QUEST
Professional Center

PROFESSIONAL TRAINING COURSE

Course No. 1470

Claims Management, Investigation & Fraud Detection

INSURANCE & FINANCIAL SERVICES
FINANCE, INVESTMENT & BANKING

DURATION
5 Days

DELIVERY
Classroom

Course Overview

The Loan Structuring & Documentation Training Course provides an advanced and practical framework for designing, structuring, negotiating, and documenting lending transactions across corporate, commercial, project, and institutional banking environments. The course focuses on how lenders can translate credit assessments and business requirements into well-structured facilities that balance borrower needs, repayment capacity, collateral protection, risk allocation, and regulatory expectations.

Effective loan structuring requires more than determining the amount and maturity of a facility. It requires a clear understanding of the borrower's business model, cash flow generation, financial position, transaction purpose, repayment sources, risk profile, security position, and potential downside scenarios. The course examines how lenders can construct appropriate financing structures by considering facility types, repayment mechanisms, pricing, covenants, collateral, conditions precedent, guarantees, and other contractual protections.

The program provides detailed coverage of the loan structuring lifecycle, beginning with transaction analysis and credit assessment and progressing through facility design, financial terms, security structures, covenant development, documentation, negotiation, approval, and post-closing monitoring. Participants will examine how loan structures can be customized for working capital, acquisition finance, capital expenditure, trade-related activities, real estate, infrastructure, and other corporate financing requirements.

A strong emphasis is placed on documentation and the relationship between commercial terms and legal enforceability. Participants will examine the key components of loan agreements, security documentation, representations and warranties, undertakings, events of default, conditions precedent, financial covenants, information requirements, waivers, amendments, and lender protections. The course also addresses common documentation risks and the importance of maintaining consistency between approved credit terms and executed legal documentation.

Through case studies, facility structuring exercises, covenant analysis, documentation reviews, negotiation simulations, and credit committee workshops, the Loan Structuring & Documentation Training Course develops practical capabilities that can be applied across banks and financial institutions. The program is suitable for corporate bankers, credit professionals, relationship managers, legal teams, risk specialists, government financing teams, and senior decision makers involved in lending and structured finance.

Objectives

- Analyze the principles of loan structuring and their relationship with borrower risk, repayment capacity, and transaction objectives during the course.
- Evaluate borrower financial and operational information to determine suitable lending structures.
- Develop appropriate loan facilities based on purpose, cash flow generation, risk profile, tenor, repayment source, and collateral.
- Apply practical approaches to structuring pricing, fees, amortization, repayment schedules, and financial terms.
- Design financial and non-financial covenants that address material credit risks and protect lender interests.
- Assess collateral, guarantees, security packages, and other forms of credit enhancement.
- Evaluate conditions precedent, representations, warranties, undertakings, and events of default within loan documentation.
- Apply techniques for reviewing and reconciling approved credit terms with legal documentation.
- Strengthen negotiation skills for commercial and contractual loan terms with borrowers and transaction participants.
- Assess documentation, legal, operational, and credit risks throughout the lending lifecycle.
- Develop practical monitoring frameworks for covenant compliance, reporting obligations, and early warning indicators.
- Align loan structuring and documentation practices with credit policy, risk appetite, governance, and regulatory requirements.

Who Should Attend

This course is designed for professionals working in corporate banking, commercial banking, credit risk, lending, structured finance, relationship management, financial analysis, and banking operations. It is particularly relevant to Credit Managers, Corporate Banking Managers, Relationship Managers, Credit Analysts, Loan Officers, Structured Finance Specialists, Credit Risk Professionals, Banking Legal Specialists, Documentation Officers, and professionals responsible for evaluating, structuring, approving, or documenting lending transactions.

The program is also suitable for Chief Risk Officers, Heads of Credit, Heads of Corporate Banking, Credit Committee Members, Finance Directors, Treasury Managers, senior relationship executives, and decision makers responsible for lending portfolios, risk-adjusted returns, and credit governance. Professionals working in government financing entities, ministries, public sector organizations, banks, financial institutions, oil and gas companies, infrastructure organizations, and large corporations can also benefit from understanding the structure and documentation of complex financing arrangements.

The course is particularly valuable for professionals involved in loan negotiations, credit approvals, facility renewals, amendments, restructuring, covenant monitoring, collateral management, legal review, and post-closing administration. It also provides useful insights for internal audit, compliance, risk management, and governance professionals who need to understand how loan terms are translated into enforceable and operational documentation.

Learning Outcomes

- Explain the core principles and lifecycle of loan structuring and documentation.
- Analyze borrower financial, operational, and transaction information to determine appropriate financing structures.
- Design lending facilities that align facility purpose, repayment capacity, risk profile, tenor, and security.
- Develop suitable repayment schedules, pricing structures, fees, and financial terms.
- Establish financial and non-financial covenants that address identified credit risks.
- Evaluate collateral packages, guarantees, security arrangements, and credit enhancement mechanisms.
- Review key provisions of loan agreements and identify material commercial and credit considerations.
- Assess conditions precedent, representations, warranties, undertakings, events of default, and lender protections.
- Reconcile approved credit terms with executed documentation and identify inconsistencies or gaps.
- Prepare for and conduct effective negotiations on loan terms and documentation.
- Develop post-closing monitoring frameworks covering covenants, reporting, collateral, and early warning indicators.

- Prepare an integrated loan structuring and documentation recommendation for management or credit committee review.

Course Outline

DAY 01

Loan Structuring Foundations and Credit Transaction Analysis

- Role of loan structuring in corporate and commercial banking
- Relationship between credit assessment, transaction purpose, and facility design
- Borrower business model, cash flow, financial position, and repayment sources
- Facility types and appropriate applications
- Loan amount, tenor, repayment profile, and amortization considerations
- Pricing, fees, interest structure, and transaction economics
- Primary and secondary sources of repayment
- Risk identification and alignment with lender risk appetite

PRACTICAL APPLICATION

Analyze a borrower case and develop an initial financing structure based on repayment capacity and transaction objectives

DAY 02

Advanced Facility Structuring, Security and Covenants

- Structuring working capital, term lending, acquisition, and capital expenditure facilities
- Matching facility structure with the borrower’s operating and cash flow cycle
- Amortization, bullet repayment, revolving structures, and repayment mechanisms
- Collateral valuation and security package design
- Guarantees, pledges, assignments, mortgages, and other security arrangements
- Financial covenants and key performance requirements
- Information and reporting covenants
- Undertakings, restrictions, and lender protections

DAY 02 — CONTINUED

> **PRACTICAL APPLICATION**
> Design a complete facility structure with repayment terms, security, covenants, and lender protections

DAY 03

Loan Documentation and Contractual Risk Management

- Structure and purpose of loan agreements
- Conditions precedent and conditions subsequent
- Representations and warranties
- Borrower undertakings and information requirements
- Financial and operational covenants
- Events of default and remedies
- Security documentation and perfection considerations
- Waivers, amendments, and consent mechanisms

> **PRACTICAL APPLICATION**
> Review a sample loan agreement and identify key commercial, contractual, and credit risks

DAY 04

Negotiation, Documentation Review and Closing Management

- Negotiating commercial and contractual lending terms
- Balancing borrower flexibility with lender protection
- Managing legal, credit, business, and operational stakeholders
- Reconciling credit approval terms with final documentation
- Documentation checklists and closing requirements
- Managing conditions precedent and transaction readiness
- Identifying documentation inconsistencies and escalation points
- Closing, disbursement, and post-closing responsibilities

DAY 04 — CONTINUED

PRACTICAL APPLICATION

Conduct a loan negotiation and documentation reconciliation exercise leading to transaction closing

DAY 05

Post-Closing Monitoring, Amendments and Advanced Loan Structuring

- Monitoring financial and non-financial covenant compliance
- Early warning indicators and deterioration of borrower credit quality
- Reporting, information requirements, and ongoing lender oversight
- Collateral monitoring and security maintenance
- Loan amendments, waivers, extensions, and restructurings
- Managing covenant breaches and events of default
- Risk escalation and credit committee reporting
- Documentation governance and control throughout the facility lifecycle
- Integrating loan structuring with portfolio strategy and risk management

FINAL WORKSHOP

Develop and present a complete lending transaction covering borrower analysis, facility structure, pricing, repayment, security, covenants, documentation, negotiation, closing, monitoring, and risk management

Register or Request More Information

Course page: https://quest-training.com/courses/claims-management-investigation-fraud-detection
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