



MASTERING CREDIT ANALYSIS, TRANSACTION STRUCTURING & HANDS-ON AI RISK MANAGEMENT

EXECUTIVE DEVELOPMENT & PROFESSIONAL
BANKING MASTERCLASS



Executive Summary

This high-impact commercial training curriculum is strategically designed to bridge the gap between business origination and risk mitigation. Day 1 provides critical analytical frameworks, dynamic transaction structuring mechanisms, and robust collateral management protocols to transform client-facing professionals into the bank's effective first line of defense. Day 2 transitions into a 100% live, interactive hands-on lab environment using cutting-edge Generative AI tools including Google AI Studio, Gemini, and Claude—enabling participants to automate financial analysis, generate intelligent credit memos, and perform real-time risk stress-testing.

Target Audience

- Relationship Managers (RMs) & Corporate Bankers
- Commercial & SME Lending Officers
- Credit Risk Analysts & Risk Managers
- Trade Finance & Special Asset Professionals
- Credit Approval & Policy Committee Members
- Banking FinTech & Innovation Risk Specialists
- Credit Administration



DR. RAZA ALI

**Strategic Risk Management Leader
& Corporate Trainer**

Strategic Risk Management Leader & Corporate Trainer Dr. Raza Ali is a distinguished Strategic Risk Management Leader, bringing over 14 years of progressive executive experience spanning commercial banking, corporate project finance, and enterprise risk frameworks. He has successfully spearheaded risk management assignments at leading institutions including Faysal Bank (as Senior Vice President & Regional Head of Corporate & F.I. Risk), ICBC, & Bank AL Habib.

As an accomplished academician and regular visiting faculty member across elite institutions like SZABIST, IoBM, and Salim Habib University, Dr. Raza seamlessly bridges the gap between complex quantitative risk theory and pragmatic, frontline banking execution. A certified Moody's Analytics Master Trainer, his practical training style transforms credit originators into a bank's robust first line of defense.



Day 1: 12th September 2026
Day 2: 19th September 2026



Movenpick Hotel Khi

Laptop is mandatory for Day 2

All participants must bring a fully charged laptop for Day 2's hands-on workshop with access to Google AI Studio, Gemini, and Claude.

DELIVERY FRAMEWORK & PEDAGOGY

- **Interactive Case Studies:** Real bank credit requests analyzed to practice failure-mode diagnosis and mitigation.
- **100% Hands-On AI Workshops:** Direct computer-lab style execution where participants write prompts, run models, and process real data in Google AI Studio, Gemini, and Claude.
- **Peer Defense Exercises:** Participants defend their AI-assisted credit memos and structural covenants to simulated risk committees.



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CORE ARCHITECTURAL PILLARS

- **Pillar I: Credit Analysis & Risk Awareness:** Equips participants with advanced analytical skills to assess client business models, evaluate operational/financial risks, and isolate key cashflow drivers to originate high-quality credit as a vigilant first line of defense.
- **Pillar II: Strategic Transaction Structuring:** Focuses on structuring commercial loans, trade finance, and investment facilities aligned with natural asset conversion cycles. Emphasizes transactional, close-ended, self-liquidating structures tied to explicit repayment sources.
- **Pillar III: Collateral Assessment & Lifecycle Management:** Provides practical tools to evaluate, document, and safeguard pledged assets with high valuation accuracy, legal enforceability, and ongoing lifecycle monitoring (revaluations, margin calls, and structured release).
- **Pillar IV: Live AI-Driven Credit Risk Analytics (Hands-On Lab):** Empowers professionals with practical skills in Google AI Studio, Gemini, and Claude to build custom prompt workflows, automate complex financial statement analysis, draft credit proposals, and execute predictive risk simulations.

MODULE / TOPIC	SESSION FOCUS & PRACTICAL METHODOLOGY
DAY 1: CREDIT ANALYSIS, TRANSACTION STRUCTURING & COLLATERAL MANAGEMENT	
Advanced Credit Analysis	Analyzing client business models, cashflow drivers, and isolating operational/financial default risks
Strategic Transaction Structuring	Structuring commercial & trade facilities aligned with natural asset conversion cycles; self-liquidating loans
Collateral Assessment & Lifecycle	Valuation accuracy, legal enforceability, asset registration, revaluations, margin calls & release protocols
Interactive Case Study & Peer Defense	Real bank credit request analysis, working capital gap mapping & simulated risk committee defense exercise
Day 1 Wrap-up & Q&A	Key takeaways summary and interactive discussion
DAY 2: LIVE HANDS-ON AI LAB: GOOGLE AI STUDIO, GEMINI & CLAUDE FOR CREDIT RISK (LAPTOPS MANDATORY)	
Lab Setup & Environment Calibration	Wifi connectivity verification, API keys configuration, and interface setup on Google AI Studio, Gemini, and Claude
Practical Financial Statement Analysis with AI	■ LIVE LAB: Uploading unformatted financial statements into Claude & Gemini; custom prompt engineering for ratio extraction, anomaly detection, and cashflow audit
Custom Risk System Prompting in Google AI Studio	■ LIVE LAB: Building system prompts and system instructions in Google AI Studio for automated credit scoring, qualitative risk assessment, and covenant design
Module 6: Automating Credit Memos & Stress-Testing	■ LIVE LAB: Using Gemini & Claude for multi-document synthesis, auto-generating CAM (Credit Assessment Memos), and running dynamic macroeconomic stress scenarios
Live Simulation: AI Underwriting vs. Traditional Underwriting	■ CAPSTONE LAB: Teams process complex real-world loan applications using AI workflows to present instant risk ratings and structural recommendations
Certificate Distribution & Closing Ceremony	Presentation of certificates of completion & executive photo session

