



Certificate in Bank Lending

16 Mar - 5 Jun 2015

Program Objectives

On completion of this subject, participants should be able to:

- Evaluate critically the major differences of lending to personal customers and to business borrowers by utilizing professional knowledge in cross disciplines
- Conduct in-depth credit analysis by discretionally utilizing financial information and undertaking non-financial research and analysis for customer evaluation
- Develop credible business propositions by offering appropriate credit facilities after synthesizing different research regarding customers' business needs
- Compare and contrast different methods and techniques of credit monitoring and to direct supervisory role over problem loan management

Program Outlines

- Advances to Personal Customers
 - House Mortgages
 - Bridging Loans
 - Investment Loan and Advances Relating to Consumer Expenses
 - Personal Loans
- Interpretation and Analysis of Financial Statements
 - Interpretation and Critical Analysis for Lending
 - Purposes of Accounting Statement
 - Interpretation of Budgets and Cash Flow Forecast and Critically testing their underlying assumptions
 - Ratio Analysis
- Credit Assessment
 - A reasoned assessment of a lending proposition
 - Credit Scoring Concepts/ Models/ Systems
 - Commercial Credit Data
- Terms for a Loan Facility
- Understanding Business Needs
- Credit Administration and Dealing with Problem Loans

Assessment

- A course-end assessment will be given upon completion of the program.

Target Audience

- Bank executives who wish to enhance their job competency in lending principles and credit analysis
- Banking or financial services practitioners who wish to consolidate their knowledge in bank lending

Certification

Either one of the following certificate will be awarded:

- A **Certificate of Achievement** will be awarded if participants have:
 - achieved 70% or above attendance of the whole program; and
 - passed the course-end assessment
- A **Certificate of Attendance** will be awarded if participants have achieved 70% or above attendance of the whole program only

Minimum Entry Requirement

- F.5 or above (Proofing Documents may be needed)

Program Details

Language	:	Cantonese (supplemented with English materials)
Program Dates	:	16, 23, 30 Mar; 10, 20 Apr; 8, 11, 18, 29 May & 5 Jun 2015 (Mon & Fri)
Time	:	19:00 - 22:00
Assessment	:	24 Jun 2015 (Wed), 19:00 - 21:30
Date & Time	:	
Duration	:	30 Hours (10 Sessions)
Venue	:	3/F Guangdong Investment Tower, 148 Connaught Road Central, Sheung Wan (Sheung Wan MTR Station Exit C)
Fees	:	HK\$4,200 (HKIB Members) HK\$4,500 (HKIB Corporate Members' staff) HK\$4,800 (Non-members)
Enrollment	:	By fax at 2544 9946 or In person to our Institute
Enquiry	:	(852) 2815 1552 / (852) 2153 7877

Registration Form

Certificate in Bank Lending (HA-A41-PP150301-P)

(as on I.D. Card)

Full Name : Mr / Ms
(in English)

Full Name:
(in Chinese)

Membership no:

Organization:

Department:

Position:

E-mail: (confirmation will be sent via e-mail one week before course commences)

Mobile / Telephone no:

Mailing Address:

Highest Education Achieved: ☐ HKCEE / DSE / HKALE / Associate Degree ☐ Bachelor Degree or above
☐ Others (Please specify) _____

Payment Method : ☐ Crossed cheque made payable to **The Hong Kong Institute of Bankers** (Cheque no.: _____)
☐ Credit Card : ☐ VISA ☐ Mastercard Amount: HK\$ _____
 Cardholder Name : _____ Signature : _____
 Card No. : _____ Expiry Date : _____ (mm/yy)

How did you know about this program?

- ☐ Website ☐ HR Department ☐ E - news ☐ Others (Please specify): _____
☐ Friends / Colleagues ☐ Banking Today ☐ HKIB Counter _____

Terms and Conditions

- All fees paid are non-refundable and non-transferrable.
- Participants who have settled payments will receive course confirmation by e-mail within 7 days prior to the course date.
- All payments must be settled before course commencement.
- Priority of enrolment will be given on a 'first-come-first-serve' basis. HKIB Member will have priority to register if there is limited seat remained for the program.
- We reserve the right to reject an enrolment at any time.
- We reserve the right to cancel, modify and/or postpone the course due to unforeseen circumstances.
- The information given and personal data collected will be used for the purpose of administration and communication by the Institute.
- For the Typhoon or Rainstorm arrangement, please refer to the confirmation e-mail or HKIB's website (www.hkib.org).



Address : 3/F Guangdong Investment Tower, 148 Connaught Road Central, Hong Kong

● Tel : (852)2815 1552 ● Fax : (852)2544 9946 ● Email : hkib@hkib.org ● Web-site : www.hkib.org

* This address is only used for sending the program certificate

Name: _____
 Address: _____

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 Address: _____
