



## **BASIC CREDIT TRAINING**

<b>Type of Programme</b>	:	Classroom
<b>Purpose of Training</b>	:	<p>This 2-day course will give you an over-view of the whole credit process - from onboarding a borrowing customer to loan documentation and implementation, from account monitoring to full settlement of the loan. You will learn how to avoid marginal borrowers, structure the loan, maintain proper credit file, and be alerted to potential non-performing loans.</p> <p>You will learn how to present a good credit paper. You will get an insight into the thought process of credit approvers.</p> <p>Through case studies, you will have the opportunity to apply what you have learnt.</p>
<b>Who should Attend</b>	:	Credit analysts and relationship managers with less than 3 years' experience.
<b>Programme Website</b>	:	<a href="http://www.xiecapital.com">www.xiecapital.com</a>

### **Programme Structure and Content Outline:**

#### The credit process

- Origination
- Structuring and credit write-up
- Credit assessment and approval
- Offer, negotiation and acceptance
- Securing documentation
- Drawdown
- Credit file maintenance
- Account monitoring and credit review
- Stress test
- Non-performing loans (early warning signals, avoidable loss)
- Loan retirement

#### Principles of good lending and how they influence our credit decisions

- Character
- Capacity
- Capital
- Collateral
- Conditions



#### Financial analysis

- Major financial statements
- Types of ratio and their implications
- Cash conversion cycle
- Working capital requirement
- Behavior scorecard

#### Loan structuring

- Loan purpose
- Facility types
- Pricing and fees
- Terms and conditions
- Covenants

#### A good credit paper

- Guiding principles
- Coverage
- Journalistic writing style
- Elevator pitch

#### CASE STUDIES

- Participants, working in groups, will attempt several case studies.

<b>Location of Training</b>	:	Singapore
<b>Duration</b>	:	16 hours (2 consecutive days)
<b>Class Size</b>	:	Minimum 10 persons Maximum 20 persons
<b>Next Run</b>	:	Subject to availability of principal trainer (William Chia)
<b>Programme Fee</b>	:	S\$1,200 per participant  S\$1,000 per participant (for group enrollment of 4 or more)

#### Contact Details

Name of Contact Person	:	William Chia
Designation	:	Managing Director / Principal Trainer
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