

NO

ASIAN
BANKING
SCHOOL

JULY-DECEMBER

**PUBLIC
PROGRAMMES**

OO



KNOWLEDGEABLE TRAINER AND
GAVE MANY CASE STUDIES FOR
US TO LEARN AND ENABLE US TO
APPLY IT IN OUR JOB

— Review by past participant on
ABS Senior Consultant, Lim Guan Chye



PUBLIC PROGRAMMES

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

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

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

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

OUR PUBLIC PROGRAMMES ARE GROUPED INTO THE BANKING AREAS OF:

BRANCH MANAGEMENT

COMPLIANCE

CREDIT

FINANCE / AUDIT

MULTI-DISCIPLINES

PROFESSIONALISM & ETHICS

RELATIONSHIP MANAGEMENT

RISK MANAGEMENT

SOFTSKILLS

TRANSACTION BANKING

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

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ENTREPRENEURSHIP IN BRANCH BANKING — A BUSINESSMAN'S APPROACH

Much has been said about having leadership and managerial skills in managing branch business. It is more important than ever now for the branch manager to think and act more like a successful business person in order to have a better competitive edge.

LEARNING OBJECTIVES

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

- Apply entrepreneurship and leadership skills in branch banking business
- Appreciate behavioural finance to manage yourself, your staff and customers more effectively
- Relate the changes in the financial landscape to your own business environment

TRAINING METHODOLOGY

Slides presentation, interactive discussions, quiz, video, and sharing of practical experience and best practices

PARTICIPANT PROFILE

- Potential and existing branch managers
- Team leaders

PROGRAMME DETAILS

DATE : 5 SEPTEMBER 2018
TIME : 9:00 AM – 5:00 PM
VENUE: ASIAN BANKING SCHOOL

PROGRAMME FEE*

| AICB MEMBER | NON-MEMBER |
|-------------|------------|
| RM1,100 | RM1,400 |

*PER PAX

PROGRAMME OUTLINE

Managing Yourself

- The Balancing Act
- Leadership styles – Best fit for maximum impact
- Entrepreneurship in banking – Branch Manager as “CEO” of the branch
- Introduction to behavioural finance
- Briggs-Myers Psychometric Personality Test

Managing Your Staff

- Managing expectations
- Practical decision-making
- 5-step process to improve critical thinking
- Understanding the generation gap among the millennials

Managing Your Environment

- SWOT Analysis
- Market intelligence and getting ahead of the game
- FINTECH – Boon or Bane?

ABOUT THE TRAINER

LIM GUAN CHYE

Senior Consultant, Asian Banking School

Lim Guan Chye is an in-house specialist training consultant at the Asian Banking School. He has 35 years of experience in the banking industry as well as at senior management levels in commercial organizations.

Over a 25-year period, his banking experience included operations, marketing, credit processing, the legal aspects of lending and branch management. He has extensive exposure in lending to various industries and sectors including property development, manufacturing, trading and palm oil refining. After his stint in banking, he joined the commercial sector and worked for 10 years with various companies including public listed companies, property developers, legal practices as well as private firms in various areas involving finance, human resources, marketing, risk and general management.

Guan Chye holds a Bachelor's degree in Analytical Economics (Second Class Upper Honours) from the University of Malaya and is a Certified Credit Professional (CCP), as well as a certified trainer (TTT) with extensive training and speaking engagement experience. He is the author of "What Every Entrepreneur ought to know about Business and Banking" - A Practical Approach.

INTRODUCTION TO BRANCH OPERATIONS MANAGEMENT

This programme focusses on the key areas of managing branch operations for participants who have been earmarked for a branch management position. It covers the essentials and various responsibilities that a Branch Manager needs to know. Acting as a custodian of assets of the organisation, participants will be introduced to good governance, ethics and regulatory compliance, and controls. Participants will also learn how to manage branch operations efficiently from the angles of customer service excellence, operational risk, fraud detection and prevention in the branch.

LEARNING OBJECTIVES

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

- Administer branch operations with purpose and efficiency
- Relate compliance and operational risk to the branch and organisation
- Appreciate the key components in the branch's Profit and Loss accounts
- Scale up customer service for success
- Appreciate fraud implications and prevention in the Branch

TRAINING METHODOLOGY

Sharing best market practices, practical experience, group discussion, videos, exercises, case studies, success stories and quizzes

PARTICIPANT PROFILE

Senior executives and potential Branch Managers

PROGRAMME DETAILS

DATE : 15 OCTOBER 2018
TIME : 9:00 AM – 5:00 PM
VENUE: ASIAN BANKING SCHOOL

PROGRAMME FEE*

| AICB MEMBER | NON-MEMBER |
|-------------|------------|
| RM1,100 | RM1,400 |

*PER PAX

PROGRAMME OUTLINE

Branch Administration and Operation Efficiency

- Resource planning and capacity management
- Championing operation readiness and support

Compliance – Ethics, Regulatory, Internal Controls and Audit

- Ethics, regulatory and its implications
- Operational risk and internal control in the branch
- Audit process and purpose

Scaling up Customer Service for Success

- Have a winning mindset
- The spinoff effects of service excellence

Fraud Awareness and Prevention at the Branch

- What is financial fraud?
- Types of fraud
- Why do people commit fraud?
- Fraud prevention and detection
- Implications and impact of fraud

ABOUT THE TRAINER

LEW TAW FONG

Senior Consultant, Asian Banking School

Lew Taw Fong started his banking career with Maybank where he worked for 32 years holding various key positions including Branch Manager, Regional Trainer and Facilitator, Head of Trade Finance and Chief Operating Officer based in Maybank Hong Kong. Upon his retirement, Lew then went on to be a Group Organisational Trainer for the Maybank Training Academy. His areas of training programme expertise during the five years there included Branch Banking Operations, Introduction to Trade Financing, AMLA / CTF, Central Credit Reference Information Search (CCRIS), Fraud Detection and Prevention, Covenants and Credit Support, Security and Loan administration, Introduction to Credit for Consumer Sales Executive, Line and Middle Managers, and System Work Flow for Mortgage and Investment Loans.

Lew holds a Bachelor's Degree in Business Administration, majoring in Management from the University of Ottawa, Kansas, US. He is a certified Manager Trainer from the Singapore Institute of Management and a certified HRDF trainer. He was also the Master Trainer for the Microfinance Training for Practitioners 2017, organised by the Asian Banking School jointly with Bank Negara Malaysia and the World Bank Group.

UNDERSTANDING OF FOREIGN EXCHANGE ADMINISTRATION RULES

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

LEARNING OBJECTIVES

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

TRAINING METHODOLOGY

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

PARTICIPANT PROFILE

All bank executives

PROGRAMME DETAILS

DATE : 18 JULY 2018
22 OCTOBER 2018
TIME : 9:00 AM – 5:00 PM
VENUE: ASIAN BANKING SCHOOL

PROGRAMME FEE*

AICB MEMBER

RM500

NON-MEMBER

RM500

*PER PAX

PROGRAMME OUTLINE

Introduction and Overview of the Foreign Exchange Administration Rules

Legal Provisions Relating to the Foreign Exchange Administration

New Terminologies under New Notices

Foreign Exchange Administration Notices

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

Definitions

Directions to Financial Institutions

- General Operational Requirements
- Specific Operational Requirements

ABOUT THE TRAINERS

Officers of the Foreign Exchange Administration Department, Bank Negara Malaysia

AN INSIGHT INTO FOREIGN EXCHANGE ADMINISTRATION RULES

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

LEARNING OBJECTIVES

By the end 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

TRAINING METHODOLOGY

Interactive group discussions, case studies and sharing of practical experience

PARTICIPANT PROFILE

All middle to senior-level bank executives

PROGRAMME DETAILS

DATE : 3 – 4 SEPTEMBER 2018

TIME : 9:00 AM – 5:00 PM

VENUE: ASIAN BANKING SCHOOL

PROGRAMME FEE*

AICB MEMBER

RM2,200

NON-MEMBER

RM2,700

*PER PAX

PROGRAMME OUTLINE

Introduction and overview of Foreign Exchange Administration Rules

Legal provisions relating to the Foreign Exchange Administration Rules

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

Foreign Exchange Administration Notices

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

Dealings with Specified Persons and in Restricted Currencies

- Definitions of specified person and in restricted currencies

Directions to Financial Institutions

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

ABOUT THE TRAINER

SHAHROL ADZUAN AHMAD

Consultant, Asian Banking School

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

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

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

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

This programme gives sound insight into compliance requirements under the Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001 (AMLATFPUAA 2001) and Bank Negara Malaysia Standards and Guidance. Participants will be able to conduct Customer Due Diligence and Enhanced Customer Due Diligence, recognise 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

TRAINING METHODOLOGY

Lectures and Discussions; Questions & Answers

PARTICIPANT PROFILE

Compliance Officers and their assistants, officers, managers and above

PROGRAMME DETAILS

DATE : 11 – 12 JULY 2018
12 – 13 NOVEMBER 2018
TIME : 9:00 AM – 5:00 PM
VENUE: ASIAN BANKING SCHOOL

PROGRAMME FEE*

AICB MEMBER

RM2,200

NON-MEMBER

RM2,700

*PER PAX

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

ABOUT THE TRAINER

DATIN DR LEE MEI PHENG

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

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

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

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

To regulate the financial services providers, Financial Services Act 2013 (FSA) was introduced to ensure that bankers operate within the laws / regulations and not abuse the banking system. This programme will describe the legislative restrictions and requirements imposed under the FSA and BNM Guidelines. It will also cover 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 FSA and Bank Negara Guidelines in safeguarding the interest of financial institutions. Participants will also gain knowledge on the full extent of Bank Negara Malaysia's powers of control and regulating the financial services providers.

LEARNING OBJECTIVES

By the end 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 Bank Negara Malaysia's powers of control and how they regulate the financial service providers

TRAINING METHODOLOGY

Combination of lectures, exercises and case studies to ensure that the 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 relevant BNM Guidelines

PROGRAMME DETAILS

DATE : 3 OCTOBER 2018
TIME : 9:00 AM – 5:00 PM
VENUE: ASIAN BANKING SCHOOL

PROGRAMME FEE*

| AICB MEMBER | NON-MEMBER |
|-------------|------------|
| RM1,100 | RM1,400 |

*PER PAX

PROGRAMME OUTLINE

- Introduction to Financial Services Act 2013
- Illegal Deposit Taking
- Limitation in 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 Powers of Supervision, Investigation, Search, Seizure & Prosecution for Offences & Non-Compliance
- Prohibited Conduct in Money Market & Foreign Exchange Market
- Direction of Compliance by BNM and its Powers to Issue Guidelines
- Credit Transactions and Exposure with Connected Parties
- BNM Code of Ethics & its Relevance

ABOUT THE TRAINER

VIJAYARAJ R KANNIAH

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

He was formerly a banker for 12 years with extensive exposure in banking operations, commercial and corporate lending. He was also a former tutor with the Open University of Malaysia for their undergraduates and a former national and state sportsman. A double scholar of Malayan Banking Berhad and the Malaysian Hockey Confederation, Vijayaraj 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.

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

CREDIT ANALYSIS IN THE AGE OF DISRUPTIVE TECHNOLOGIES

This programme will provide participants with a comprehensive framework for credit analysis and equip them with the skills to identify what drives different risk behaviours, especially during an economic slump or an industry cycle down time.

It covers a broad spectrum of topics, including the challenges of disruptive technologies like FinTech, P2P, blockchains, which are designed to ensure that you are equipped with the adequate credit analytical know-how needed to propel your departments and clients towards achieving greater performance for your bank.

LEARNING OBJECTIVES

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

- Understand the core principles of credit analysis
- Identify the core risks, in the Volatile, Uncertain, Complex and Ambiguous (VUCA) environment, that companies face during their operating cycles
- Understand risk mitigation techniques used to control credit risk
- Learn how company accounts and financial statements are used as a tool in assessing the credit risk of a corporate client
- Undertake quantitative analysis of the corporate company using company accounts
- Review how ratio analysis is used in credit analysis (qualitative analysis of a corporate client as part of the credit analysis process)
- Review the impact of external and strategic risks on a company's performance
- Understand the fundamental principles used by banks in structuring a debt facility from a legal perspective

TRAINING METHODOLOGY

Instructor led facilitation in a workshop together with various industry case studies, simulation (where appropriate) and current business analysis with interactive exercises and group discussions

PARTICIPANT PROFILE

This programme is suitable for corporate and investment bankers as well as anyone supporting the Credit department. It will provide a comprehensive understanding of the credit analysis process in this digital era.

PROGRAMME DETAILS

DATE : 4 – 5 SEPTEMBER 2018
TIME : 9:00 AM – 5:00 PM
VENUE: ASIAN BANKING SCHOOL

PROGRAMME FEE*

| AICB MEMBER | NON-MEMBER |
|-------------|------------|
| RM5,500 | RM6,000 |

*PER PAX

PROGRAMME OUTLINE

Update on Latest Global Geopolitical and Events

- 4th Industrial Revolution by IMF - How Disruptive Technology is replacing jobs
- Birth of FinTech and blockchains' impact on credit analysis and banking operations
- Volatility, Uncertainty, Complexity and Ambiguity (VUCA) environment
- Summary of how global upheavals will impact credit analysis

Fundamental Concepts in Credit Analysis

- Fundamentals principles in credit analysis
- Introduction to the credit analysis process
- Identification of practical factors concerning credit analysis of privately and family run corporates under VUCA and disruptive technologies era
- The importance of lending and the role of banks in international finance
- Fundamental concepts in bank risk and returns, and the need to identify and mitigate risk
- Using SWOT analysis in credit analysis to create a clear view

Workshop: SWOT analysis of a business scenario, in VUCA environment, to identify and assess a company's performance going forward. This will act as an introduction to the risks inherent in business scenarios.

Identifying Risks in VUCA (as part of the credit analysis process and implementing strategies to mitigate credit risk)

- Introduction to different principal risks including VUCA
- Credit risk, business risk, operating risk and management risk
- Risk identification in developing markets
- Risk profiling – KYC on AML / TF challenges
- Risk mitigation through different strategies
- The use of the TARA model
- Implementation of risk strategies as part of the loan process and dealing with company stakeholders
- Introduction to how banks deal with risk exposure and mitigate risk

Workshop: delegates will undertake a risk analysis of a corporate case study using the risk mitigation model to identify, assess and control inherent risks in the scenario.

Credit Structuring

- Introduction to different types of loan structures
- Straight line repayment
- Bullets and balloon repayments
- Bonds and mezzanine finance
- Loan maturity and its impact on credit risk analysis
- Grace periods and repayment moratoria
- Introduction to unconventional credit structuring methods with real world case study

Using the Company's Financial Accounts in Credit Analysis and Fundamental Concepts in Quantitative Analysis (especially fraudulent cases)

- Reviewing a company's Balance Sheet, Profit and Loss Statement, and Cash Flow Statements
- Identifying fraudulent financial statements
- Developing underlying assumptions of quantitative analysis
- Trend analysis and the importance of identifying the trend from financial data
- Limitations in relying exclusively on company accounts and the importance of identifying the issues in the detail
- Techniques in dealing with regional management and private / family run businesses

Using Ratio Analysis as Part of Credit Analysis and its Limitation

- The use of ratio analysis in credit analysis and as a tool to identify credit risk
- Introduction and development of different ratios to use to assess, financial risk, liquidity and the company's ability to borrow
- Importance and application of the interest cover and DSC ratios in credit analysis
- Reviewing World Bank acceptable ratio levels in different industries
- The importance of trend analysis as part of ratio analysis

PROGRAMME OUTLINE (CONT'D)

- Spotting off balance sheet items that will affect company risk profiles
- Spotting ongoing capital expenditure needs and identifying methods of financing
- Identifying potential corporate failure
- Introduction to the use of Z scores and A scores by brokers and analysts

Workshop: delegates will undertake a full quantitative analysis of the potential acquisition targets focusing on the subjects covered in the introduction to the session.

Fundamental Concepts in Qualitative Analysis in Credit Analysis

- Understanding the 'big picture' and potential pitfalls for the company
- Understanding a client's general business environment
- The application of the PESTEL model
- Understanding the company's SWOT
- Assessing the competitive forces at work in a client's company's industry with a view to understanding its ability to make profits
- Industry analysis and the application of Porter's 5 Forces model
- The assessment of the strength of a company's product and service portfolio and its chances of survival as an ongoing concern
- Product Life Cycle
- Portfolio Analysis
- The importance of developing a company strategy
- Models used for strategic development
- Strategic drift and its impact on company performance
- The importance of matching company critical success factors with market opportunities
- The importance and value of the company brand and the dangers of brand damage

Workshop: Delegates will undertake a qualitative analysis of a case study scenario question followed by a full quantitative and qualitative analysis of a second case study company.

ABOUT THE TRAINER

DR CHRISTOPHER GOH

Dr Christopher Goh has 25 years' experience in treasury, corporate finance and wealth management – with a rare blend of derivatives trading, wealth, corporate finance, credit analysis, treasury, risk management and investment valuation. He also has extensive experience in compliance, operations / settlement, treasury trading on derivatives, exotic options, behavioural finance, structuring products using derivatives and enterprise risk management, an area that he spent 12 years in.

He is passionate about enterprise risk management with excellent technical knowledge on a broad range of financial instruments and gained practical experience through diverse economic cycles. He has been the Chief Risk Officer for 3 international banks in Asia where he established holistic enterprise risk management frameworks and has worked for 6 different banks over a period of 25 years across 6 different cultures, business practices and management styles. This had given him a deep knowledge in handling clients and managing staff from diverse cultural backgrounds.

Dr Goh has conducted many in-house corporate seminars over the past 13 years training international and central bankers from places in the Asian region that includes Malaysia, Indonesia, Taiwan, China, Singapore, South Korea, Thailand, Chennai, Mumbai, Hong Kong, Vietnam, Myanmar and Philippines; and to as far as London, Vienna, Jeddah, Kuwait, Johannesburg, Cairo, Zimbabwe, Nigeria, Ghana, Kenya, Zambia, Lesotho, Dubai, Moscow and Ulaanbaatar. He provides consultancy support to many international companies in the Middle East, Asia and Africa in the formation of enterprise risk management frameworks, policy, governance, compliance, as well as hand-holding them in the implementation of operational risk management frameworks and policies.

Dr Goh is also an Adjunct Visiting Faculty member at several foreign universities including Shanghai JiaoTong University, Central University of Finance and Economics (Beijing), Harbin Institute of Technology (Harbin) and S.P. Jain (Singapore and Dubai campus) in banking certification courses and / or EMBA courses focusing on Enterprise Risks Framework as well as Enterprise Risk Management modules.



A GOOD PROGRAMME WHICH
HELPS BANKERS UNDERSTAND
IN DEPTH REQUIREMENTS AND
COMPLY WITH IT

— Participant
An Insight into Foreign Exchange Administration Rules
Trainer: Shahrul Adzuan Bin Ahmad, ABS

CREDIT APPRAISAL AND DECISION-MAKING IN CHALLENGING TIMES: RISKS, RETURNS & RELATIONSHIPS

By learning how to make sound and practical risk based credit and investment decisions, business and corporate bankers will be better equipped in growing a resilient and profitable portfolio of accounts even during challenging times. This know-how will also be crucial when negotiating a mutually beneficial package of facilities for both the Borrower and the Bank.

Participants will also learn how to effectively use a structured approach in interpreting, integrating and synthesising relevant quantitative and qualitative information including risks, returns and relationship management considerations, when presenting business recommendations or making credit decisions.

LEARNING OBJECTIVES

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

- Assess the credit worthiness of existing and potential Borrowers by analysing and asking the right quantitative and qualitative questions from a credit perspective
- Use a structured approach to interpret, integrate and synthesise the right information towards making a sound credit or financing decision
- Understand the Risk-Reward-Relationship considerations from a strategic perspective
- Proactively identify and mitigate potential risk issues when negotiating with Borrowers
- Effectively strengthen the asset quality and profitable banking relationships with a portfolio of borrowing accounts of various sizes in different economic sectors

TRAINING METHODOLOGY

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

PARTICIPANT PROFILE

- Relationship Managers from business, commercial and corporate banking
- Credit evaluators / approvers from Credit Evaluation / Risk Management
- Investment banking personnel handling lending activities
- Other banking personnel including Internal Auditors, Credit Surveillance Officers and Product Development Managers

PROGRAMME DETAILS

DATE : 13 – 14 AUGUST 2018
TIME : 9:00 AM – 5:00 PM
VENUE: ASIAN BANKING SCHOOL

PROGRAMME FEE*

| AICB MEMBER | NON-MEMBER |
|-------------|------------|
| RM2,200 | RM2,700 |

*PER PAX

PROGRAMME OUTLINE

Seeking Powerful Answers to Powerful Questions

- How many bankers have real personal experience as successful entrepreneurs?
- How significant is the financial impact of credit impairment charges in Business, Commercial and Corporate Banking?
- How can bankers progress quickly from hindsight to insight to foresight in terms of credit decision-making?
- How can bankers leap across successfully over the next economic downturn with their loan portfolios and relationships amidst more stringent capital and accounting standards?

Understanding the Financing Needs of Business / Commercial / Corporate Borrowers

- Preliminary screening criteria - inbound or outbound sales
- Types of businesses and their unique characteristics
- Four main categories of financing

Expectations of Various Parties - Working Towards "Meeting of Minds"

- Key issues / risks in the minds of business owners / entrepreneurs / company CEOs
- Key issues / risks in the minds of bankers / financiers

ABOUT THE TRAINER

P. MANOHARAN

P. Manoharan is an experienced senior banking professional with over 30 years of proven leadership and management experience.

He was formerly the Executive Vice President and Advisor to Commercial Banking in a regional banking group. He was responsible for leading the high performance of people, projects, senior level committees and the banking organisation in a number of key and diverse functional areas. Having successfully navigated through 4 large-scale bank mergers and 3 economic recessions, he considers himself fortunate to have been able to gain strong practical banking experience in small, medium as well as large regional banking institutions. He was also an active member of the bank's Credit Risk Committee for 5 years. During the aftermath of the 1997 / 98 Asian Financial Crisis, he was called upon to serve as one of only three senior banking industry representatives in the Corporate Debt Restructuring Steering Committee from 1999 to 2001, under the auspices of Bank Negara Malaysia.

Manoharan is currently Managing Director of Manzett Management Sdn Bhd, a privately held business performance improvement company. As a passionate HRDF Certified Trainer, he has gone beyond training by formulating easy-to-use business solutions that supports everyday high performance at work. These integrated yet modular solutions are aimed at boosting work productivity, business performance and professionalism at the employee and organisational levels.

He is a Chartered Accountant with the Malaysian Institute of Accountants [CA(M)], a Fellow of the Chartered Institute of Management Accountants, United Kingdom [FCMA,UK], a Chartered Global Management Accountant [CGMA] as well as an Associate member of the Asian Institute of Chartered Bankers.

- Practical usefulness and limitations of Credit Risk Ratings and Credit Scoring Models

Using the Right Analytical Approach

- Grasping the underlying financing needs
- Characteristics of the specific borrower to be evaluated
- Specific legal or economic entities to be analysed
- Time horizons to be considered

Information Gathering, Analysis and Interpretation

- Checklist of documents to be obtained
- Systematic financial analysis to determine future financial health scenarios
- Usefulness and limitations of security / collateral
- Asking the right quantitative and qualitative questions

Tools and Techniques to Integrate and Synthesise the Right Information

Credit Decision-Making in the Context of Profitable Risks, Returns and Relationships

- Leveraging on real intelligence to move quickly from "hindsight to insight to foresight"
- Sustaining a resilient and profitable loans portfolio across economic downturns

DR. P. RAVINDRAN

After having gained over 25 years industrial working experience at Lembaga Letrik Negara and subsequently, at Tenaga Nasional Berhad, Dr.Ravindran began his career in academics in 2006 at Universiti Tenaga Nasional (UNITEN) when he became the Head of the Graduate Business School, College of Graduate Studies. He has overseen their MBA, Master's in Engineering (MEM) and PhD (Business Management) programmes and over 11 years, has also taught MBA courses that include Accounting & Finance for Managers, Valuation & Investment Analysis, Engineering Economics, Cost Accounting and Principles of Management. Dr.Ravindran has also supervised postgraduate students. He is currently a Principal Fellow at UNITEN.

Dr. Ravindran has also gained invaluable "hands-on" experience in a variety of roles including designing and conducting accounting and financial programmes for engineers from the national electricity boards of Sri Lanka, Laos and Nepal, all of which had been approved and funded by the World Bank from 1994-1996.

He holds a PhD and MBA from the Manchester Business School, United Kingdom, is a Chartered Accountant with Malaysian Institute of Accountants [CA(M)], an Associate of The Chartered Institute of Management Accountants, United Kingdom [ACMA,UK] as well as a Chartered Global Management Accountant [CGMA].

DISTRESSED LOANS – IDENTIFICATION, MANAGEMENT, RESTRUCTURING & REHABILITATION

At some point in a Relationship Managers (RMs) career, they are bound to encounter Distressed Loans. It is made more challenging when the economy faces headwinds. While most RMs are very apt at origination, many still appear uncertain when dealing with Distressed Loans. The threat of an impending portfolio impairment appears to paralyse RMs today – which beckons the question: Are we ready to deal with Distressed Loans and prevent further downside risk and if impairment is imminent then how can we manage, restructure and rehabilitate such accounts? But before we can even deal with these questions, can we identify a Distressed Loan from the onset?

Hence, dealing with a Distressed Loan requires a different approach and mindset from origination. This module aims to equip RMs and personnel handling restructuring with the necessary skill sets to effectively deal with such loans – and to avoid this paralysis mindset.

LEARNING OBJECTIVES

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

- Sieve out problematic loans from the onset and to take pre-emptive measures
- Understand the dynamics of distressed assets to prescribe appropriate solutions
- Deal with distressed assets in a structured manner to prevent loan loss and if these assets are NPLs, to enable them to restructure / schedule these loans accordingly
- Nurture and lead distressed loans towards rehabilitation

TRAINING METHODOLOGY

- The programme will be workshop based comprising lectures, sharing of facilitator experiences, discussions and class exercises with group presentations based on live case studies
- The module will also see the use of Thoth Capital's proprietary user friendly guides to help participants execute the various credit areas
- Participants are encouraged to bring along their own cases for discussions

PARTICIPANT PROFILE

- Relationship Managers from Commercial & Corporate Banking - Intermediate to Senior Levels
- Recovery Personnel under taking Commercial / Corporate Restructuring
- Credit Evaluators / Approvers
- Investment Banking personnel handling corporate restructuring activities
- Credit Support personnel
- Credit Audit personnel

PROGRAMME DETAILS

DATE : 5 – 6 JULY 2018
TIME : 9:00 AM – 5:00 PM
VENUE: ASIAN BANKING SCHOOL

PROGRAMME FEE*

| AICB MEMBER | NON-MEMBER |
|-------------|------------|
| RM2,200 | RM2,700 |

*PER PAX

PROGRAMME OUTLINE

Part A : The Global Financial Crisis

- TC's big picture version of what happened & what may happen
- Familiar lessons from the 1997 Asian Crisis
- How will all these affect RM's like us? What are our responsibilities as RM's in such an environment?

Part B : Early Identification of High Risk Assets – The Writing is on the Wall

- Poorly justified borrowing causes and their consequences
- Red Flags (quantitative & qualitative aspects)
- Which borrower's will emerge as winners and who are the losers?
- Pre-emptive / stop gap asset protection measures

Part C : Problem & Cause Assessment + Viability Analysis

- Understanding the borrower, their business & their environment – why this is important in managing & rehabilitating deteriorating or distressed loans
- Problem & Cause Assessment: pinpointing the problem & getting to the cause – how bad is it?
- Evaluating the business viability going forward & borrower's strategies
- Establishing where we stand, how bad it is & how bad can it get
- Options Evaluation – what can we do in what circumstances?
- Playing Devil's Advocate – reading borrower's motivations & agendas

Part D : Managing Distressed Assets (NPLs)

- Loan restructuring / rescheduling – what is this all about?
- Principles of loan restructuring & other institutional considerations
- Examples of restructuring
- Evaluating a restructuring proposal
- Structuring a restructuring & debt settlement instruments
- Negotiation tactics in restructuring
- Spotting con jobs, flogging a dead horse and pulling the plug – avoiding restructuring in denial

ABOUT THE TRAINER

LIM TIEN CHEE

Lim Tien Chee or "TC" as he is popularly known is currently the Director and Managing Consultant of Thoth Capital Sdn Bhd, a management consultancy cum training outfit which mainly services the banking industry and has been in operation since 2004.

TC has 12 years' line and management experience across the credit value chain at RHB Bank. He headed departments within Commercial and Corporate Banking and Credit Management, and has a good appreciation of the local banking environment. The job scope during his tenure extended from origination, underwriting, restructuring and to approvals.

At the age of 30, TC was promoted to department head of a corporate banking unit. In 2004, he was promoted to Vice President when he was 33, making him one of the young high performers RHB Bank. His portfolio extended from SMEs to large listed conglomerates. In Corporate Banking, the portfolio size under his care exceeded RM2 billion and exposed him to all facets of the economy – from trading, manufacturing, agriculture, oil and gas, and public infrastructure.

In Credit Management, where independent evaluation of commercial and corporate loans is undertaken, TC was one of the youngest senior credit managers to be granted discretionary authority for loan approvals and a pioneering member of RHB Bank's Credit Management Division. TC was also instrumental in developing the credit policy for RHB Bank and was often called upon to undertake strategic and risk management initiatives including due diligence reviews for its mergers and bank wide transformations.

OMNICHANNEL DIGITAL APPROACH TO RETAIL BANKING

This intermediate programme is designed to help mid-level and senior executives understand how to build a competitive retail banking business for their banks through omnichannel banking. It takes participants through the journey of moving customers gradually towards omnichannel through improvements in back-office integration and more cohesive handling of previously fragmented channels. It also examines the opportunities and threats of new technologies, such as mobile phones and tablets, and how to exploit them effectively to achieve omnichannel digital.

LEARNING OBJECTIVES

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

- Know what is omnichannel and the need to redefine traditional channels
- Gain an insight into the 4 stages in the evolution of the user experience and what customers look for in digital banking
- Understand what customers want in omnichannel
- Give reasons why banks must have an omnichannel digital strategy
- List the advantages of omnichannel
- Understand the obstacles banks face when delivering an omnichannel experience and ways to respond to challenges
- Give inspiring examples of omnichannel user experience and learn from what the market leaders are doing and the lessons that can be learned from non-banks
- State areas for retail banks to focus on in order to truly transform their approach to omnichannel

TRAINING METHODOLOGY

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

PARTICIPANT PROFILE

Mid-level and senior executives in channels, retail banking, call centres and those who want to learn about an omnichannel digital approach to retail banking

PROGRAMME DETAILS

DATE : 18 – 19 JULY 2018
TIME : 9:00 AM – 5:00 PM
VENUE: ASIAN BANKING SCHOOL

PROGRAMME FEE*

AICB MEMBER

RM2,200

NON-MEMBER

RM2,700

*PER PAX

PROGRAMME OUTLINE

Meaning of Omnichannel Approach

Evolution of User Experience

- Single Channel
- Multi-Channel
- Cross Channel
- Omnichannel

Insight into What Customers Want in Omnichannel Banking

- Conveniences
- Excellent customer service
- Personalised experiences

Reasons Why Banks Must Have Omnichannel Digital Strategy

- Emergence of new technologies into banking brought by the new digital economy
- Customers want seamless navigation and a simple channel experience
- Customers expect a real-time banking experience

Advantages of Omnichannel

- Improvement in customers' perception and satisfaction
- Improving sales
- New income streams
- Better data collection
- Enhanced productivity

Obstacles to Omnichannel Experience

- Organisational and operational silos
- Product-centric (instead of customer--centric) cultures
- Cumbersome product development processes
- Lack of "customer listening" skills

Inspiring Examples of Omnichannel User Experience

- Starbucks
- Virgin Atlantic
- Bank of America

Key Areas to Make Omnichannel Banking a Reality

- Customer
- Channel Strategy
- Digitisation
- Culture

ABOUT THE TRAINER

SOO CHEE SEANG

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

PRACTICAL FINANCIAL EVALUATION

When undertaking credit analysis and evaluation, there are 2 core analytical components – qualitative and quantitative. The latter is the focus of this module. Much emphasis is placed in financial evaluation and we can observe that when approvers often zoom in on the numbers and raise many financial related queries as a result. Such queries result in much tension and consternation amongst Relationship Managers (RMs) and Approvers – and also contributing to an ineffective credit process. Often Approvers gripe that RMs are conducting elevator analysis and very little value add. So what really should Financial Analysis / Evaluation be?

Financial Statements and spreadsheets tell a story – if one knows how to interpret them. The numbers tell a story. Very often we get lost in the technicalities and forget the story. Using a tested and structured practical approach, this programme aims to equip RMs with the necessary skill sets to undertake thorough and practical Financial Evaluation as it should be.

LEARNING OBJECTIVES

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

- Interpret financial statements via a structured approach
- Have a big picture view of credit incorporating qualitative & quantitative analysis – thereby enabling comprehensive risk profiling and ultimately resulting in accurate credit judgements
- Identify and sieve out financial red flags
- Write financial evaluations which are well structured, objective, thoroughly analysed and concise

TRAINING METHODOLOGY

- The programme will be workshop based comprising lectures, sharing of facilitator experiences, discussions and class exercises with group presentations based on live case studies
- The module will also see the use of Thoth Capital's proprietary user friendly guides to help participants execute the various credit areas

PARTICIPANT PROFILE

- Relationship Managers from Commercial & Corporate Banking - junior to senior Levels
- Credit Evaluators / Approvers
- Investment Banking personnel handling lending activities
- Credit Support personnel
- Credit Audit personnel

PROGRAMME DETAILS

DATE : 7 – 8 NOVEMBER 2018
TIME : 9:00 AM – 5:00 PM
VENUE: ASIAN BANKING SCHOOL

PROGRAMME FEE*

| AICB MEMBER | NON-MEMBER |
|-------------|------------|
| RM2,200 | RM2,700 |

*PER PAX

PROGRAMME OUTLINE

Part A : Financial Evaluation – A preamble

- Financial Evaluation – Roles, objectives & what it should really be about
- A quick recap of financial statements

Part B : Financial Statements & Spreadsheet

Interpretation Using the 4-segment approach to execute financial evaluation:

- Profitability & growth
- Cash flow & liquidity
- Efficiency
- Capital structure

Part C : Financial Red Flags

- What are the financial red flags and how to read them

Part D : Using Thoth Capital's Financial Evaluation Matrix & Guide

- The Thoth Capital Financial Evaluation Approach (where to start?)
- The Thoth Capital Financial Evaluation Template – bringing out the issues & enabling financial writing (how to do?)
- Thoth Capital's Financial Evaluation Matrix – making sense of the numbers and ratios using the 4-segment approach (what to look out for & what to ask)
- Case Study Dissection: Executing the template and writing the financial evaluation

ABOUT THE TRAINER

LIM TIEN CHEE

Lim Tien Chee or "TC" as he is popularly known is currently the Director and Managing Consultant of Thoth Capital Sdn Bhd, a management consultancy cum training outfit which mainly services the banking industry and has been in operation since 2004.

TC has 12 years' line and management experience across the credit value chain at RHB Bank. He headed departments within Commercial and Corporate Banking and Credit Management, and has a good appreciation of the local banking environment. The job scope during his tenure extended from origination, underwriting, restructuring and to approvals.

At the age of 30, TC was promoted to department head of a corporate banking unit. In 2004, he was promoted to Vice President when he was 33, making him one of the young high performers RHB Bank. His portfolio extended from SMEs to large listed conglomerates. In Corporate Banking, the portfolio size under his care exceeded RM2 billion and exposed him to all facets of the economy – from trading, manufacturing, agriculture, oil and gas, and public infrastructure.

In Credit Management, where independent evaluation of commercial and corporate loans is undertaken, TC was one of the youngest senior credit managers to be granted discretionary authority for loan approvals and a pioneering member of RHB Bank's Credit Management Division. TC was also instrumental in developing the credit policy for RHB Bank and was often called upon to undertake strategic and risk management initiatives including due diligence reviews for its mergers and bank wide transformations.

AN INSIGHT INTO BEHAVIOURAL FINANCE — A BANKER'S PERSPECTIVE

This programme is designed to provide an understanding of how human psychology influences the anticipated outcome of the decision-making and relationship process in the banking environment

LEARNING OBJECTIVES

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

- Appreciate how human psychology affects decision-making processes
- Apply Behavioural Finance concepts in managing the customer relationship especially in the areas of CRM, Credit and Marketing
- Appreciate the Briggs-Myers Psychometric Personality Matrix as an alternative assessment tool in managing expectations
- Formulate the "ONE" question that will impress your potential customer

TRAINING METHODOLOGY

Lectures, interactive discussions, video, quizzes and sharing of experiences

PARTICIPANT PROFILE

Potential and existing branch managers, team leaders, credit and marketing

PROGRAMME DETAILS

DATE : 18 OCTOBER 2018
TIME : 9:00 AM – 5:00 PM
VENUE: ASIAN BANKING SCHOOL

PROGRAMME FEE*

| AICB MEMBER | NON-MEMBER |
|-------------|------------|
| RM1,100 | RM1,400 |

*PER PAX

PROGRAMME OUTLINE

Introduction

- What is behavioural finance?
- History of behavioural finance
- How behavioural finance defies traditional finance
- Types of behavioural concepts
- Stages of behavioural change

Prospect Theory

- What is prospect theory?
- Prospect Theory and Loss Aversion

The Game Theory

- What is Game Theory
- History of Game Theory
- Game Theory in decision-making and business

Behavioural Assessment - Personality Assessment Tools

- Dominant, Influential, Steady, Compliant (DISC), Harrison Inner View
- Briggs-Myers Psychometric Personality Test – what is your personality type?
- How do people perceive you? How do you want to be perceived?

What is the “One” Question?

- How selected behavioural concepts could be applied in the decision-making process

ABOUT THE TRAINER

LIM GUAN CHYE

Senior Consultant, Asian Banking School

Lim Guan Chye is an in-house specialist training consultant at the Asian Banking School. He has 35 years of experience in the banking industry as well as at senior management levels in commercial organizations.

Over a 25-year period, his banking experience included operations, marketing, credit processing, the legal aspects of lending and branch management. He has extensive exposure in lending to various industries and sectors including property development, manufacturing, trading and palm oil refining. After his stint in banking, he joined the commercial sector and worked for 10 years with various companies including public listed companies, property developers, legal practices as well as private firms in various areas involving finance, human resources, marketing, risk and general management.

Guan Chye holds a Bachelor's degree in Analytical Economics (Second Class Upper Honours) from the University of Malaya and is a Certified Credit Professional (CCP), as well as a certified trainer (TTT) with extensive training and speaking engagement experience. He is the author of "What Every Entrepreneur ought to know about Business and Banking" - A Practical Approach.

BRIDGING THE EXPECTATION GAP BETWEEN BANKS AND EXTERNAL AUDITORS

This intermediate programme is designed to help senior and mid-level management understand and appreciate the role of external auditors in contributing to financial stability when they deliver quality bank audits which foster market confidence in banks' financial statements

LEARNING OBJECTIVES

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

- Understand the legislation, financial reporting framework and auditing standard governing the external audits of banks in Malaysia
- Describe the purpose and objectives of external audits
- Gain an insight to the audit process
- Appreciate the different types of reports issued by external auditors, and the impact of audit observations and findings on the banks
- Build a better working relationship with their internal and external auditors which may lead to enhanced audit process and audit quality

TRAINING METHODOLOGY

Lecture, interactive group discussions, case studies and sharing of practical experiences

PARTICIPANT PROFILE

Middle to senior-level bank executives and those interested to learn about external audits of banks

PROGRAMME DETAILS

DATE : 12 – 13 NOVEMBER 2018
TIME : 9:00 AM – 5:00 PM
VENUE: ASIAN BANKING SCHOOL

PROGRAMME FEE*

| AICB MEMBER | NON-MEMBER |
|-------------|------------|
| RM2,200 | RM2,700 |

*PER PAX

PROGRAMME OUTLINE

Malaysian auditing system, legislation and guidelines

- External audits in the Malaysian environment
- Financial reporting framework, accounting and auditing standards
- External audit quality and banking supervision

Change of external audits' landscape in the digital age

- Evolving roles of external auditors
- Keeping up with the banks' digital transformation
- Embracing technology in the audit process

Independent review of the banks' internal controls systems

- Corporate governance
- Compliance with policies and procedures
- Information systems

Leveraging the work of internal auditors

- External auditors' considerations when relying on the work of Internal Audit A nutshell of the external audit process (*from a layman's perspective*)
- Organisation
- Duties and responsibilities
- Planning of audit work
- Reporting and documentation

External audit scope of work

- Controls testing approach
- Substantive testing approach
- Technology audits

Audit reports for banks

- Different types of external audit reports
- Key audit matters and their implications to banks

Reporting framework

- Reporting to those charged with governance
- Role and responsibilities of bank audit committees
- Audit oversight authorities

ABOUT THE TRAINER

LYNETTE KWEK

Senior Consultant, Asian Banking School

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

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

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

CASH BALANCE OF PAYMENTS STATISTICAL REPORTING THROUGH EXTERNAL SECTOR STATISTICS — DATA SUBMISSION SYSTEM (ESS — DSS)

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

REQUIREMENT(s): It is compulsory for all participants to bring along a copy of External Sector Statistics (ESS) System Submission of International Transactions and External Position Information (ESS Policy Document) issued on 23 June 2017.

LEARNING OBJECTIVES

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

- Be subject matter expert in the respective Financial Institution;
 - › Understand the components and importance of BOP statistics;
 - › Recognise the inter-linkages between BOP and International Investment Position (IIP);
 - › Enhance understanding on Cash BOP reporting requirements;
- Understand the complete cycle of Cash BOP reporting;
- Share the knowledge with other team members and branches; and
- Detect, avoid and prevent error in Cash BOP reporting

TRAINING METHODOLOGY

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

PARTICIPANT PROFILE

Cash BOP statistical officers and officers of FIs, including those from branches who are responsible for the preparation of Cash BOP reporting

PROGRAMME DETAILS

DATE : 12 JULY 2018
 13 SEPTEMBER 2018
 8 NOVEMBER 2018
 TIME : 9:00 AM — 5:00 PM
 VENUE: ASIAN BANKING SCHOOL

PROGRAMME FEE*

| AICB MEMBER | NON-MEMBER |
|--------------|--------------|
| RM300 | RM300 |

*PER PAX

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, research and policy formulation
- Centralised compilation function at Jabatan Perkhidmatan Statistik

Session 2: Understanding Balance of Payments (BOP)

- Concept and coverage of BOP
- Standard components and data sources for Malaysia's BOP Compilation
- Inter-linkages between BOP and IIP

Session 3: Cash Balance of Payments (Cash BOP)

- Overview of Cash BOP
- Key interpretations
- Reporting requirements

Session 4: Purpose Classification for Current Account and Capital Account

- Current account components
 - › Goods
 - › Services
 - › Primary income
 - › Secondary income / Current transfer
- Capital account components
 - › Capital transfer
 - › Acquisition / disposal of non-produced, non-financial assets
- Case study

Session 5: Purpose Classification for Financial Account

- Financial account components
 - › Direct investment
 - › Portfolio investment
 - › Financial derivatives
 - › Other investment
- Case study

Session 6: Administrative Codes & Statement E and F

- Administrative Codes
- Statement E
- Statement F

Question & Answer

ABOUT THE TRAINERS

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

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

This programme aims at educating bank officers on the functionalities of 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

By the end 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 until account closure
- Understand the importance of maintaining data quality in CCRIS
- Analyse and interpret rejection report and perform the rectification process
- Use CCRIS rejection and data quality reports as the tool for data quality assurance

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 officers of FIs, including those from branches who are responsible for the preparation of CCRIS reporting

PROGRAMME DETAILS

DATE : 14 – 15 AUGUST 2018
14 – 15 NOVEMBER 2018
TIME : 9:00 AM – 5:00 PM
VENUE: ASIAN BANKING SCHOOL

PROGRAMME FEE*

| AICB MEMBER | NON-MEMBER |
|-------------|------------|
| RM500 | RM500 |

*PER PAX

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: 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

Session 5: Understanding CCRIS Data Quality Reports

- CCRIS data quality report
- Structure of data files provided to the FIs 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 report
- Case study:
 - › Understanding the key data items to link the information between raw files
 - › Generation of data quality report

Question & Answer

ABOUT THE TRAINERS

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

DATA STORYTELLING FOR BUSINESS

Data Storytelling is predicted to be the top business skill of the next 5 years. Well told data stories are change drivers within the modern organisation. But how do we find the most important insights in our business data and communicate them in a compelling way? How do we connect the data that we have to the key underlying business issue? This programme takes participants from the fundamentals (what should we be measuring and why?) through to the elements of good visualisation design (what does a good chart look like?) through to proficiency in data storytelling.

LEARNING OBJECTIVES

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

- Produce engaging, cohesive and memorable data stories using Excel and PowerPoint
- Recognise the importance of producing statistically robust visualisations and insights

TRAINING METHODOLOGY

Lectures, group activity, discussions and presentations.

Dataset: utilizes a 50,000 row, 70 variable Customer Relationship Management (CRM) dataset as a learning tool.

Data Fields: dataset includes over 25 customer behaviour variables including information about customer spend, customer complaints, customer retention and purchase frequency. The dataset also features over 20 customer demographic variables including age, occupation and marital status.

Data Format: data is provided to participants in unstructured .dat format. Participants are guided how to import the dataset into Excel and convert the .dat file into an .xlsx file.

PARTICIPANT PROFILE

Any professional who works with data and charts. Participants are required to bring their own laptop with Excel (version 2010 upwards) and PowerPoint (version 2010 upwards) installed.

PROGRAMME DETAILS

DATE : 9 – 10 OCTOBER 2018
TIME : 9:00 AM – 5:00 PM
VENUE: ASIAN BANKING SCHOOL

PROGRAMME FEE*

| AICB MEMBER | NON-MEMBER |
|-------------|------------|
| RM5,500 | RM6,000 |

*PER PAX

PROGRAMME OUTLINE

Overview of Four Keys to Data Storytelling

- Knowing your audience
- Preparing your data
- Choosing the right visual and designing it well
- Telling the story

Preparing your data: Exploratory Data Analysis in the Business Setting

- Step 1 - Know the story behind your data
- Step 2 - Variable classification
- Step 3 - Handle missing-ness
- Step 4 - Sanity check
- Step 5 - Univariate EDA
- Step 6 - Bivariate EDA

Tables Versus Charts Versus Single Metrics - What to use and when?

- Choosing between tables, charts and single headline metrics – guidelines
- Visualization is the fastest bandwidth channel for transferring high dimensional information into the human brain
- Visualization separates data structure from data noise
- Visualization uncovers hidden patterns
- Visualization grabs attention
- Visualization uncovers cause and effect relationships
- When to not use graphs - recognizing situations where a table is most appropriate
- When to not use graphs - recognizing situations where a single headline metric is appropriate

The Visualization Arsenal

- Histogram - the most underutilized visualization in business
- Bar Chart - The king of flexibility, guidelines on vertical and horizontal variations
- Case for and against stacked Bar Charts
- Pie Chart - theory and controversy, smack down with bar charts
- Scatter Plot - theory and guidelines for large datasets
- Line Chart - theory, comparison with clustered bar charts, discussion on dual axis line charts
- Bubble, Waterfall and Area Charts - quick opinions

ABOUT THE TRAINER

ISAAC REYES

Isaac Reyes is an engaging expert with over 3,000 hours of training experience. He had previously lectured in statistical theory at the Australian National University and the University of Canberra. A student focused trainer, Isaac is also a TEDx presenter and will be a lead speaker at the Strata Data Conference, the world's leading data and analytics conference. He has delivered training solutions to forward thinking companies such as Cisco, Ericsson, Hewlett Packard and Pfizer. He took his first Bachelor's degree in Applied Finance in Macquarie University, and then his second at the same university in Actuarial Science. He then went on to get his Master's degree in Statistics at the Australian National University. His area of expertise covers statistics, data visualization and machine learning.

Recent Developments in Data Visualization Media

- Virtual Reality Data Visualization Demo
- Interactivity and animation
- Macros for more efficient and consistent designs
- Histograms in Excel 2016 - an applied walkthrough

Elements of Data Visualization Design

- Tufte's war on chart-junk
- Tufte's data-ink ratio
- Using colour to focus attention
- Dimension, perspective and 3D
- The Gestalt principles of visual perception
- Proximity
- Similarity
- Closure
- Continuity
- Connectedness
- Enclosure

The Elements of Data Storytelling

- Knowing your audience
- Designing your visuals and narrative around 'The Big Takeaway'
- Delivering insights
- Creating memorable soundbites
- Structuring your data story – what is an appropriate story flow?
- From reporting to strategy – is your data story actionable?

Examples of good data stories

- 'The Apathy Gap' – Real life replay of Isaac's TEDx talk
- '200 Countries, 200 Years, 4 Minutes' – Hans Rosling's animated take on global health
- Examples of data stories from the top management consulting firms

The Statistics Behind Good Data Storytelling

- Sample size and inference - why it's important
- Correlation and causation - applied examples

JAY MANAHAN

Jay Manahan was the winner of the 2017 Grab Data Visualisation challenge and has trained over 1,000 people in foundational and advanced data visualisation skills. He has been a technical content consultant, business strategy consultant and management consultant. A widely sought-after trainer, Jay holds an MBA and BS in Mathematics from Ateneo de Manila University. His area of expertise covers data storytelling and data visualization.

DIGITAL INNOVATION FOR BANKING

Digital Innovation for Banking is a human centred approach to innovation in the fast-paced digital world where customers' needs are constantly evolving and increasingly demanding. It integrates the needs of people, possibilities of technology and requirements for overcoming business pain-points and sculpting success.

Whether you are feeling the need for change out of urgency or excitement, curious how to create more ambassadors from customers, looking to dive deeper into digital innovation, or would like to explore your role from a different perspective, this is the programme for you - from high level content that looks at both operational and strategic change, to simple, practical tools that allows anyone to innovate anywhere.

Learn how to focus on the end user, employ empathy, leverage collective expertise and solve real problems. Map out a customer journey from end-to-end, and identify 'high points' which can be built on to create more positive experiences, and / or 'low points' to be addressed to reduce negative experiences. Put yourself in the shoes of experience and learn how to quickly ideate for rapid prototyping.

LEARNING OBJECTIVES

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

- Understand the need for Digital innovation and be able to articulate it
- Utilise empathy to understand customers better
- Use customer data to uncover pain points and underlying needs
- Rethink the way challenges are perceived and turn them into opportunities for innovation
- Develop tangible solutions using minimal resources to test and gather feedback quickly

TRAINING METHODOLOGY

This programme is highly experiential and leverages on the use of actual, practical business challenges. Participants should expect to have a combination of content, practical exercises and numerous team challenges to interact and learn from each other.

PARTICIPANT PROFILE

Ideal participants are middle management from any function, with an interest in and potential to drive change and innovation

PROGRAMME DETAILS

DATE : 7 – 8 AUGUST 2018
TIME : 9:00 AM – 5:00 PM
VENUE: ASIAN BANKING SCHOOL

PROGRAMME FEE*

| AICB MEMBER | NON-MEMBER |
|-------------|------------|
| RM6,000 | RM6,500 |

*PER PAX

PROGRAMME OUTLINE

Digital Innovation through customer centricity

- You will be introduced to Digital Innovation, market trends around innovation and the need to embrace change as a part of innovation. Explore your role as an individual and leader in making innovation happen. Identify business challenges in groups as the foundation for the 2 days and learn the tools and concepts which will frame your learning.
- To innovate, you need to understand and build capacity for empathy. We do that by understanding our customers / users and their jobs-to-be-done (JTBD) through identifying their journey, their experiences and what their gain and pain points are.

Digital Innovation through ideation and prototyping

- After understanding the process and need for empathy, the next step is to identify opportunities for innovation through customers JTBD. Use these opportunities to generate ideas for rapid prototyping.
- From ideation, build and test tangible digital prototypes with minimal resources. Use these digital prototypes to communicate ideas clearly to other teams for feedback and input, and learn how to build pitches for buy-in from anyone.
- Finally, you will walk away with practical tips and tricks on how to make digital innovation come alive for you in your work, how to inspire change, and keep yourself accountable.

ABOUT THE TRAINER

CHRISTOFFER ERICHSEN

With over 20 years of experience in the fields of innovation, learning and facilitation of change, Chris is a highly sought-after international keynote speaker. He facilitates innovation labs for large organisations and runs 4 core modules: Design Thinking, Agile Projects, Cx4 Innovation Strategy, and Work 3.0.

As senior process consultant, Chris has led and delivered large change management and innovation projects in the Europe and Southeast Asia. He has integrated his years of experience, unique frameworks and simple tools into a consulting practice that focuses on supporting individuals, networks and organisations in discovering their potential to create new value through innovation and change. Chris is a certified coach, GrowthWheel Business Advisor and Master Trainer. His client list includes: UNDP, Singapore Airlines, FedEx, Citi APAC, Malaysian Ministries, Maxis, DELL, The World Bank, AirAsia, Sime Darby and UAE's Smart Dubai Government and Emarat Takaful.

Chris advises the UN on innovation, consults with business leaders, mentors startups and invests in social enterprises. During his career, he has received a range of awards, including the CSR Leadership and Excellence Award at the World CSR Congress in 2013. He has recently been involved with supporting urban innovation in Southeast Asia and is collaborating with The Danish Design Centre on a global CitiesByDesign platform for innovation.

ENTERPRISE LEARNING FOR EXECUTIVES: TOWARDS A DATA DRIVEN ORGANIZATION

The 2-day programme provides participants with an overview of the pillars of a data driven organisation. Based on our data driven organisation model, which considers data, analytics, technology, talent, business strategy and organisational culture, participants leave the programme with the knowledge of the areas they need to consider for their organisation.

LEARNING OBJECTIVES

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

- Get an overview on Big Data and Data Science
- Learn how data available in an organisation can be used to provide strategic insights to the business and to assist in making informed decision

TRAINING METHODOLOGY

Lectures, practical case studies, quizzes and group discussions

PARTICIPANT PROFILE

Senior executives, data owners and Strategic Business Decision makers. Those with not much experience in analytics, computer science or data management may attend. Participants are encouraged to bring their own laptop.

PROGRAMME DETAILS

DATE : 31 JULY – 1 AUGUST 2018
TIME : 9:00 AM – 5:00 PM
VENUE: ASIAN BANKING SCHOOL

PROGRAMME FEE*

| AICB MEMBER | NON-MEMBER |
|-------------|------------|
| RM2,500 | RM3,000 |

*PER PAX

PROGRAMME OUTLINE

Introduction

- The day starts with an outline of the need for data and analytics in a changing consumer landscape. The move towards higher digital interactivity with the consumers, results in the generation of large volumes of high velocity data.

The Data Driven Organization (DDO) concept

- A DDO is one that does not view analytics as a project, or the analytics team as a support function. DDOs understands “why” events have happened in a certain manner in the past, “how” they affect current and future affairs and “what” are the best actions. We introduce our DDO maturity model outlining the 6 core components and implementation tips.

Roles and team structures within the data eco-system

- We will provide an overview of the roles and responsibilities within the data eco-system including skills requirement and job roles and responsibilities.
- Participants will gain an understanding various organizational structure of the data and analytics team set-up and location.

Overview of data, data management and big data

- This session covers the non-technical fundamental descriptions of what is data, what is the best practices in managing data and Big Data. We will be covering the role of technology in the data and analytics areas.

Overview of analytics model and model selection

- We will provide the participants with a high-level overview of analytics models, its uses and applications.

Enterprise wide single version of the truth

- The last session of the programme gives the participants an appreciation for the steps required to establish a truly end-to-end Data Driven Organization. This covers the business strategy and culture which forms the essence for developing the DDO roadmap for the organization.

Conclusion

- Open discussion session with our Data Scientist to raise questions or discuss key issues pertaining to their respective organizations as a group or in private.

ABOUT THE TRAINER

JOSHUA RATHA

Joshua is an experienced data analytics practitioner with vast experience in the energy and FinTech industry. He has been leading and delivering various data projects either as a data scientist or data engineer. He was actively involved in designing the technical architecture for Cloudera, Hadoop, Confluent Kafka, Kubernetes Dockers, Cassandra NoSQL and JupyterHub as a notebook server. In the past, he has also helped revise the analytics road map for his organisation and offers his expertise as a business intelligence and analytics consultant.

QUERYING AND REPORTING BY SAS ENTERPRISE GUIDE

This programme is for users who do not have SAS programming experience but need to access, manage, and summarize data from different sources, and present results in reports and graphs. It focuses on using the menu-driven tasks in the SAS Enterprise Guide; the point-and-click interface to SAS to create queries and reports. It does not address writing SAS code or statistical concepts.

LEARNING OBJECTIVES

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

- Access and manipulate local and remote data of various types
- Create queries that filter and summarize data, compute new columns and join multiple tables
- Create frequency and tabular reports
- Create interactive graphs
- Automate output results

TRAINING METHODOLOGY

Interactive lectures with a classroom style

PARTICIPANT PROFILE

Data, business, and statistical analysts who are licensed or are considering SAS Enterprise Guide or SAS Analytics Pro licensing, and would like to get started with data access, management, and analysis. Participants attending should already be familiar with Windows and software like Microsoft Office or spreadsheet programmes. Suitable for users with no programming experience or SAS knowledge.

PROGRAMME DETAILS

DATE : 27 – 28 AUGUST 2018
TIME : 9:00 AM – 5:00 PM
VENUE: SAS INSTITUTE,
MENARA CIMB,
KL SENTRAL

PROGRAMME FEE*

| AICB MEMBER | NON-MEMBER |
|-------------|------------|
| RM4,200 | RM4,700 |

*PER PAX

PROGRAMME OUTLINE

Getting Started

- Introducing SAS Enterprise Guide
- Programme scenarios

Working with Data in a Project

- Understanding the SAS data structure
- Accessing SAS and DBMS data
- Importing data files

Getting Started with Tasks

- Introduction to tasks and wizards
- Creating a frequency report
- Generating HTML, PDF, and RTF output
- Creating a listing report
- Filtering data in a task
- Creating a graph

Creating Simple Queries

- Filtering and sorting data
- Creating new columns with an expression
- Grouping and summarizing data in a query
- Joining tables

Creating Summarized Output

- Generating summary statistics
- Creating a summary report with the Summary Tables task

Using Prompts in Tasks and Queries

- Prompting in projects
- Creating and using prompts in tasks
- Creating and using prompts in queries

Customising and Organising Project Results

- Combining results
- Updating and organising projects

Learning More

- SAS resources
- Beyond this programme

Writing and Submitting SAS Programmes

- Writing and submitting SAS programmes

ABOUT THE TRAINER

FUI CHOON CHU

Fui Choon Chu has 20 years' experience in Data Mining across Banking, Insurance, Casino and Manufacturing industries. Prior to becoming an independent consultant, she worked in Database Marketing, Marketing Analytics, Decision Management, Customer Intelligence, Risk Scoring and Analytics for multinational companies such as Western Digital, AIG, Citibank (AVP – Decision Management), Genting Resorts (Head – Customer Intelligence Unit), Hong Leong Bank (Head – Scoring & Analytics) and Standard Chartered Bank (Senior Manager – Credit & Collections) in Malaysia and in America when selected as the Citigroup Global Talent Associate in 2005. She has conducted and trained professionals, especially in the financial sector, in data mining with SAS tools.

Fui, a SAS certified Predictive Modeler, Statistical Business Analyst and Base Programmer, specialises in Data Mining - Risk Scorecard, Predictive Modelling and Customer Segmentation. She holds a Bachelor's degree with Double Major in Mathematics and Statistics, and a Master's degree in Applied Statistics.

MANAGING THE EMPLOYEES “P&L” (PRODUCTIVITY & LIFECYCLE) TO ACHIEVE SUSTAINABLE BUSINESS TRANSFORMATIONS

An interactive and case base programme which intends to provide banking professionals in middle to senior management positions with a practical approach on how to lead and manage their employees while the organisation undertakes any type of business transformation including mergers, acquisitions, divestments, change in leadership and new business structure.

LEARNING OBJECTIVES

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

- Clearly understand the role they play in ensuring business transformations or changes within their banking institution are implemented effectively.
- Distinguish and manage the inter-relations between changes in the banking industry that directly affect the way the financial institutions manage and operate, and the effect these changes have on banking employees.
- Understand the challenges that financial institutions may face in enabling and securing employees' buy-in and commitment to sustainable transformation / change.
- Understand and apply a practical framework when financial institutions undertake any type of business transformation / change to ensure sustainability of the changes.

TRAINING METHODOLOGY

Participant-centered learning conducted through case study discussions, simulations and brainstorming. Outline of concepts and framework towards enhancing self-realisation and future-focused application.

PARTICIPANT PROFILE

Senior managers from all disciplines within the banking industry

PROGRAMME DETAILS

DATE : 15 – 16 AUGUST 2018
TIME : 9:00 AM – 5:00 PM
VENUE: ASIAN BANKING SCHOOL

PROGRAMME FEE*

| AICB MEMBER | NON-MEMBER |
|-------------|------------|
| RM2,500 | RM3,000 |

*PER PAX

PROGRAMME OUTLINE

What is transformation

- Introduction of concept through discussion of participants' experience in introducing and implementing organisational changes which originated because of changes in the financial sector (including policy, regulation and market forces) within their own financial institution

Successful transformations

- Identification of broad elements which will enable the implementation of sustainable transformations in financial institutions.

Change vs Transition

- Identify the difference between physical changes that take place in financial institutions and the impact these changes have on people
- The difference in the way change and transitions must be managed to ensure success and sustainability will be discussed
- Managing effective transformation - 10 elements framework
- Presentation and discussion on the 10 most critical aspects of managing organisational transformations
- The session will be undertaken by putting forward the characteristics of each component and discussing how these components have featured within the participant's financial institution in a way to make the transformation sustainable. Pitfalls will also be examined to understand why at times transformations do not succeed.

Case Study

- Participants will be segregated in groups and will be given a case study from a fictitious financial institution undergoing a business transformation. Participants in each group will be assigned specific roles within the financial institution and will be asked to discuss and agree on policies and points of view around specific circumstances impacting the financial institution. This will enable the identification of specific issues / barriers / challenges that they will need to overcome when implementing transformation efforts in their own financial institutions.
- Examples and inputs from financial and non-financial institutions will be highlighted to enable the participants to appreciate the way in which organizations within and outside their industry have dealt with similar situations.

Case Preparation

- Step 1 – defining the burning platform
- Step 2 – Securing alignment
- Step 3 – stakeholder mapping
- Step 4 – employee consultation
- Step 5 – manpower rationalisation
- Step 6 – employee engagement
- Step 7 – effective communication
- Step 8 – change agents and sponsors
- Step 9 – organisation-wide accountability for change
- Step 10 – dealing with setbacks
- Putting it all together – session ends

ABOUT THE TRAINER

CLAUDIA CADENA

Claudia has over 25 years of professional experience on strategic, operational and consultative human capital management within a wide range of industries like investment and commercial banking, oil and gas, aviation, telecommunications and conglomerates. Her areas of expertise are programme management, transformation, change and transition management, employee engagement, recognition and communication, sourcing, performance, capability development, talent mobility and succession.

INTRODUCTION TO ETHICS IN BANKING

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

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

LEARNING OBJECTIVES

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

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

TRAINING METHODOLOGY

Lectures, group discussions, case studies and self-assessment

PARTICIPANT PROFILE

Graduate trainees or new hires at the banks

PROGRAMME DETAILS

DATE : 12 JULY 2018
26 NOVEMBER 2018
TIME : 9:00 AM – 5:00 PM
VENUE: ASIAN BANKING SCHOOL

PROGRAMME FEE*

| AICB MEMBER | NON-MEMBER |
|-------------|------------|
| RM1,100 | RM1,100 |

*PER PAX

PROGRAMME OUTLINE

What is ethics and why is ethics important in banking?

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

Professionalism:

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

Ethical decision taking:

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

Self-assessment exercise:

Participants work 20 x MCQs followed by debrief

ABOUT THE TRAINER

DR PARAMSOTHY VIJAYAN

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

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

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

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

MICHELLE LOO PHOY WAN

Consultant, Asian Banking School

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

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

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

ETHICS IN BANKING FOR MANAGERS

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

LEARNING OBJECTIVES

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

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

TRAINING METHODOLOGY

Lectures, group discussions, case studies and self-assessment

PARTICIPANT PROFILE

Bank managers

PROGRAMME DETAILS

DATE : 29 OCTOBER 2018
TIME : 9:00 AM – 5:00 PM
VENUE: ASIAN BANKING SCHOOL

PROGRAMME FEE*

| AICB MEMBER | NON-MEMBER |
|-------------|------------|
| RM1,500 | RM1,800 |

*PER PAX

PROGRAMME OUTLINE

Stakeholders who contribute to the ethical climate:

- The roles that different stakeholders play: government, regulators, central bankers, boards of directors, managers, staff, specialists, trade associations and professional bodies

A case study to identify stakeholders and their claims, highlight how the claims conflict and matching responses to strategic objectives. The case will provide an opportunity to discuss why it is important to identify stakeholders and balance their claims.

Re-establishing trust and confidence:

- Lessons from the crisis: what went wrong (ethical and regulatory failures), and the consequences
- Implications of regulatory and ethical failures, and Imperatives for banks in addressing the core deficiencies
- Corporate governance principles and issues

Case studies examining deficiencies and root causes of failure / near-failure. The cases will discuss regulatory issues and how the rules did not deter inappropriate behaviours / decisions or prevent crisis.

Establishing the right climate:

- Corporate culture - the tone from the top
- Codes of practice: regulatory codes, professional codes and corporate codes
- Making codes of practice work

A case scenario which examines the desirable content of professional and corporate codes with the discussion of stakeholder claims. The case open up debate on serving the public interest.

Strategic positioning:

- Using ethical values and standards as a platform for strategic positioning
- Ethical stance
- Corporate social responsibility

A case study that discusses alternative approaches to ethical stance, how overtly long-standing ethical stance may be at odds with the objectives of major shareholders (notably hedge funds)

ABOUT THE TRAINER

DR PARAMSOTHY VIJAYAN

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

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

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

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

BUSINESS IDENTIFICATION AND ACCOUNT MANAGEMENT FOR A RELATIONSHIP MANAGER

The programme seeks to help lending bankers identify and maximize business potential. It also seeks to impart practical account management skills to create a "Streetsmart Relationship Manager (RM)".

LEARNING OBJECTIVES

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

- Apply the requisite selling and other soft skills crucial in prospecting, marketing, monitoring and management of credit relationships
- Enhance business acumen particularly in areas of business sourcing and identification (on-boarding the right type of clients both in terms of credit quality and income potential) and maximize value extraction from these relationships

TRAINING METHODOLOGY

Workshop based comprising lectures, sharing of facilitator experiences, discussions and class exercises based on live case studies

PARTICIPANT PROFILE

- Relationship Managers from Commercial and Corporate Banking
- Investment Banking personnel handling lending activities

PROGRAMME DETAILS

DATE : 3 – 4 DECEMBER 2018
TIME : 9:00 AM – 5:00 PM
VENUE: ASIAN BANKING SCHOOL

PROGRAMME FEE*

| AICB MEMBER | NON-MEMBER |
|-------------|------------|
| RM2,200 | RM2,700 |

*PER PAX

PROGRAMME OUTLINE

Importance of Business Acumen to RMs

- Role of RMs today – the total banker
- Managing portfolios like a business – entrepreneurship in relationship management
- The KPI challenge today vs. diminishing clients and increased competition

An Overview of the Relationship Management Process

- Importance of planning – No Plan = Plan to Fail!
- Prospecting avenues – Where is the business?
- Selling & marketing – Getting the business
- Account servicing – Servicing and keeping the business
- Account monitoring – Keeping an eye on the business

Business Identification

- Prospecting for the right clients – what to look for and where to look!
- Segmenting the business
- Understanding and uncovering client requirements
- Identifying business opportunities using financial statements
- Probing for business

Account Plan

- Developing a viable account plan
- Sizing up the competition and determining our market positioning
- Wallet sizing and how to extract maximum value using the account plan
- The account plan and loan / product structuring – structure for value

Practical Marketing and Account Servicing Tips

- Getting customers on board without hard selling
- Strategies for client retention
- Handling difficult customers

ABOUT THE TRAINER

LIM TIEN CHEE

Lim Tien Chee or “TC” as he is popularly known is currently the Director and Managing Consultant of Thoth Capital Sdn Bhd, a management consultancy and training outfit which mainly services the banking industry and has been in operation since 2004.

TC has 12 years’ line and management experience across the credit value chain at RHB Bank. He headed departments within Commercial and Corporate Banking and Credit Management, and has a good appreciation of the local banking environment. The job scope during his tenure extended from origination, underwriting, restructuring and to approvals.

At the age of 30, TC was promoted to department head of a corporate banking unit. In 2004, he was promoted to Vice President when he was 33, making him one of the youngest high performers at RHB Bank. His portfolio extended from SMEs to large listed conglomerates. In Corporate Banking, the portfolio size under his care exceeded RM2 billion and exposed him to all facets of the economy – from trading, manufacturing, agriculture, oil and gas, and public infrastructure.

In Credit Management, where independent evaluation of commercial and corporate loans is undertaken, TC was one of the youngest senior credit managers to be granted discretionary authority for loan approvals and a pioneering member of RHB Bank’s Credit Management Division. TC was also instrumental in developing the credit policy for RHB Bank and was often called upon to undertake strategic and risk management initiatives including due diligence reviews for its mergers and bank wide transformations.

CUSTOMER EXPERIENCE MANAGEMENT IN BANKING ENVIRONMENT

This programme addresses 2 major aspects of services in a bank setting.

- The evolving roles and services of Banking.
- The practical dos and don'ts of serving as a Banker.

The Unique Selling Points of Serve with PRIDE:

This programme is designed to create a standardized service culture which can be practiced and observed at all levels of the organization. The training comprises mainly of 2 key elements which are:

- Service Values – 'PRIDE'
- Service Cycle – 'GEESAT'

The service acronym 'PRIDE' is specially designed to introduce the 5 service principles to banking services. The proposed principles are: Professionalism, Respect, Initiative, Dedication and Enthusiasm. These basic principles of service allow individuals of all levels to initiate appropriate service behaviors at various point of service for a holistic banking service experience.

The service cycle - GEESAT is designed to provide step-by-step service template at every Banking service touch point. The workshop also allows individuals to participate in the creation of the service experience which in turn will promote ownership of the service outcome.

The training is fun filled, humorous, interactive and focused.

LEARNING OBJECTIVES

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

- Adopt the 5 principles of service values which are:
P – Professionalism
R – Respect
I – Initiative
D – Dedication
E – Enthusiasm
- Practice a practical GEESAT Service Cycle:
Greet
Enquire and Explain
Serve
Assure
Thank

TRAINING METHODOLOGY

Stories, Games, Lecture, Videos, Discussions and Assignments

PARTICIPANT PROFILE

Branch Managers, Segment Managers and Contact Centre Team Leads

PROGRAMME DETAILS

DATE : 4 – 5 OCTOBER 2018
TIME : 9:00 AM – 5:00 PM
VENUE: ASIAN BANKING SCHOOL

PROGRAMME FEE*

| AICB MEMBER | NON-MEMBER |
|-------------|------------|
| RM2,200 | RM2,700 |

*PER PAX

PROGRAMME OUTLINE

The Evolving Role of Bankers Today

- The modernisation of Banking and its impact
- What are some of the changing functions of bankers
- What are banking clients' wants and needs

Activity: Top focus points for banking experience

Building Blocks of Banking Client Relationships

- Fundamentals to a healthy Banking client relationship
- 6 service leadership styles and its consequences
- Think service, Feel service and Act service

Activity: Flowing with the Client – dance activity and role plays

Banking Service Identity

- Service cycle
- values and beliefs

Activity: Discussion and Development – Service Roadmap

PRIDE in banking

- P – Professionalism
- R – Respect
- I – Initiative
- D – Dedication
- E – Enthusiasm

Activity: Role plays and on-the-spot coaching

GEESAT Service Cycle

- Greet
- Enquire and Explain
- Serve
- Assure
- Thank

Activity: Touch point service cycle creation

Service Action Plan

- Personal commitment articulated in a unique pair coaching method with specific follow-up action plan (optional additional coaching option)

ABOUT THE TRAINER

CHRISTINE VAZ

Christine Vaz has trained / coached / presented / facilitated learning since 2001. Clocked in over 20,000 hours of leading learning sessions. She trained over 40,000 participants - corporate and public. Mainly in Malaysia, also in Singapore, Hong Kong, Vietnam and Thailand.

Christine's career path, spanning 15 years, has taken her from event organisation and the banking industry, to professional speaking engagements and corporate coaching top company executives. She has worked with local and multinational companies and carries the wisdom and know-how mined from her experiences with thousands of participants who have attended her training sessions.

Christine holds a Masters in Applied Psychology in Coaching and a Bachelors of Business Administration. She is a certified practitioner of Neuro-Linguistic Programming (NLP), a qualified Master Class Trainer and PSMB (HRDF) registered trainer. She is also an ABA-certified Trait Assessor. Christine is International Coach Federation (ICF) certified and a member of the Malaysian Association of Certified Coaches (MACC). In addition, she has a Level 3 certificate in Vocational Education and Training from the Selangor Human Resource Development Centre (SHRDC) - a program affiliated to the Box Hill College of TAFE Victoria, Australia.

BEYOND BASEL III TO BASEL IV AND THE IMPACT ON FINANCIAL INSTITUTIONS

Basel III came about in 2010 to address global banking regulation weaknesses, post the 2008 Great Financial Crisis. It had a strong emphasis on high quality assets during stressful situations with the objective of ensuring that banks had ample liquidity and capital to withstand the next potential crisis. However, this initiative brought forth many challenges to the banking systems, strategies, systems requirements and banking operations in general.

The new Basel IV, which is envisaged to commence from 2022, has the aim of ensuring that banks can manage capital shortfall in a more efficient manner. This one-day programme focuses on the key changes of Basel IV, by drawing key lessons learnt from limitations of Basel III implementation using case studies to further understand the linkage between regulation and capital as well as liquidity ratios' impact on banking businesses.

LEARNING OBJECTIVES

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

- Draw key lessons learnt from the limitations of Basel III
- Understand the key focus of Basel IV's expected changes
- Identify the key changes of Basel IV's impact on credit, market, operational and liquidity risks
- Impact on linkage between capital requirements and regulations / standards
- Appreciate the challenges of liquidity ratios on banking businesses

TRAINING METHODOLOGY

Instructor led facilitation in a workshop together with various industry case studies, video presentation and current business analysis with interactive exercises & group discussions

PARTICIPANT PROFILE

Risk managers, compliance, accountants, middle-office managers

PROGRAMME DETAILS

DATE : 3 SEPTEMBER 2018
 TIME : 9:00 AM – 5:00 PM
 VENUE: ASIAN BANKING SCHOOL

PROGRAMME FEE*

| AICB MEMBER | NON-MEMBER |
|----------------|----------------|
| RM2,600 | RM3,100 |

*PER PAX

PROGRAMME OUTLINE

Quick Overview on Basel Development

- Development of Basel Standards to Basel III
- Changes in Basel IV

Introduction to Basel III and IV and its Limitations

- Limitations in Basel III
- Objectives of Basel IV
- Key Changes between Basel III and II
- Basel III risk components and capital adequacy requirements

Case Study 1: McKinsey Article, 2017 “Basel IV: What’s Next for Banks”

Basel IV – Detailed Risk Components vs Basel III

- Fundamental Review of Trading Book (FRTB)
- Revised Credit Risk Standardised Approach (SA)
- Removal of Internal Rating based approach (IRB) for low default portfolios (LDPs)
- IRB Risk Weighted Assets (RWSs) floor
- Countercyclical buffer range
- Revised Operational Risks
- IFRS 9
- Risk Weights for sovereigns
- Impact on Treasury / ALM

Case Study 2: European Banks Underestimate the Challenges of BCBS 239 Implementation

Linkage of Capital Requirements vs Basel III & IV Requirements

- Key challenges to capital requirements of banks resulting from Basel IV changes
- Impact on bank’s strategies, ROE and operations

How Banks should React

- Suggested action plan for banks

Case Study 3: Review of PWC 2017 article on Bank’s action plan

ABOUT THE TRAINER

DR CHRISTOPHER GOH

Dr Christopher Goh has 25 years’ experience in treasury, corporate finance and wealth management – with a rare blend of derivatives trading, wealth, corporate finance, credit analysis, treasury, risk management and investment valuation. He also has extensive experience in compliance, operations / settlement, treasury trading on derivatives, exotic options, behavioural finance, structuring products using derivatives and enterprise risk management, an area that he spent 12 years in.

He is passionate about enterprise risk management with excellent technical knowledge on a broad range of financial instruments and gained practical experience through diverse economic cycles. He has been the Chief Risk Officer for 3 international banks in Asia where he established holistic enterprise risk management frameworks and has worked for 6 different banks over a period of 25 years across 6 different cultures, business practices and management styles. This had given him a deep knowledge in handling clients and managing staff from diverse cultural backgrounds.

Dr Goh has conducted many in-house corporate seminars around the world over the past 13 years training international and central bankers and provides consultancy support to many international companies in the Middle East, Asia and Africa in the formation of enterprise risk management frameworks, policy, governance, compliance, as well as hand-holding them in the implementation of operational risk management frameworks and policies.

Dr Goh is also an Adjunct Visiting Faculty member at several foreign universities including Shanghai JiaoTong University, Central University of Finance and Economics (Beijing), Harbin Institute of Technology (Harbin) and S.P. Jain (Singapore and Dubai campus) in banking certification courses and / or EMBA courses focusing on Enterprise Risks Framework as well as Enterprise Risk Management modules.

CHALLENGES TO GOVERNANCE, RISK AND COMPLIANCE (GRC) IN THE NEW DIGITAL AGE

Global businesses are increasingly relying on technology and digital information for their operations. Risks related to digitalised financial services have been escalated to the Board of Director's agenda. As such, businesses need to improve their cyber security practices and resilience to be successful in this environment.

At the same time, new capabilities in data analytics present opportunities to manage traditional risks more effectively, through greater automation, prediction and risk identification. However, challenges remain in the areas of regulatory updates, legal issues impacting on governance, risk and compliance for every single organisation.

This 1-day programme starts by looking at the trends, developments and features of the digitalised world of financial services that are impacting governance, risk and compliance. Participants will learn key technology trends and business practices, and consider how businesses can apply them to improve their management of risk, governance and compliance.

LEARNING OBJECTIVES

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

- Keep abreast of the latest digital trends and developments impacting the banking industry
- To be updated of regulatory, legislation and laws with regards to governance, risk and compliance pertaining to digitalised financial services
- Recognise risk, compliance and governance vulnerabilities arising from digitalisation
- Setup a GRC framework for effective monitoring and control

TRAINING METHODOLOGY

Instructor led facilitation using video-based learning, case study discussions, quizzes and exercises

PARTICIPANT PROFILE

Risk and compliance professionals, auditors and back-office staff who would like to be more informed on this topic

PROGRAMME DETAILS

DATE : 6 SEPTEMBER 2018
 TIME : 9:00 AM – 5:00 PM
 VENUE : ASIAN BANKING SCHOOL

PROGRAMME FEE*

| AICB MEMBER | NON-MEMBER |
|-------------|------------|
| RM2,600 | RM3,100 |

*PER PAX

PROGRAMME OUTLINE

Financial Services in the Digital Age

- Digital Age of robo-advisors, FinTech, P2P and virtual banking
- Challenges to the existing financial services industry
- Impact on governance, risk and compliance

Types of Challenges arising from Governance, Risk and Compliance in the Digital Age

- Issues on cloud architecture
- Data location, risk, governance and compliance management
- Financial crime, cyber security on data integrity and banking secrecy
- Fraud, money laundering and terrorism financing
- Algo trading and conduct challenges
- Licensing and liability issues with robo-advisors
- Relevant and recent cases will be highlighted and discussed

Challenges to Laws and Regulations in the Digital Age

- Latest update on the Financial Advisory (FA) Act and Banking Act
- Conduct and governance risk impacting FA representatives
- Latest update on anti-money laundering and combating terrorist financing
- Awareness of latest changes in Securities and Futures Act
- Challenges of digitalisation onto existing laws and regulations
- Key concerns to governance, risk and compliance

Governance, Risk and Compliance (GRC) Methods to Combat Digital Challenges

- What is governance, risk and compliance?
- Integrate risk and compliance with governance to corporate strategy
- Roles and responsibilities of BOD, CEO and Exco on Governance, Risk and Compliance
- Techniques to identify, analyse and control new technology or digital channels for financial services
- Establish a Holistic Digital Risk GRC Framework for effective management of digital opportunities

Case Studies

- Case Study: Commonwealth Bank of Australia – ML case using ATM, 2018
- Case Study: Wells Fargo Bank Fiasco, 2016
- Case Study: Sri Lanka Makes Arrests in \$60 Million Taiwanese Bank Cyber Heist, 2018
- Case Study: Can you trust Deloitte again? (CyberAttack, 2018)
- Case Study: UniCredit Says 400,000 Accounts Were Hacked, Exposing Data, 2018

ABOUT THE TRAINER

DR CHRISTOPHER GOH

Dr Christopher Goh has 25 years' experience in treasury, corporate finance and wealth management – with a rare blend of derivatives trading, wealth, corporate finance, credit analysis, treasury, risk management and investment valuation. He also has extensive experience in compliance, operations / settlement, treasury trading on derivatives, exotic options, behavioural finance, structuring products using derivatives and enterprise risk management, an area that he spent 12 years in.

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Dr Goh is also an Adjunct Visiting Faculty member at several foreign universities including Shanghai JiaoTong University, Central University of Finance and Economics (Beijing), Harbin Institute of Technology (Harbin) and S.P. Jain (Singapore and Dubai campus) in banking certification courses and / or EMBA courses focusing on Enterprise Risks Framework as well as Enterprise Risk Management modules.

DISRUPTIVE TECHNOLOGY IN FINANCIAL SERVICES

This 1-day programme has been developed for bankers to give them an overview of the technology developments (FinTech) and changes in the banking industry today. This will enable them to hold higher level conversations with clients and build better relationships. FinTech has brought innovation, speed, collaboration and disruption to the traditional, dominant pillars of banking and the financial services. Banks and other financial institutions that were previously seen as untouchable are now struggling to compete with start-ups that thrive on technological innovation, risk taking mindset, lean set-up and limited regulatory pressure. We investigate the disruption in the banking industry as payment settlements, credit intermediation and maturity transformation now face competition from the likes of PayPal, Facebook, Alibaba and Google Wallet. We discuss new on-line lenders, direct investing platforms, new FX execution systems, Blockchain, Bitcoin and many more FinTech innovations.

The programme will help prepare participants for their three most common questions; "How is FinTech going to impact what we do?", "What should we do to prepare for the disruption from FinTech companies?" and "How will FinTech innovations benefit my firm?"

A key focus area will be on Blockchain. Blockchain has been called the biggest technology development since the internet, the fourth industrial revolution. We will look at the history and principles of Blockchain as well as the feasibility of distributed ledger technology within the banking and financial services industry.

Further areas of focus will be on the disruptive technology landscape and technologies such as AI, Big Data & the Internet of Things (IoT).

LEARNING OBJECTIVES

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

- Learn about FinTech trends and ecosystem
- Gain a good understanding of the architecture and principles of Blockchain (DLT)
- Study Blockchain technology use in the financial services industry
- Understand the Disruptive Technology landscape and main trends
- Learn about the principles of Artificial Intelligence (AI), Big Data and Internet of Things (IoT)
- Gain knowledge on current regulations

TRAINING METHODOLOGY

Instructor led facilitation using video based learning, case study discussions, quiz, game and exercises.

PARTICIPANT PROFILE

Banking, financial services, and FinTech professionals

PROGRAMME DETAILS

DATE : 26 SEPTEMBER 2018
TIME : 9:00 AM – 5:00 PM
VENUE: ASIAN BANKING SCHOOL

PROGRAMME FEE*

| AICB MEMBER | NON-MEMBER |
|-------------|------------|
| RM2,600 | RM3,100 |

*PER PAX

PROGRAMME OUTLINE

FinTech Trends in 2018, FinTech Ecosystem and APIs and Clouds

Understanding Bitcoin

- Why Bitcoin was created
- What is Cryptocurrency?
- Current Bitcoin Ecosystem and Future Development
- Bitcoin Forks

Case Study – Cryptocurrency Investment and ICO

Block Structure

- Mining
- Data storage in Blockchain and introduction to Hash
- Connection between blocks

Blockchain Network Structure

- P2P network explained
- The role of a Blockchain node
- Explanation of Blockchain integrity and immutability

The role of consensus in Blockchain

- Proof of work
- Proof of state
- PBFT consensus
- Advantages and disadvantages of each algorithm

Security

- Permissioned and public networks
- Private key management
- Identity on Blockchain and best practices

Case Study – Swift's the KYC Book

Smart Contracts

- Definition of smart contract
- Existing technologies
- Limitations and future developments

Blockchain Applications and Major Platforms

- Bitcoin, Ripple and Ethereum
- Consortia
- Financial and non-financial use cases

Case Study – Project Ubin

The Landscape and Trends

- Looking into payments
- Digitalization of retail banking
- What next for wealth management?
- Trends in commercial banking
- Introduction to RegTech
- Insurance is the next big thing
- How non-financial institutions are challenging traditional players

Technologies Overview and Applications

- Artificial Intelligence (AI)
- Defining AI
- Different types of AI
- Areas of implementation in financial services
- Data Science
- Defining data sciences
- Evolution of data science in the era of endless data streams
- Overview of Big Data use cases for financial services
- Internet of Things (IoT)
- Definition of IoT
- Evolution of the technology
- Trends and practical implication for the financial services industry

Case Study – Factor Investment and Sherpa Technologies
Machine Learning

ABOUT THE TRAINER

PETER CARPENTER

Peter Carpenter (Pete) has 34 years of financial markets experience with major banks in Singapore, London, Hong Kong, and Stockholm; where he has traded FX, FX Options, Interest Rates and Derivatives, Equities and Equity Derivatives, Fixed Income and Money Market products. He has set up and managed numerous trading teams and in his last role was Regional Treasurer and Head of Capital Markets in Singapore. He is experienced in Risk and Compliance in Asia.

Through his various roles, Pete has gained deep experience in most aspects of financial products including market making, proprietary risk, sales, advisory and treasury management. He has trained many traders and held courses for staff and clients. He has experienced many extreme crisis situations, both within his institutions and market wide, where he has had to exhibit deft crisis management and deal with and manage regulators and institutions. He has spent 23 years working in Asia and is experienced in managing situations caused by cultural differences. He has managed teams in other continents remotely.

CREDIT SCORECARD DEVELOPMENT AND IMPLEMENTATION

This programme provides a high-level introduction to credit risk management; detailed end-to-end methodology training for risk scorecard development for retail and SME portfolios; discussions on scorecard implementation and risk strategy development; and scorecard and portfolio management reporting. It will focus on the development of application scorecards but issues relating to behaviour scorecard development will also be explored. Issues relevant to Basel II will be covered. These objectives are reflected in three sections:

Section 1: Introduction to Credit Risk: participants will get a high-level overview of the credit risk industry, risk management tools and strategies. Students will understand the different uses of credit risk scorecards and learn industry terminology, as well as understand the main personas involved in successful credit scoring projects.

Section 2: Risk Scorecard Development: participants will learn how grouped-variable, points-based credit risk scorecards are developed, from planning stage to delivery. While the focus will be on business issues, statistical aspects of scorecard development will also be explored.

Section 3: Implementation and Maintenance: this section will cover post-development activities including setting cut-offs, strategy development and scorecard maintenance reports.

LEARNING OBJECTIVES

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

- Recognize the different uses for credit risk scorecards
- Recognize the main personas involved in successful credit scoring projects
- Plan a successful scorecard development project
- Develop grouped-variable, points-based credit risk scorecards, from start to finish
- Perform validation, use multiple scorecards, set cut-offs
- Develop strategies using scorecards
- Create reports on scorecard validation and maintenance

TRAINING METHODOLOGY

Interactive lectures in a classroom style

PARTICIPANT PROFILE

Credit risk / scoring managers and data miners, those involved in model vetting / validation and auditing, risk strategy developers and credit risk executives. No SAS experience or programming experience is required. Participants should be familiar with logistics regression. Knowledge of SAS Enterprise Miner is helpful, but not necessary.

PROGRAMME DETAILS

DATE : 30 – 31 OCTOBER 2018

TIME : 9:00 AM – 5:00 PM

VENUE: ASIAN BANKING SCHOOL

PROGRAMME FEE*

AICB MEMBER

RM6,000

NON-MEMBER

RM6,500

*PER PAX

PROGRAMME OUTLINE

Introduction to Credit Risk

- Risk management areas
- Terminology
- Application of credit scoring in various industries

Preliminaries and Planning

- Create a business plan: identify organisational objectives, and internal vs. external development, and scorecard type
- Create project plan: identify project risks and identify project team

Data Review and Project Parameters

- Data availability and quality review
- Data gathering for definition of project parameters
- Definition of project parameters: performance window and sample window, performance categories definition and exclusions
- Segmentation

Development Database Creation

- Development sample specifications
- Development data collection and construction
- Adjusting for prior probabilities / factoring

Model Development

- Missing values and outliers
- Initial characteristic analysis (binning): statistical measures and logical trends
- Building a preliminary scorecard using logistic regression
- Reject inference
- Final scorecard production: scaling, misclassification and scorecard strength measures
- Validation

Scorecard Management Reports

- Gains tables
- Characteristic reports

Pre-Implementation

- Pre-implementation validation: scoring accuracy and front-end validation

Strategy Development

- Strategy development considerations
- Scoring strategies
- Setting cut-offs
- Strategy actions
- Policy rules
- Overrides

Post-Implementation

- Review / post-mortem
- Reporting: system stability, characteristic, override, final score, delinquency, and vintage

ABOUT THE TRAINER

NAEEM SIDDIQI

Naeem Siddiqi, Director, Credit Scoring and Decisioning in the Risk and Quantitative Solutions Division at SAS, and author of Intelligent Credit Scoring: Building and Implementing Credit Risk Scorecards

ACHIEVING PEAK PERFORMANCE FOR FINANCIAL PROFESSIONALS

This programme is designed to help individuals improve their own performance in numerous areas of their daily work and social lives. It helps them understand their strengths and weaknesses and teaches them to embrace a series of core objectives to improve personal welfare, performance, inter-personal relationships and team development.

Participants will learn how to better understand themselves and their peers to create stronger team spirit, a more positive attitude and a more inspiring culture within the work place. The aspect of communication skills is also used to focus on external business development, sales skills and effective networking. Mindfulness will be discussed in detail, together with presentation skills and how to improve public speaking performance and confidence. Sports psychology and behavioural science will also be used to highlight key concepts and how they link back to the work place and everyday life.

LEARNING OBJECTIVES

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

- Identify strengths and weaknesses, and how to consistently improve lifestyle and performance
- Understand key concepts to improve inter-personal relationships and performance within a team environment
- Improve communication and effective networking skills
- Improve team building and business development skills
- Improve public speaking with confidence
- Develop mindfulness and find relaxation within a highly stressful lifestyle

TRAINING METHODOLOGY

Instructor led facilitation in a workshop together with video analysis, case studies and interactive exercises

PARTICIPANT PROFILE

All areas of the business structure with a focus on self-development, inter-personal skills, team building, expectations, responsibility and culture

PROGRAMME DETAILS

DATE : 15 OCTOBER 2018
 TIME : 9:00 AM – 5:00 PM
 VENUE: ASIAN BANKING SCHOOL

PROGRAMME FEE*

| AICB MEMBER | NON-MEMBER |
|-------------|------------|
| RM2,600 | RM3,100 |

*PER PAX

PROGRAMME OUTLINE

Introduction

- Where are we? And what are our goals?
- Our environment – workplace, social and home

Personality Traits

- The different personality types

Improving Personal Performance

- Optimising our strengths
- Channelling our focus
- Controlling our emotions
- Independence
- Interdependence
- Continuous improvement – “KAIZAN” - learning new skills
- Lifestyle choices
- Positive attitude

Case study: Bringing the traits of global superstars to the workplace.

Video example: Performance metrics

Mindfulness

- Finding peace in a stressful and frantic world
- Reducing stressors - simple techniques and time wasters.
- Relaxation – breathing techniques
- Meditation – the medical opinion, the actual statistical evidence and the technique

Inter-Personal Skills and People Management – LEADERSHIP

- “There are leaders, and there are those that lead”
- Identifying personalities
- Behavioural science
- Effective communication
- Inspiring others – Martin Luther King and 250,000 spectators
- Creating a team culture

Video example: Gordon Ramsey vs Gordon Ramsey

Overcoming our Biases

- How our mind and body works
- Our emotional biases
- Over-coming our biases

Ethics and Reputation

- Lead by example
- Long term relationship building versus short term gains
- Reputational risk

What are the Characteristics of Winning Teams?

- The Manchester United and All Blacks models
- Replicating in the business environment (Berkshire Hathaway / Brevan Howard)
- Successful business teams (Berkshire Hathaway / Brevan Howard)

Case Study: Sports psychology, can we replicate it in the workplace?

Video example: How great leaders inspire action

Implementing Sporting Analogies and Team Spirit in the Work Place

- Performance metrics
- “Sweep the floors”
- Integrity
- Delegation
- Hawthorne effect
- Collaborative culture
- Bonding a diversified team
- The 4 stages of organizational change

Sales Techniques

- The first meeting
- The follow-up calls
- Close the deal

Public speaking

- Preparation, days before
- Preparation, minutes before
- Dress code
- Movement
- Confidence tricks and Plan B

Programme wrap up

- What we learnt
- What we need to do tomorrow

ABOUT THE TRAINER

PETER CARPENTER

Peter Carpenter (Pete) has 34 years of financial markets experience with major banks in Singapore, London, Hong Kong, and Stockholm; where he has traded FX, FX Options, Interest Rates and Derivatives, Equities and Equity Derivatives, Fixed Income and Money Market products. He has set up and managed numerous trading teams and his last role was as Regional Treasurer and Head of Capital Markets in Singapore. He is experienced in Risk and Compliance in Asia.

Through his various roles, Pete has gained deep experience in most aspects of financial products including market making, proprietary risk, sales, advisory and treasury management. He has trained many traders and held courses for staff and clients. He has experienced many extreme crisis situations, both within his institutions and market wide, where he has had to exhibit deft crisis management and deal with and manage regulators and institutions. He has spent 23 years working in Asia and is experienced in managing situations caused by cultural differences. He has managed teams in other continents remotely.

JAMES BRODIE

James Brodie is a Senior Learning Consultant with Intuition, specializing in global financial markets, technical analysis, behavioural finance and performance enhancement. He has over 20 years of front office experience with major investment banks in London, New York, Tokyo and Singapore where he traded Interest Rate Derivatives, Foreign Exchange and Currency Options. He specializes in Technical Analysis and Behavioural Finance, is a Chartered Market Technician (C.M.T.) and a Board member of the Market Technicians Association. He has appeared on Bloomberg television numerous times conducting live interviews on current market themes and trends.

He then became the Chief Investment Officer for the Sherpa Funds, a Singapore based hedge fund where he programmed algorithmic trading systems based on rules developed from his trading and technical analysis background. In his various roles, James has acquired a great deal of experience training and coaching both front-office and support staff in the technical and business issues of modern banking.

James also rowed for Great Britain and won medals at three consecutive World U23 rowing championships. He is a three-time national rowing champion of Great Britain, and now competes regularly in Ironman triathlons around the world. James graduated from London University with an Honours Degree 2:1 in Economics and History.

ASSERTIVENESS AND COURAGEOUS CONVERSATIONS

All executives need to communicate to a wide variety of people from their bosses, fellow peers and even external parties such as customers and vendors. They must have the skill to be both empathetic and caring yet assertive at times. This is especially true when issues need to be raised to ensure organisation values and rules are followed and any disruptive behaviour is stopped. However, not all are able to initiate or manage themselves professionally in such a situation. This is particularly true when the situation becomes hostile and when strong feelings are involved. Some managers prefer to avoid or ignore it all together. This 2-day programme introduces participants to the key elements and practical techniques associated with having effective courageous communication.

LEARNING OBJECTIVES

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

- Learn that communication never stops
- Articulate our thoughts and opinions to others confidently
- Understand our personality and use it to enhance relationships
- Be assertive with others on what needs to be done
- Practice giving feedback to our staff in a supportive manner
- Communicate with flair, facts and empathy
- Demonstrate professionalism when interacting with staff and peers
- Practice framing the courageous conversation to ensure influence, impact and effectiveness of conversation
- Improve self-confidence in speaking up for courageous situations by using various techniques

TRAINING METHODOLOGY

The training methodology will be based on the ATCEN PEAK methodology. This will include high impact short lectures, case studies and discussions, lively activities, multimedia learning enhancement – audio and video, insightful presentations to the team and instant feedback from the facilitator.

PARTICIPANT PROFILE

Senior executive level and above

PROGRAMME DETAILS

DATE : 17 – 18 OCTOBER 2018
TIME : 9:00 AM – 5:00 PM
VENUE: ASIAN BANKING SCHOOL

PROGRAMME FEE*

AICB MEMBER

RM2,200

NON-MEMBER

RM2,700

*PER PAX

PROGRAMME OUTLINE

Communicate Non-Stop

- The Communication Model –we communicate always
- The reality and facts vs perception and fear
- Activity: a visual assessment

Practice Open Communication: the Power of Human Connection

- Personality profiling to enhance communication and relationships with others
- Human connection – high tech vs. high touch
- Four key strategies to connect everyone
- Exercise: DiSC profiling

Be More Assertive

- Four steps to assertive behaviour
- Saying 'no' to unreasonable / unrealistic demands
- Telling others what you want - asking for things
- Providing feedback to others using BIS
- Expressing opinions effectively - getting people to listen
- Conflict Management
- Exercise: role play on assertiveness and conflict

Framing a Courageous Conversation

- Types of courageous conversations
- What is your story- emotions vs facts?
- Anchor your conversation content with GPS (Gap, Pattern and Solutions)
- The stages in a Conversation
- Activity: framing the stories

Directions for A Courageous Conversation

- 3H to move forward
- Using SOOAR and SCARE techniques for speaking to management
- DESSC for serious staff communication
- Activity: role play on various courageous conversations

ABOUT THE TRAINER

JEREMY LEE

Jeremy Lee has more than 20 years of strategic and operational management experience, and has worked and been involved in numerous industries. Serving as a Trainer and Consultant for many companies, he has conducted and facilitated thousands of individuals in the areas of performance management, leadership skills, sales, negotiation skills and communication skills. He has facilitated workshops in Malaysia, Indonesia, Singapore and China, and is able to handle people from different backgrounds and levels.

He has held a variety of leadership and project management roles in various organisations. He was Senior Consultant with the largest business process outsourcing organisation in Asia, Head of Knowledge and Learning Management of a listed company, Special Project Manager for a resort group, Operation Head in a UK resort, Project Team Leader in a technology start-up firm, and an Internal and External Auditor. He has also personally lead and consulted with banks, telecommunication companies and FMCG companies to enhance their customer experience.

Jeremy Lee is a Certified Personal Profiler and Human Job Analyst with Thomas International, a Chartered Management Accountant (ACMA) and Chartered Accountant (Malaysia), and holds a MSc. in Engineering Business Management from Warwick University. He is also a Professional Speaker with the Malaysian Association of Professional Speakers (MAPS) and is currently pursuing his PhD with University Malaya.

DISCOVERING PERSONALITY TO STRENGTHEN WORKING RELATIONSHIPS

As individuals we often talk, think and act in different ways that can create tension, frustration and misunderstandings within group dynamics. The resulting conflict occurs in all areas of social interaction and can have profound impacts on business operations. Even if differences cannot be totally resolved they do require management and oversight to minimize their negative influences. This programme uncovers the personalities and behavioural types as defined by DISC (Dominant, Influential, Steady, Compliant) and equips the budding manager with the skills to negate their impact.

LEARNING OBJECTIVES

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

- Recognise the different personalities and behavioural types of DISC
- Discover principles of behavioural interaction
- Identify specific characteristics of DISC behavioural styles
- Interpret blends of behavioural styles
- Apply the personality system in daily personal and working life

TRAINING METHODOLOGY

Interactive lectures with case studies and group discussions

PARTICIPANT PROFILE

Executives, Managers and above from banking institutions

PROGRAMME DETAILS

DATE : 9 – 10 JULY 2018
24 – 25 OCTOBER 2018
TIME : 9:00 AM – 5:00 PM
VENUE: ASIAN BANKING SCHOOL

PROGRAMME FEE*

AICB MEMBER

RM2,200

NON-MEMBER

RM2,700

*PER PAX

PROGRAMME OUTLINE

- Importance of understanding behavioural styles
- Principles of behavioural interactions
- Using self-assessment profile to identify behavioural style
- Specific characteristics of DISC behavioural styles
- Distinguishing a person's mask and core self
- Special graph patterns
- Interpreting patterns and behavioural blends
- Interaction preferences of different styles
- 4 tools in applying the personality system
- Action Plan – building an effective relationship

ABOUT THE TRAINER

SHAHROL ADZUAN AHMAD

Consultant, Asian Banking School

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

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

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

CASH MANAGEMENT — REVISITING CONCEPTS AND ADDRESSING NEW THEMES

Enhancing cash management skills in a dynamic environment

LEARNING OBJECTIVES

By the end of the programme, participants will have:

- Revisited existing concepts on cash management and developed new ideas / thinking around how they could further enhance client relationships
- Enhanced knowledge of Cross Border payments and Liquidity Management solutions
- Become aware of new developments and market ideas, and work with clients as appropriate in bringing such themes to them

TRAINING METHODOLOGY

Classroom setting with active participation by audience

PARTICIPANT PROFILE

Cash Management and Transaction Banking Sales Managers, and Relationship Managers

PROGRAMME DETAILS

DATE : 29 – 30 AUGUST 2018
TIME : 9:00 AM – 5:00 PM
VENUE: ASIAN BANKING SCHOOL

PROGRAMME FEE*

AICB MEMBER

RM2,200

NON-MEMBER

RM2,700

*PER PAX

PROGRAMME OUTLINE

The program will be divided into three parts

- The first part will review cash management practices, including themes like; liquidity concentration accounts, account payables and receivables, value propositions and derived value. Cash and trade inter linkages will be explored. Emphasis will be on building a sustainable, flow business which will anchor clients to the bank and form the base layer of the revenue pyramid. Risk Adjusted Returns (RORWA) will be briefly touched upon. Participants will be encouraged to ask questions and introspect on client relationships that they are currently associated with to derive more value for both parties.
- The second part will focus on innovation-led themes covering FinTech, blockchain in particular, and new non-bank entrants (e.g. Alipay) as well as how they are making significant inroads into the industry. This session will touch upon SWIFT-led innovation on Cross Border payments including themes like GPI - Global Payments Initiative as well as Ripple and others. One theme that is very important and will be touched upon is Compliance.
- The third part of the session will be case studies – teams will be formed and a client simulation will be handed out for the teams to work on, exploring concepts learned and ending with a brief presentation.

ABOUT THE TRAINER

T.S. SHANKAR

T.S. Shankar has over 25 years of banking experience with Bank of America (BAML) and Standard Chartered (SCB); leading sales and product teams in diverse geographical areas across Asia, Middle East, Europe and the US. Currently based in Singapore, Shankar started his banking career in Mumbai in 1991 and moved to Singapore in 2005. He was part of the formative Global Transaction Services team at BAML. Shankar moved from a Regional Sales role to a Global Product role covering Clearing and Liquidity in 2014. He has participated in various industry forums including being an advisor for Asian Banker, spoken at SWIFT forums, co-chaired the Asian Council of BAFT and was co-chair of AmCham Financial Service, Singapore.

Shankar is a keen watcher of trends in the Payments and Trade industry, and believes that there will always be opportunities for those who seek them.

AGNES CHEW

Director of Training / Senior Consultant, Asian Banking School

Agnes Chew has over 30 years of banking experience working with global financial institutions in various capacities as Credit Manager, Relationship Manager, Private Banker, Global Transaction Banking Sales and Corporate Banking officer. She began as an Assistant Representative with the largest bank in Japan, given her ability to speak Japanese, in 1984 responsible for government loan syndication origination. This was followed by a long stint of 17 years with Bank of America where she obtained solid training and exposure in risk management and relationship management. She progressed to be the segment head for some of the world's largest international banks namely Deutsche Bank, ABN Amro Bank and Standard Chartered Bank in private banking and financial institutions portfolios promoting transaction banking products and services with primary responsibility to drive revenues and business targets. Her career span enabled her to expand her banking coverage with financial institutions in the regional markets especially in Indonesia and Brunei. She holds a Bachelor's Degree in Social Science (Honours) majoring in Management.

She also holds a Master's Degree in Business Administration (Distinction) with double majors in Marketing and International Business from the University of Malaya.

STRUCTURING AND MARKETING APPROPRIATE TRADE FINANCE SOLUTIONS

Lending institutions and banking corporations provide a variety of services to exporters, importers and trading corporations for carrying out trade efficiently and these services are collectively referred to as trade finance services. Trade Finance has been strongly complemented by recent technological advancements. Letters of credit, bank assurances, trade credit insurance, factoring and forfeiting are some of the structured trade finance products commonly used by trading companies and changed by these advances. The progress in information and communication domains have helped banking corporations to track physical risks and events in the supply chain between exporter and importer.

This 3-day programme will enhance the skills and knowledge of participants in various trade financing facilities, working capital financing, risks and opportunities involved.

LEARNING OBJECTIVES

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

- Explain the various trade financing facilities offered by banks in detail
- Match the facilities with the needs of their customers, appreciate the risks involved and identify opportunities
- Quantify borrower's needs

TRAINING METHODOLOGY

Lectures, group discussions & mini cases

PARTICIPANT PROFILE

Relationship Managers in business banking, credit, trade finance and corporate banking

PROGRAMME DETAILS

DATE : 2 – 4 JULY 2018
TIME : 9:00 AM – 5:00 PM
VENUE: ASIAN BANKING SCHOOL

PROGRAMME FEE*

| AICB MEMBER | NON-MEMBER |
|-------------|------------|
| RM3,500 | RM4,000 |

*PER PAX

PROGRAMME OUTLINE

Relating the working capital or operating cycle to trade finance needs

- Effects of InvDOH, ARDOH & APDOH on working capital / trade finance needs
- Concept for financing gap in relation to working capital / trade finance needs

Overview of trade finance & facilities products & services

- Import / purchase facilities
- Export / sales facilities

Identifying the trade facilitating vs trade financing needs of a customer

- Trade facilitating needs – non-cash
- Trade financing needs – cash
- Matching of trade finance facilities and products with the customer needs

Pre-requisite information to obtain from customers

- Import / export markets
- Terms of trade with suppliers & customers
- Production process

Computation of financing & facilitating needs

- Financing needs relates to net working capital computation
- Facilitating needs requires specific knowledge of customer's business

Structuring appropriate trade finance facilities

- Understanding & determining business' cash needs
 - › Import vs export lines
 - › Overdraft requirement for financing value added
- Understanding & determining business' non-cash needs
 - › Letters of credit
 - › Shipping guarantee
 - › Banker guarantee
 - › Foreign exchange line

Determining appropriate tenor of financing

- Trading concerns
- Manufacturing concerns

Objectives of risk structuring

- Maximise risk returns
- Maintaining control
- Avoiding double financing

Generating trade finance prospective customers

- Internal sources
- External sources

Marketing strategy for trade finance

- Overall target share of trade business vs target segment of trade business
- Concept of target utilisation rate in structuring
- Concept of target share of business in structuring

ABOUT THE TRAINER

DR JOHNNY TAN

Dr Johnny Tan is a regular and highly rated trainer / lecturer for the Singapore Institute of Banking and Finance, Asian Institute of Chartered Bankers and Singapore Institute of Management. He is also a Registered Consultant with the Association of Small Medium Enterprises and has been a Senior Consultant / Trainer at the Citibank Asia Pacific Banking Institute. His academic involvement includes being previously appointed by RMIT as a Regional Course Coordinator for their MBA programme.

Prior to setting up his own company, Johnny was in the banking and finance industry for more than a decade involved primarily in corporate lending activities. His last position was as Vice President, Corporate Banking in a major international bank. Johnny is the Managing Director of Impact Consultancy & Training Pte Ltd and Impact Management Consultancy (KL) Centre Sdn Bhd. He regularly conducts seminars and courses in Malaysia, Indonesia, Thailand, Brunei and Singapore.

Johnny has a Bachelor's in Math (Honours) with Chartered Accountancy Option and Information System, Master's in Applied Finance and Doctorate in Business Administration. Johnny has been listed in the Marquis Worlds' Who is Who since 1996 and World Financial Industry Who is Who since 1998. His professional qualifications and memberships include Certified Management Consultant, Certified Financial Planner, Certified Risk Professional, Certified Management Accountant, Fellow Member of International Professional Managers Association, Fellow Member of Financial Services Institute of Australasia, Full Member of the Singapore Institute of Directors and Ordinary Member of the Singapore Institute of Management.



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Understand trends, plot future scenarios and identify options.
Prepare for the future through innovation.
Lead into the future.*

The building blocks for learning to prepare for the future.

CAMBRIDGE SUMMER SCHOOL PROGRAMME

30 JULY – 3 AUGUST 2018

The Cambridge Summer School is an annual flagship programme of the Asian Banking School, in partnership with the world renowned University of Cambridge Judge Business School. This year's programme carries the theme ***Preparing for Disruptive Environments in Banking Through Creativity and Innovation*** and has been designed for senior management in banking and finance with the objective of preparing them to make their organisations more innovative to deal with the forces of disruption. It will be held at one of the larger and older Colleges of the University of Cambridge with on-campus accommodation for a fully immersive Cambridge experience. Participants will have membership of the Cambridge Judge Business School Executive Education alumni network following successful completion of the programme and be part of a group of high calibre executives from around the world.

Seats are limited. Book now to avoid disappointment.

Visit: www.asianbankingschool.com Email: training@asianbankingschool.com Call: +603-2742 7822

GLOBAL BANKING LEADERS PROGRAMME

26 NOVEMBER – 7 DECEMBER 2018

Join us on a transcontinental journey through this ground breaking programme for leaders of the banking sector that will be held in Kuala Lumpur in the first week and London in the second week; and gain first hand knowledge and share perspectives on key issues in the industry today through a fully immersive learning experience.

After a successful run in 2016 and 2017, this is the third year of the Global Banking Leaders Programme. A flagship programme of the Asian Banking School, it is in partnership with the Cass Business School; City, University of London, which is ranked in the top one percent of business schools worldwide and renowned for their world class faculty and research. Following successful completion of the Programme, participants will become alumni of the Cass Business School and be part of an illustrious international network of executives.

To find out more about this programme, please:

Visit: www.asianbankingschool.com Email: training@asianbankingschool.com Call: +603-2742 7822

ABOUT US

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

As the industry's preferred partner in learning and development, ABS offers 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 its clients.

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

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

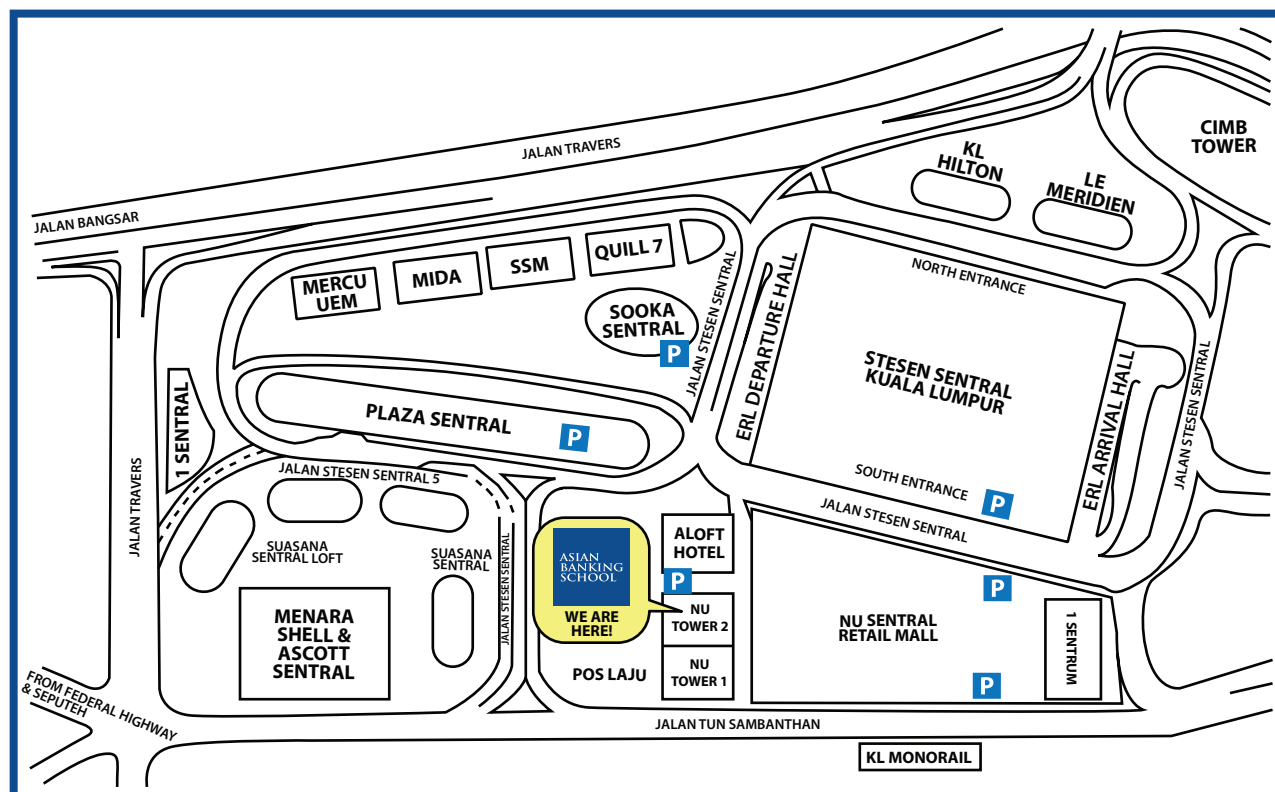
ABS also plays a significant role in enriching the talent pipeline for the financial services sector through the industry recognised Financial Sector Talent Enrichment Programme (FSTEP) and Graduate Training programmes. It is also responsible for designing, developing and delivering the industry-wide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

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



GETTING TO ABS

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



TRAVELLING TO ABS:

Option 1: Travel by car

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


Option 2: Public transportation (KL Sentral Station)

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

CONTACT DETAILS:

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Kuala Lumpur, Malaysia

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