



MAURITIUS

FINANCE | MANAGEMENT | DEVELOPMENT

BANKING COURSES

Our Practical Training Series

HLB Mauritius is an independent member of HLB the global advisory and accounting network



HLB MAURITIUS (Education and Training) led by Appavoo Business School, a Registered Training Institution is pleased to introduce a series of practical courses on Banking, led by Mr Mario Hennequin, an experienced Banking Expert.

LIST OF COURSES

- Corporate Lending / Atelier De Formation En Credit Bancaire
- Credit Analyst Development Workshop
- The Customer Service and CX Delivery Workshop for Bankers
- Debt Collection & Recovery for the Exposed Banker
- Financial Analysis & Interpretation for the Lending Banker
- Structured Induction Programme for Bankers
- Retail Lending
- Credit Appraisal Workshop
- Security for Bank Lending - Principles & Practice
- Trade Finance Workshop.

This series of training events consists of presentations, break-out sessions, case studies, learning assessment exercises and questions & answer sessions.

All our courses entitle Employers to claim up to **75% refund** from **HRDC**.

We also propose tailor made courses depending upon requirements of the Financial Institution.

Mario HENNEQUIN

ACIB,MBA (EXEC),MICD,MA(IR)

Banking and Finance Consultant

Drawing on a wealth of first-hand knowledge in customer experience issues and extensive involvement in the crafting of service solutions within banks, Mario Hennequin has designed and delivered interactive training events to bank audiences ranging from the frontline to the senior-most operational decision makers in Mauritius, and in Barclays territories on the African Continent. This performance-driven English- and French-speaking HR capability developer built his international expertise as a senior financial services business leader on a track record of SBU turnaround, Retail bank M & A, business integration, and three decades of solid banking experience in Corporate, Retail, HNW, Offshore and Card businesses. From Executive Director with regional responsibilities within Barclays Africa, he went on to be Director and Credit Committee Chairman with National Commercial Bank Ltd., and Banking Consultant to the Bank of Mauritius, with focus areas covering Banking Industry reform, public financial capability development, and resolution of bad debt proliferation in the banking system. His consultancy focus is on bank operational realignment and Bank Recovery & Resolution Planning



PRACTICAL TRAINING FOR THE BANKING INDUSTRY

Ensure your Financial Institution stays ahead of the curve with our banking courses, led by an MQA approved leading expert in the field. Our courses will provide you with enhanced knowledge, practical skills and techniques in order to improve performance & enhance leadership qualities

CORPORATE LENDING / ATELIER DE FORMATION EN CREDIT BANCAIRE



Durée

16 hours

Frais de cours

Mur 20,000

Objectifs

Équiper le Chargé de Clientèle Entreprises, principal interlocuteur des clients au quotidien, des savoirs de base en matière de produits de financement et le rendre capable d'identifier les besoins du client et de le conseiller sur des propositions de financement qui y répondent de manière spécifique et optimale.

Profil des participants

Préposés aux Crédits, Gestionnaires de portefeuilles de clientèle d'entreprise, Personnel de back-office dans les services de Crédit, Gestionnaires de la relation clientèle d'affaires.

Contenu du cours

- Les Préalables Réglementaires des Crédits aux Entreprises
La collecte d'informations financières et non-financières
Bilan et analyse de la santé économique et financière de l'entreprise
Examen analytique de toutes les pièces de la documentation comptable
Évaluation de l'accèsibilité et de la qualité des garanties et autres possibilités de cautionnement envisageables
- Le dossier de crédit - sa constitution et son suivi
L'éventail des solutions des crédits bancaires destinés aux professionnels
Crédits bancaires court-terme: mise en place, fonctionnement et particularités
Crédits bancaires moyen- et long-terme: mise en place, fonctionnement et défis.
- Gérer le Risque Crédit et en protéger la rentabilité
Le ratio risque/rentabilité et son exigence de gestion
Les facteurs d'érosion de la rentabilité
Les options préventives en amont et/ou en cours de route de route
Être attentif aux évolutions qui menacent la viabilité du prêt bancaire
L'éthique bancaire et les produits de crédit aux entreprises



CREDIT ANALYST DEVELOPMENT WORKSHOP



Duration

16 hours

Course Fee

Mur 20,000

Course Objectives

This two-day workshop addresses the lending banker's need for a detailed understanding of the credit assessment process, the objective of assessing proposals, the implications of sanctioning and declining, the challenge of balancing the bank's appetite for profitable exposure with the risk levels involved, and the requirement of compliance with quality norms, bank policy, regulatory directives, and cross-cutting ethical imperatives.

Profile of Participants

1. Banking and finance professionals whose duties involve the structuring of credit offerings, the sanctioning of credit proposals, the sale of credit products and the management of credit relationships in both the retail and the corporate markets.

2. Debt recovery and security enforcement staff as well as credit risk operatives and supervisors whose work requires a detailed understanding of the sanctioning process and the capability to reshape credit proposals in support of renegotiated repayment resumption programmes or bad debt salvaging discussions.

Course Contents

- Profiling the credit applicant
- Records and references – the imperatives
- Relationship History
- Credit Policy and Product fit – assessment
- BOM guidelines – on Credit and Risk policies
- Purpose: eligibility, clarity – AML/CFT
- Debt Servicing capability: the comfort principle
- Revenue streams: composite, single source, reliability, variability
- Repayment term – the implications
- The future: default risk level drivers – profile, industry, imponderables
- The future: risk mitigation drivers – visibility, planned positive occurrences
- Security – nature, availability, title quality, margins, realisability
- Insurance: term responsiveness of cover and cost behaviour
- Assessment Templates and tick-boxes – pros and cons
- Profile fit: special features of proposal, outlying applicants, other considerations



THE CUSTOMER SERVICE AND CX DELIVERY WORKSHOP FOR BANKERS



Duration

16 hours

Course Fee

Mur 20,000

Course Objectives

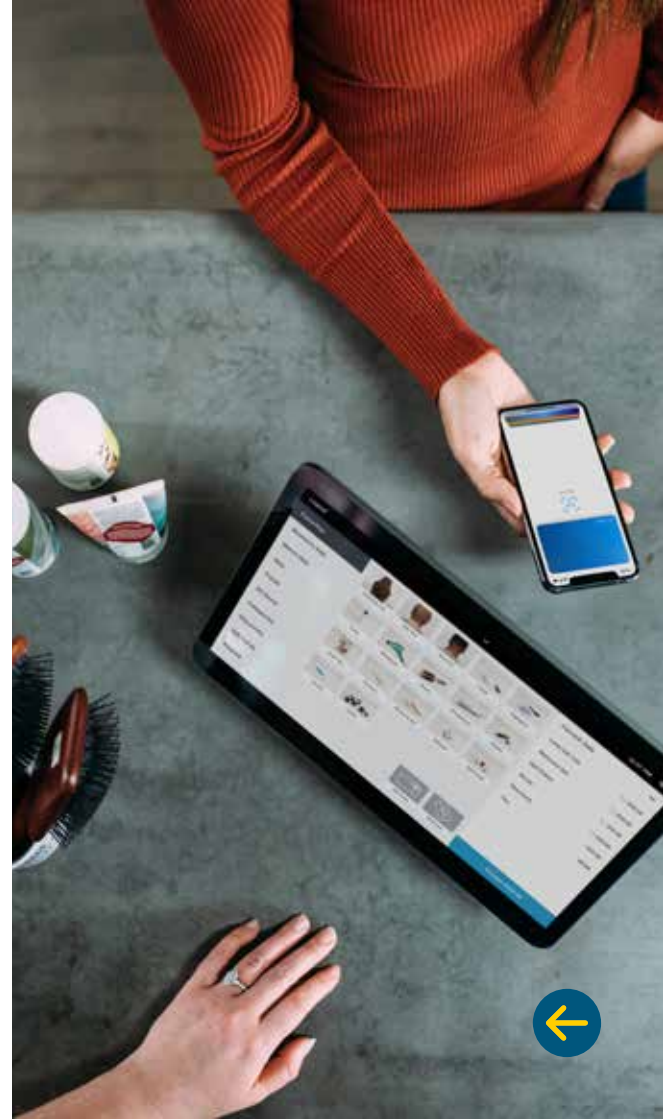
This training introduces bank service staff to the addictive power of a service experience proposition grounded in proactive KYC, and built on a customer delight imperative with 24/7 service provider proximity. The structural and operational service enablement drivers and inhibitors are examined against the need for a robust personal knowledge base, a validated behavioural repertoire, and collective ownership of the value creation chain.

Profile of participants

Staff from across functions

Course Content

- The Service Imperative. CX, The challenge of KYC, Service UX, Customer delight & Service Provider 24/7 Proximity.
- The Emotional SEO & the competitive edge of intuitive Brand Appeal
- The value of creation chain: The Fragmentation - Coherence Spectrum
- Building blocks of customer addiction to SP Recognition & Service Delivery Quality
- Standards and the volatility of customer expectations
- Corporate identity, Corporate Culture and the language of customer service
- Structural & Operational service drivers and inhibitors
- Confronting the Aspirational Paradox, Competition and Differentiation



DEBT COLLECTION & RECOVERY FOR THE EXPOSED BANKER



Duration

16 hours

Course Fee

Mur 20,000

Profile of Participants

Debt recovery and security enforcement staff as well as credit risk operatives and supervisors whose performance calls for a solid understanding of credit product restructuring, repayment programme revival, and the relationship-driven prevention of loan servicing breakdowns.

Banking and finance professionals whose duties involve the structuring of credit offerings, the sanctioning of credit proposals, the sale of credit products and the management of credit relationship in both the retail and corporate markets.

Course Content

- Technical Case Review -Retail/Corporate exposures
- Regulatory compliance incident inventory
- Policy Compliance Incident inventory
- Governance and Ethical implications
- Security Cover assessment – Security rankings
- Multi-banked borrower – Consortium exposure
- Servicing History and incident inventory
- Debt Servicing Breakdown Analysis
- State of Relationship – mendability level
- Insurance cover – Validity and Adequacy Assessment & recommendations
- Restructuring option Proposals – formulate & cost / benefit validate
- Relationship Resumption Planning – Objective, alternative proposals, Contact
- Business Case for Credit Committee approval



FINANCIAL ANALYSIS & INTERPRETATION FOR THE LENDING BANKER



Duration

16 hours

Course Fee

Mur 20,000

Course Objectives

- Demystify financial technology
- Unpack financial measures of corporate performance
- Explain their use in assessing the credit-worthiness of different business types
- Provide practical exposure to the financial analyst's tool kit

Profile of Participants

Any banker or other finance professional interested in corporate performance analysis and whose job position calls for an introduction to financial analysis as well as people in roles dealing with credit risk, counterparty risk, trade finance exposures, asset investment or relationship management

Course Content

- The principles and practice of financial statement analysis
- The interpretation of comparative findings
- Liquidity and earning dynamics
- Capital Structure
- Ratio analysis & Peer analysis
- Financial Leverage
- Operating Efficiency considerations
- Commentary and reporting in support of risk identification
- Risk mitigation options
- The risk/return grounding of lending decisions
- The structuring of credit proposals



STRUCTURED INDUCTION PROGRAMME FOR BANKERS



Duration

16 hours

Course Fee

Mur 20,000

Course Objectives

Professionally managed, this onboarding programme secures and maximises the return on investment into new hires. As the first validated encounter between the employer and the fresh employees, this corporate discovery-based induction process is built to trigger their individual integration and ignite their growth into on-brand high performers. This event is structured to bring up a rightly timed and pitched teachable moment that focuses dispositions and energies on specified objectives, activates achievement potential, and creates consensus on standards, ethics and performance horizons.

Profile of Participants

New recruits and Staff recruited within the preceding 12 to 18 months irrespective of the function to which they are assigned. The shared need for a structured and validated understanding of the organisation they

work for and how they are positioned within it provides the unity of purpose on which a group sense of generational corporate belonging can be forged.

Course Content

The bank as the onboarding organization: Who we are, What we do, Where we are heading
What we stand for in Mauritius, in the Region, and beyond
What it takes to achieve success with us - drive and effectiveness
Our work ethic and our obsession with Excellence and Integrity
Who you are and How you fit into the corporate culture
Aligning personal and corporate objectives
Working and growing under management
The principle of Active Integration and Horizontality
The Service Imperative and the concept of Inseparability
Competition, Differentiation and Cross-functional capability
Performance expectations, Security and Confidentiality
The spirit of innovation and continuous improvement
Customer consciousness and CX



RETAIL LENDING



Duration

16 hours

Course Fee

Mur 20,000

Course Objectives

- Expose the lending front liner to the bank's retail credit product range
- Train delegates to spot customer credit need during interactions at the customer interface, and propose relevant lending solutions
- Skill delegates in the provision of advice to customers on choosing between the available options to ensure best fit with their specific requirements
- Credit product sales of higher volume & quality
- Knowledge of need scanning and need identification
- The key concept of Risk/Return; serviceability, Security, Insurance, Client Profiling; NPLs, Customer Profile deterioration over time, Ethics in Banking

Profile of Participants

Front liners and customer interface personnel in either a current or a prospective transactional or relationship role and who need to understand the regulatory context to lending activities, the nature and operation of credit products, and the determinant impact of customer relationship quality.

Course Content

- Lending: Regulatory & Policy Context
- Financial Analysis: Assets /Liabilities/Tax
- Personal sector Lending: issues & Challenges
- Risk/Return: The Equation and the Relationship



CREDIT APPRAISAL WORKSHOP



Duration

16 hours

Course Fee

Mur 20,000

Course Objectives

Expose the lending practitioner to the contextual environment of regulation, policy and ethics within which credit activities are conducted.

Train delegates to identify credit need, assess opportunity against risk and return, and address the uncertainty mismatch that underpins bank obligations and borrower undertakings.

Skill delegates in the alignment of options and certainties in the process of structuring credit proposals to ensure best fit between borrower expectations and lending bank asset quality and profitability imperatives

Profile of Participants

Front liners, Business Development interface personnel and credit underwriters /sanctioners – whether in either current or prospective roles – who need to understand the regulatory context to lending activities, the nature and operation of credit products, and the impacts of customer relationship quality on credit structuring options and asset base returns.

Course Content

- **Regulatory & Policy context**

Industry, Segmental & Borrower Profiling, Management Quality, Credit Ratings. MCIB, Credit Scoring Systems

- **Financial Analysis**

Risk drivers Assets/Liabilities/Tax/Cash flow/ domestic v/s cross border operating bases: Ratio based indicators

- **Structuring the Lending proposition**

Issues & Challenges; Sector specifics – Personal and Corporate, Risk mitigation options; Security

- **Risk/Return**

The Equation and the Relationship; the time factor: Relationship v/s Transactional



SECURITY FOR BANK LENDING PRINCIPLES & PRACTICE



Duration

16 hours

Course Fee

Mur 20,000

Profile of Participants

Banking and finance professionals whose duties involve the structuring of credit offerings, the sanctioning of credit proposals, the sale of credit products and the management of credit relationship in both the retail and the corporate markets

Debt recovery and security enforcement staff as well as credit risk operatives and supervisors whose performance calls for a detailed understanding of the nature and operation of the different classes of eligible collateral.

Course Content

- The concept of Security in Banking Transactions
- Characteristics of the security instruments
- Tangible/Non -Tangible
- Valuation of the assets/frequency of valuation- BOM Guidelines
- End to end process- good practice to manage risk
- Law governing Securities/Contract law
- Security given by an individual, a partnership, a Company
- The Third-Party Guarantee - The need to seek legal advice
- Common types of security - Fixed charge/Floating Charge/Ranking of Charges -Pari Passu documents/Gage sans Déplacement /Lien on Credit Balance/Special Privilege of Banks/Pledge of shares (listed) / Personal-Corporate Guarantee
- Drafting/preparing Security Documentation for each type of collateral
- Signature of documents/witnessing
- Registration formalities and custody of documents
- Part financing an immovable property through a Notary - the challenges



TRADE FINANCE WORKSHOP



Duration

16 hours

Course Fee

Mur 20,000

Course Objectives

Understand the international trade environment.

Identify customer needs and recommend suitable trade protect-based solutions.

Assess the transaction risks relevant to both bank and customer in international trade.

Understand mitigation pathways applicable to specific trade finance transactions and contexts.

Understand the core trade finance products, the relevant parties involved, their respective obligations and the setting up and settlement process.

Profile of Participants

Banking and finance professionals whose duties involve the sale and delivery of trade finance solutions, the structuring of trade credit proposals, and the management of trade credit and supply chain financing relationships in the corporate markets.

Course Content

- How trade finance benefits businesses & banks
- Introduction to trade cycle
- International Trade Documentation: Title & Transfer, Transport, Insurance, Finance
- Trade Finance products as alternative to open account financing
- Major Trade Finance products
- Import/Export Documentary Collections
- Letters of credit
- Guarantees
- Incoterms; Summary of Terms
- Impact on importer & exporter -Benefits & obligations
- Settlement - methods & implications
- Risk: Credit risk, Correspondent Bank risk and Counterparty risk
- Risk mitigation avenues
- The threat of Financial Crime in the trade finance context
- Compliance considerations - AML/CFT and Sanctions
- Compliance risk in cross border transactions
- Know Your Customer (KYC) and Customer Due Diligence (CDD)
- FATCA & ORS





Training will be conducted at :

APPAVOO BUSINESS SCHOOL LTD

Education and Training

Appavoo Business Centre, 29bis Mère Barthélemy
Street, 11324 Port Louis, Rep. of Mauritius.

Note that Courses can be run at Client's Premise also.



A bill discount of **MUR 3000** flat will be offered to
Employers who register more than 10 delegates for any
given course.

REGISTER NOW

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