Tribunal Panel for Advocates & Solicitors Disciplinary Board (Bar Council Malaysia) since 2005.



TREASURY / INVESTMENT

“ *Loved the way the trainer conducted the training. Made it very enjoyable, funny and interesting. Gave many real life scenarios for better understanding.* ”

*Participant,
Financial Services Act 2013 & BNM Guidelines:
The Law & Compliance*



PROGRAMME DESCRIPTION

The investment options available to individual investors have traditionally been via direct equity investments or collective investment schemes such as unit trust funds. The innovations seen in the financial markets have led to the proliferation of various investment products covering the whole spectrum of asset classes.

However, having more choices and options does not mean investors will stand a better chance of making better investment decisions. On the contrary, there have been many instances where investors have invested in products which do not suit the person's risk profile.

This course is designed for both end-investors as well as staff with sales / advisory roles to understand and compare the various asset classes and the medium in which these become investable. It will provide a solid understanding for participants who sell or market financial products and ultimately to ensure that the salesperson knows what he or she is selling.

LEARNING OBJECTIVES

Upon completion of the programme, participants will be able to:

- Describe fundamentals in direct equity investment
- Discuss the use of equity derivatives
- Discuss the various features of debt securities
- Contrast between different types of debt securities and embedded features
- Explain the factors that drive the price of commodities
- Understand how structured products are created
- Evaluate the risk and rewards in a structured product

PROGRAMME OUTLINE

- Fundamentals in Direct Equity Investment
 - Refresher on characteristics of equity as an investment
 - Factors that drive valuation of shares – fundamentals, technical, rumours, intervention by central banks
 - Risks
- Equity Derivatives
 - Options – calls and puts, differentiating between holder and writer
 - Futures – what is it and how does it fit in with equities?
 - Company warrants and structured warrants – who gets the funds?
 - Risks
- A Primer on Debt Securities
 - Loans and debt securities
 - The all-important yield
 - Comparing risks between fixed income and equity
 - Sovereign “risk free” debts. Are they really risk free?
- RCSLS, ICULS, RCULS – what are all these acronyms?
 - Breaking down the features
 - S – Security, what is the collateral?
 - Redeemable or not, the I or R, how will it be repaid?
 - Conversion feature – the best of both worlds?
 - Cumulative? What's not paid will be paid later

- Commodities
 - How is it traded?
 - Difference with financial investments
 - Paper versus physical
 - Energy, Industrial & Metals, Agricultural, Livestock
 - Risks
- Structured Products
 - How is it constructed?
 - What does the derivative component do?
 - Black boxes and complexity
 - What are the risks – issuer, illiquidity
- Summarizing all the different asset classes
 - Where would each of the asset classes fit into a financial plan

PROGRAMME FEE*

AICB Member : RM950 *per pax*
 Non-member : RM1,250 *per pax*
**inclusive of 6% GST*

TRAINING METHODOLOGY

Any bank staff interested in knowing about bonds

PARTICIPANT PROFILE

Lectures and case studies

PROGRAMME DETAILS

Date : 17 May 2016 (1 day)
 Time : 9:00 am – 5:00 pm
 Venue : Asian Banking School

ABOUT THE TRAINER

CHONG JIN YOONG

CFA


Chong Jin Yoong, CFA is the Director and CEO of Ogoslearning Resources Sdn Bhd. Prior to joining Ogoslearning Resources, he headed the structured products development team in AmBank's Global Markets division. His team focused on structuring solutions and products for institutional, corporate and retail clients. Before joining AmBank, Mr. Chong was attached to the treasury department in OSK Investment Bank, one of Malaysia's largest standalone investment banks as a licensed fixed income dealer. He was responsible for managing the treasury's fixed income investment portfolio.

Mr. Chong is currently a committee member of the CFA Society of Malaysia. He is also actively involved with the Asian Institute of Chartered Bankers (previously known as IBBM) as a member of the Examination Committee for the Institute's licensing exams. Additionally, he plays a significant role in the curriculum development of the Investor Protection Professional Certification.

Mr. Chong has been conducting training on the topic of fixed income for the CFA program (Level 1, 2 and 3) for candidates preparing for the CFA examinations since 2009. He has also conducted various Securities Industry Development Corporation (SIDC) accredited CPE courses since 2010, covering fixed income and derivatives. He was the AmBank in-house trainer for its Familiarization Programme on selling and marketing of structured products.



WEALTH MANAGEMENT



“ A very useful programme for commercial/corporate bankers, offering insight to financial analysis that can be applied to your job. ”

*Participant,
Advanced Financial Statement Analysis*



PROGRAMME DESCRIPTION

This programme has been designed for Relationship Managers in the Wealth Management Division. The outline reflects the key focus areas for young professionals and/or experienced managers in the Wealth Management Originating and Client Coverage Team sustaining an entrepreneurial attitude, focus and discipline to procure deeper relationships with existing clients and maintain existing relationships. The focus is also on acquiring new clients and nurturing existing customers; enhancing relationships to maximise output.

LEARNING OBJECTIVES

Upon completion of the programme, participants will be able to:

- Improve prospecting skills and confidence in approaching new and existing clients
- To make powerful and impactful “selling”
- Have a greater understanding of their own strengths and weaknesses in their communication style and in developing impactful presentations
- Increase their skills and abilities when planning, leading and participating in internal and external negotiations
- Become a more effective Relationship Manager

PROGRAMME OUTLINE

Effective Communication

- What is communication? The Communication Model – 3Vs
- The TRUST equation (building RAPPORT and TRUST)
- Everyone communicates, however what is important is ‘effective communication’
- aDISC
- Questioning and listening skills

Module 1 : Prospecting

Module 2 : Selling

Module 3 : Presenting

Module 4 : Negotiating

Module 5 : Account Management

TRAINING METHODOLOGY

The training is conducted using case studies and toolkits with at least one real client ‘role play’. The workshop is designed around practical and real experience, and taught by featuring “REALISATION” sessions and “TOOLKITS”.

PARTICIPANT PROFILE

Relationship Managers in Wealth Management divisions of banks

PROGRAMME DETAILS

Date : 25 – 27 April 2016 (3 days)
Time : 9:00 am – 5:00 pm
Venue : Asian Banking School

PROGRAMME FEE*

AICB Member : RM4,500 *per pax*
Non-member : RM5,500 *per pax*
**inclusive of 6% GST*

ABOUT THE TRAINER

SURAJ MISHRA

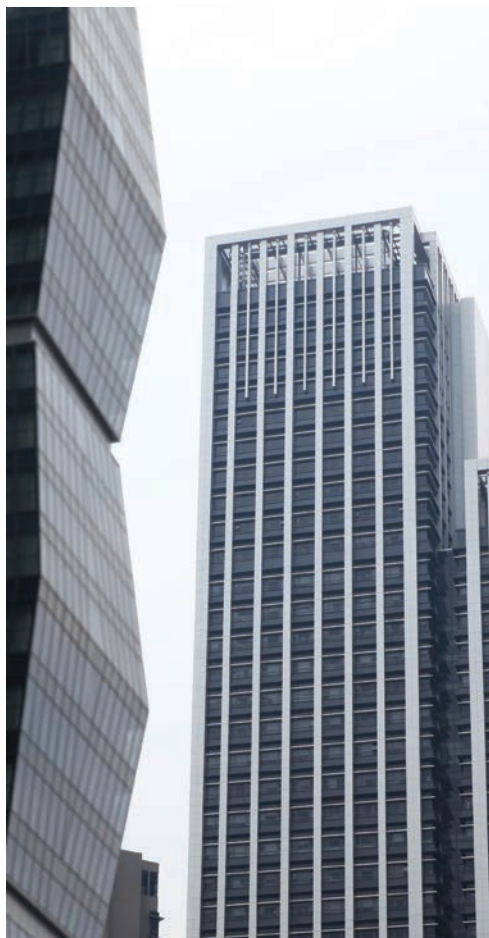
CEO, Aprikot Pte Ltd

Suraj has more than 23 years of executive leadership experience in the financial services in Asian and Middle Eastern markets including India, Hong Kong, Japan, Taiwan, Singapore, Malaysia and the UAE. A global citizen, he has lived in five different countries and has now made Singapore his home.

Since retiring from corporate life in 2011, he has been active in the conference and training circuit as a keynote speaker and trainer. His ability to explain a complex financial proposition in a layman's language makes him a sought after trainer and speaker.

He seeks to inspire and educate individuals to better understand asset management, wealth management, life insurance and financial products. He teaches soft-skills with practicality.

Suraj has been a retail banker, a private banker, a financial advisor, an insurance specialist, an asset manager and a wealth manager. He is also a certified financial planner, a chartered wealth manager and an MBA in Finance.



The **ASIAN BANKING SCHOOL (ABS)** is the industry provider of premium professional certification and capability development programmes. Dedicated to developing talent, it specializes in professional banking education and serves as a channel for intellectual content and thought leadership for the banking sector.

Created for the industry by the industry as an independent entity, ABS was built upon the decades-long experience of the Institute of Bankers Malaysia (IBBM) in delivering professional qualifications and training programmes. It was registered in 2012 and after its official launch by the Bank Negara Malaysia Governor at the end of 2013, ABS started full operations in August 2015.

At the helm of ABS is Chief Executive Officer Professor Colyn Gardner, who has had a long illustrious career immersed in banking. He has been a practising banker, a banking consultant to many of the world's largest banks and organisations, an innovative training course developer, a professor of banking, a successful Conference Speaker on banking topics and a corporate client of banks. He founded and built several companies that have listed on the London Stock Exchange, including DC Gardner Group plc; the largest and leading banking training consultancy of its time, and a name that is still respected around the world today. His entrepreneurial and innovative spirit, commitment and strength in the areas of talent development will see him steering ABS towards its strategic direction in delivering highly regarded training for banking professionals internationally.

As one of the industry's preferred partner in learning and development, ABS offers industry relevant 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. It also provides specialised consulting services and tailored learning solutions to meet the specific needs of our clients; with executive education offerings already being planned for in the near future.

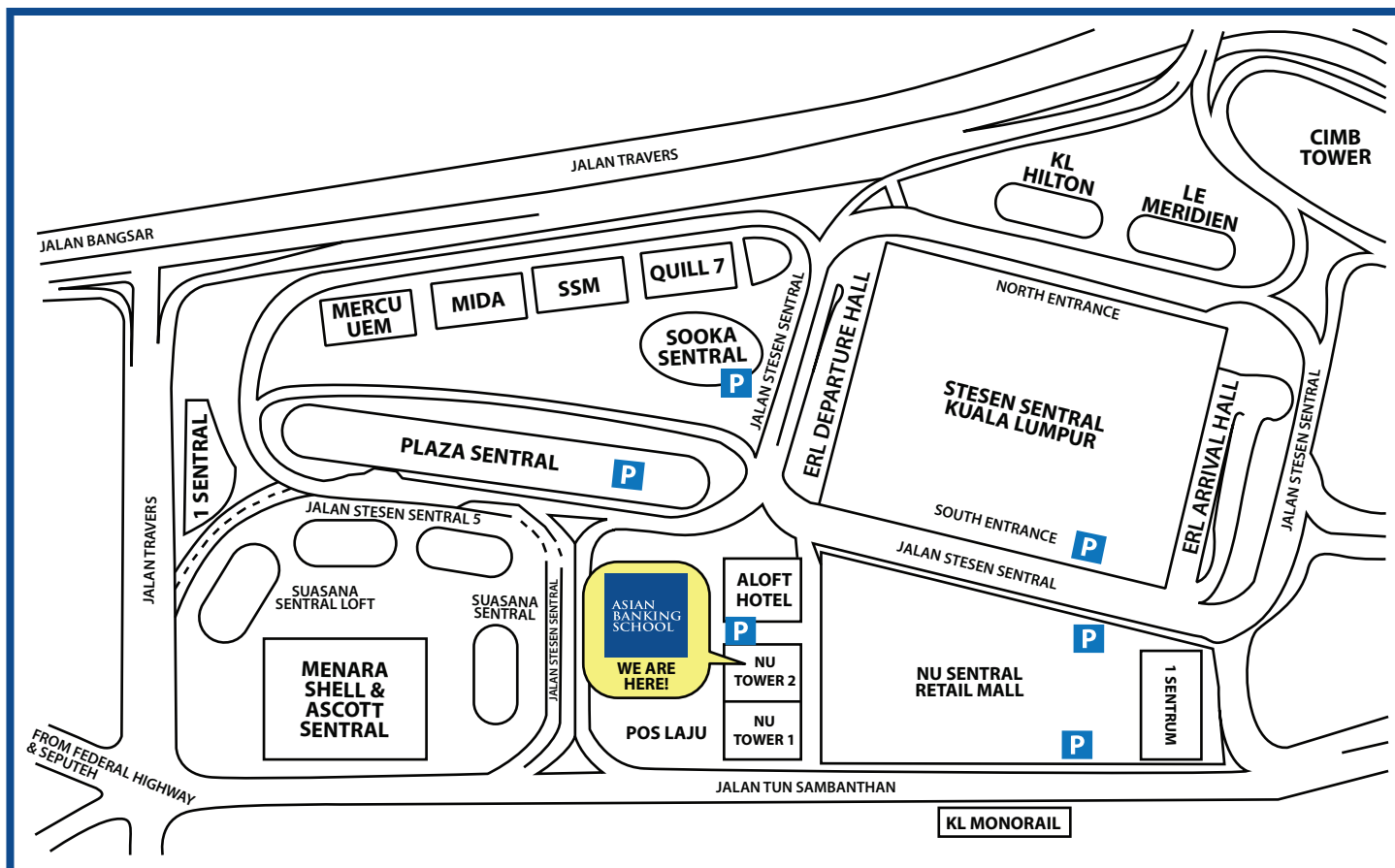
ABS works closely with the Asian Institute of Chartered Bankers in raising competency standards for the banking industry through the delivery of training and exams for professional qualifications developed and awarded by the professional body.

ABS also plays a significant role in enriching the talent pipeline for the financial services sector through the industry recognised Financial Sector Talent Enrichment Programme (FSTEP).

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

GETTING TO ABS

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



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

Getting to ABS:

- **Option 1: Travel by car**
 - Park at NU Tower / Aloft Hotel visitor car park; or
 - Park at NU Sentral
- **Option 2: Travel by rail (stop at KL Sentral Station)**
 - KTM Komuter
 - Rapid KL (Kelana Jaya Line)
 - KLIA Transit
 - KLIA Express
 - KL Monorail



“ Level of energy of the trainer makes the training interesting and the topic easy to understand. ”

*Participant,
Acquiring & Nurturing High Net Worth Individual Clients*

For enquiries, please contact:

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Asian Banking School



Asian Banking School (ABS)