Asset-Based Lending (ABL) for Banks Training Course

Professional Development Training Course Outline

Category	Banking Institute	**Duration**	5 Days
Base Fee	$1,500 USD	**Delivery Mode**	Online / On-site Hybrid

Course Introduction

Asset-Based Lending (ABL) has become one of the fastest-growing financing solutions in the global banking industry, enabling financial institutions to provide secured credit facilities by leveraging high-quality business assets such as receivables, inventory, equipment, and fixed assets. Modern ABL practices incorporate digital lending platforms, artificial intelligence (AI), predictive analytics, collateral monitoring, real-time asset valuation, regulatory compliance, Environmental, Social and Governance (ESG) considerations, and Basel III/IV capital requirements. Asset-Based Lending (ABL) for Banks Training Course equips banking professionals with practical knowledge, international best practices, and advanced techniques required to structure, monitor, and manage asset-backed financing solutions across diverse industries.

The course provides an in-depth understanding of the complete Asset-Based Lending lifecycle, from borrower assessment and collateral evaluation to credit structuring, legal documentation, portfolio monitoring, risk mitigation, and loan recovery strategies. Participants will explore emerging trends including digital transformation in lending, fintech-enabled collateral management, blockchain for secured transactions, data-driven credit decisions, fraud detection, covenant monitoring, IFRS 9 expected credit loss (ECL) implications, and sustainable finance practices. Through interactive case studies, real-world banking scenarios, group exercises, and practical workshops, participants will develop the competencies needed to make informed lending decisions, strengthen credit quality, enhance operational efficiency, and improve profitability within today's dynamic banking environment.

Programme Curriculum

Asset-Based Lending (ABL) for Banks Training Course

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Course Duration

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Course Objectives

By the end of this training, participants will be able to:

1. Understand Asset-Based Lending (ABL) principles, frameworks, and global best practices.
2. Apply advanced credit risk assessment techniques for secured lending portfolios.
3. Conduct collateral valuation using internationally accepted methodologies.
4. Design risk-based lending structures that maximize portfolio quality.
5. Implement Basel III/IV regulatory compliance within ABL operations.
6. Integrate AI-powered credit analytics into lending decisions.
7. Strengthen digital collateral monitoring and real-time asset tracking.
8. Apply IFRS 9 Expected Credit Loss (ECL) models for secured loans.
9. Detect and mitigate fraud risks in asset-based financing.
10. Optimize working capital finance through receivables and inventory financing.
11. Improve loan portfolio management using predictive analytics and KPI dashboards.
12. Develop effective loan recovery and restructuring strategies for distressed borrowers.
13. Build sustainable ESG-integrated lending frameworks aligned with international banking standards.

Target Audience

1. Credit Managers and Credit Officers
2. Commercial Banking Relationship Managers
3. Corporate Banking Professionals
4. Risk Management Specialists
5. Credit Analysts
6. Loan Administration Officers
7. Internal Auditors and Compliance Officers
8. Senior Banking Executives and Branch Managers

Course Modules

Module 1: Fundamentals of Asset-Based Lending

- Principles and concepts of Asset-Based Lending
- Types of eligible collateral assets
- Advantages and limitations of ABL
- Global banking trends in secured lending
- Regulatory environment and market developments
- **Case Study:** Structuring an Asset-Based Lending facility for a manufacturing company.

Module 2: Credit Risk Assessment and Borrower Analysis

- Financial statement analysis
- Cash flow assessment
- Industry and sector risk evaluation
- Borrower creditworthiness analysis
- Risk rating methodologies
- **Case Study:** Credit assessment of a wholesale distribution company seeking inventory financing.

Module 3: Collateral Evaluation and Valuation

- Receivables assessment techniques
- Inventory valuation methodologies
- Equipment and machinery appraisal
- Fixed asset valuation
- Collateral eligibility and advance rates
- **Case Study:** Evaluating collateral for a logistics company requesting working capital financing.

Module 4: Loan Structuring and Documentation

- Structuring revolving credit facilities
- Determining borrowing base calculations
- Legal documentation requirements
- Security perfection procedures
- Covenant design and monitoring
- **Case Study:** Designing a borrowing base structure for a retail chain.

Module 5: Risk Monitoring and Portfolio Management

- Continuous collateral monitoring
- Portfolio stress testing
- Early warning indicators
- Digital monitoring dashboards
- Portfolio performance measurement
- **Case Study:** Managing deterioration in an Asset-Based Lending portfolio during economic downturns.

Module 6: Regulatory Compliance and Emerging Technologies

- Basel III/IV capital requirements
- IFRS 9 Expected Credit Loss implementation
- AML and KYC compliance

- AI and predictive analytics in lending
- Blockchain applications in secured finance
- **Case Study:** Implementing AI-driven collateral monitoring within a commercial bank.

Module 7: Loan Recovery and Distressed Asset Management

- Early intervention strategies
- Loan restructuring techniques
- Collateral realization processes
- Insolvency and bankruptcy considerations
- Recovery performance measurement
- **Case Study:** Recovering an inventory-backed loan following borrower default.

Module 8: Future Trends and Best Practices in Asset-Based Lending

- ESG considerations in lending
- Sustainable finance integration
- Fintech partnerships
- Digital transformation of secured lending
- International best practices and benchmarking
- **Case Study:** Building a next-generation digital Asset-Based Lending model for a commercial bank.

Training Methodology

- Interactive lectures and presentations.
- Group discussions and brainstorming sessions.
- Hands-on exercises using real-world datasets.
- Role-playing and scenario-based simulations.
- Analysis of case studies to bridge theory and practice.
- Peer-to-peer learning and networking.
- Expert-led Q&A sessions.
- Continuous feedback and personalized guidance.

Register as a group from 3 participants for a Discount

Send us an email: info@fineskilltrainingcenter.org or call *+254769199797*

Certification

Upon successful completion of this training, participants will be issued with a globally- recognized certificate.

Tailor-Made Course

We also offer tailor-made courses based on your needs.

Key Notes

a. The participant must be conversant with English.

b. Upon completion of training the participant will be issued with an Authorized Training Certificate

c. Course duration is flexible and the contents can be modified to fit any number of days.

d. The course fee includes facilitation training materials, 2 coffee breaks, buffet lunch and A Certificate upon successful completion of Training.

e. One-year post-training support Consultation and Coaching provided after the course.

f. Payment should be done at least a week before commence of the training, to Fineskill Training Center account, as indicated in the invoice so as to enable us prepare better for you.

Upcoming Scheduled Sessions

Start Date	End Date	Location	Price
07 Sep 2026	11 Sep 2026	Online	$1,000
07 Sep 2026	11 Sep 2026	Physical	$1,500
14 Sep 2026	18 Sep 2026	Online	$1,000
14 Sep 2026	18 Sep 2026	Physical	$1,500
21 Sep 2026	25 Sep 2026	Online	$1,000
21 Sep 2026	25 Sep 2026	Physical	$1,500
28 Sep 2026	02 Oct 2026	Online	$1,000
28 Sep 2026	02 Oct 2026	Physical	$1,500

Ready to enroll or request a customized program? Book online or contact us:

Register Online Now

Email: info@fineskilltrainingcenter.com | Website: www.fineskilltrainingcenter.com