Non-Performing Loan (NPL) Management for Banks Training Course

Professional Development Training Course Outline

Category	Banking Institute	**Duration**	10 Days
Base Fee	$3,000 USD	**Delivery Mode**	Online / On-site Hybrid

Course Introduction

In today's dynamic and highly regulated financial landscape, effective Non-Performing Loan (NPL) Management has become a critical priority for banks aiming to maintain asset quality, financial stability, and regulatory compliance. Rising credit risks, economic volatility, and evolving borrower behavior demand advanced credit risk management strategies, loan recovery frameworks, and data-driven decision-making. Non-Performing Loan (NPL) Management for Banks Training Course provides a comprehensive understanding of NPL lifecycle management, from early warning signals to recovery and restructuring, integrating Basel III compliance, IFRS 9 provisioning, and digital risk analytics.

This intensive training equips participants with cutting-edge tools, best practices, and real-world case studies to effectively manage distressed assets and reduce NPL ratios. Participants will explore loan restructuring strategies, legal recovery frameworks, portfolio risk analytics, and AI-driven credit monitoring systems. The course is designed to empower banking professionals with actionable insights, strategic frameworks, and innovative approaches to strengthen loan portfolios and enhance overall banking performance.

Programme Curriculum

Non-Performing Loan (NPL) Management for Banks Training Course

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Course Duration

10 days

Course Objectives
By the end of this course, participants will be able to:

1. Understand NPL lifecycle management and credit risk dynamics
2. Identify early warning signals using predictive analytics
3. Apply IFRS 9 provisioning and expected credit loss (ECL) models
4. Develop loan restructuring and recovery strategies
5. Implement Basel III credit risk compliance frameworks
6. Analyze loan portfolio performance using data analytics tools
7. Strengthen credit underwriting and risk assessment techniques
8. Design NPL reduction and recovery optimization strategies
9. Evaluate collateral valuation and asset recovery processes
10. Integrate AI and machine learning in credit monitoring systems
11. Enhance legal and regulatory compliance in loan recovery
12. Optimize debt collection and recovery operations
13. Improve bank profitability through effective NPL management

Target Audience

- Credit Risk Managers
- Loan Officers & Credit Analysts
- Banking Operations Managers
- Recovery & Collections Officers
- Compliance & Risk Officers
- Financial Controllers & Auditors
- Banking Executives & Decision Makers
- Fintech & Risk Analytics Professionals

Course Modules

Module 1: Introduction to NPL Management

- Definition and classification of NPLs
- Causes and impact of rising NPLs
- NPL trends in global banking
- Regulatory frameworks overview
- Case Study: NPL crisis in emerging markets

Module 2: Credit Risk Fundamentals

- Credit risk assessment models
- Risk rating methodologies
- Borrower creditworthiness analysis
- Industry risk evaluation
- Case Study: Credit risk failure analysis

Module 3: Early Warning Signals & Monitoring

- Identifying early warning indicators
- Behavioral and financial triggers
- Portfolio monitoring systems
- Risk dashboards and alerts
- Case Study: Preventing loan default

Module 4: IFRS 9 & Loan Provisioning

- Expected Credit Loss (ECL) models
- Staging of financial assets
- Provisioning techniques
- Financial reporting impact
- Case Study: IFRS 9 implementation

Module 5: Basel III & Regulatory Compliance

- Capital adequacy requirements
- Risk-weighted assets (RWA)
- Supervisory review process
- Stress testing frameworks
- Case Study: Basel III compliance challenges

Module 6: Loan Restructuring Strategies

- Debt restructuring techniques
- Loan rescheduling and refinancing
- Negotiation with borrowers
- Restructuring frameworks
- Case Study: Successful loan restructuring

Module 7: Collateral Management & Valuation

- Types of collateral
- Valuation methodologies
- Collateral monitoring
- Recovery through asset liquidation
- Case Study: Collateral recovery success

Module 8: Legal & Recovery Frameworks

- Legal recovery procedures
- Insolvency and bankruptcy laws
- Debt enforcement strategies
- Litigation vs out-of-court settlements

- Case Study: Legal recovery process

Module 9: Debt Collection & Recovery Operations

- Collection strategies and tools
- Recovery performance metrics
- Outsourcing vs in-house recovery
- Customer engagement techniques
- Case Study: Improving recovery rates

Module 10: NPL Portfolio Analytics

- Portfolio segmentation
- Data-driven risk analysis
- Predictive modeling
- Reporting dashboards
- Case Study: Portfolio optimization

Module 11: Digital Transformation in NPL Management

- AI and machine learning applications
- Automation in collections
- Digital credit monitoring
- Fintech integration
- Case Study: AI-driven recovery system

Module 12: Stress Testing & Scenario Analysis

- Stress testing frameworks
- Macroeconomic impact analysis
- Scenario modeling
- Risk forecasting
- Case Study: Economic downturn impact

Module 13: NPL Reduction Strategies

- Portfolio clean-up strategies
- Asset sales and securitization
- Write-offs and recoveries
- Strategic risk mitigation
- Case Study: NPL reduction success

Module 14: Governance & Risk Control

- Risk governance frameworks
- Internal controls
- Audit and compliance
- Reporting structures
- Case Study: Governance failures

Module 15: Best Practices & Global Trends

- International NPL benchmarks

- Emerging trends in credit risk
- ESG considerations in lending
- Future of NPL management
- Case Study: Global best practices

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
21 Sep 2026	02 Oct 2026	Online	$2,000

Start Date	End Date	Location	Price
21 Sep 2026	02 Oct 2026	Physical	$3,000
21 Sep 2026	02 Oct 2026	Physical	$0
21 Sep 2026	02 Oct 2026	Physical	$0
21 Sep 2026	02 Oct 2026	Physical	$0
21 Sep 2026	02 Oct 2026	Physical	$0
21 Sep 2026	02 Oct 2026	Physical	$0
21 Sep 2026	02 Oct 2026	Physical	$0

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