



*Training Course:
Corporate and Commercial Lending Masterclass*

*7 - 11 April 2025
Kuala Lumpur (Malaysia)
Royale Chulan Kuala Lumpur*

Training Course: Corporate and Commercial Lending Masterclass

Training Course code: SC235806 From: 7 - 11 April 2025 Venue: Kuala Lumpur (Malaysia) - Royale Chulan Kuala Lumpur
Training Course Fees: 6000 € Euro

Introduction:

The Corporate and Commercial Lending Masterclass is a specialized training program designed by Global Horizon Training Center to equip financial professionals with the knowledge and expertise needed to master corporate and commercial lending practices. This comprehensive course provides participants with deep insights into credit assessment, risk management, loan structuring, and relationship management within corporate lending environments. By blending theoretical foundations with real-world applications, this masterclass ensures that professionals are well-prepared to navigate complex lending scenarios and make informed financial decisions.

Objectives:

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

- Understand the fundamentals of corporate and commercial lending, including credit analysis and risk assessment.
- Evaluate financial statements and key performance indicators to assess creditworthiness.
- Develop effective loan structuring strategies and pricing mechanisms.
- Identify and mitigate risks associated with corporate lending.
- Gain insights into relationship management and negotiation techniques with corporate clients.
- Comprehend regulatory frameworks and compliance requirements in commercial lending.
- Apply best practices in managing loan portfolios and minimizing defaults.

Organizational Impact:

Upon completing this masterclass, organizations will benefit from:

- Enhanced decision-making in corporate and commercial lending.
- Strengthened credit risk management frameworks.
- Improved loan portfolio performance and reduced default rates.
- Increased efficiency in financial statement analysis and credit structuring.
- Compliance with international lending standards and best practices.

- Development of highly skilled lending professionals who can drive business growth.

Target Audience:

This masterclass is ideal for:

- Corporate and commercial bankers.
- Credit risk analysts and loan officers.
- Relationship managers in financial institutions.
- Finance professionals and investment analysts.
- Treasury and risk management personnel.
- Professionals involved in SME and large corporate lending.

Outlines:

Day 1: Fundamentals of Corporate and Commercial Lending

- Overview of corporate lending vs. retail lending
- Understanding the role of commercial banks in lending
- Credit lifecycle and loan origination process
- Key principles of corporate credit assessment
- Legal and regulatory framework in corporate lending

Day 2: Financial Statement Analysis for Lending Decisions

- Key financial statements and their significance
- Analyzing profitability, liquidity, and solvency ratios
- Cash flow analysis and its importance in lending decisions
- Identifying financial risks and early warning signs
- Practical case studies on financial statement evaluation

Day 3: Credit Risk Assessment and Loan Structuring

- Identifying key risks in corporate lending

- Methods for credit risk assessment and scoring models
- Structuring loans to mitigate risk and optimize returns
- Loan pricing strategies and profitability analysis
- Syndicated lending and structured finance products

Day 4: Relationship Management and Negotiation in Corporate Lending

- Effective communication with corporate clients
- Building long-term client relationships and managing expectations
- Techniques for negotiation in loan agreements
- Managing challenging clients and handling distressed loans
- Case study: Successful corporate lending negotiations

Day 5: Regulatory Compliance and Best Practices in Loan Portfolio Management

- Compliance with Basel norms and international regulations
- Understanding anti-money laundering AML and KYC requirements
- Portfolio diversification and risk mitigation techniques
- Managing non-performing loans NPLs and restructuring strategies
- Capstone exercise: Developing a risk-optimized corporate loan portfolio

Registration form on the Training Course: Corporate and Commercial Lending Masterclass

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Complete & Mail or fax to Global Horizon Training Center (GHTC) at the address given below

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Payment Method

- Please find enclosed a cheque made payable to Global Horizon
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