Problem Loan Management 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

In today's volatile economic landscape, effective Non-Performing Loan (NPL) management is a critical pillar of financial stability and operational resilience for modern banking institutions. As banks face heightened market uncertainty and evolving regulatory pressures, the ability to proactively identify credit deterioration and deploy agile, data-driven recovery strategies has become a definitive competitive advantage. Problem Loan Management for Banks Training Course is engineered to transform traditional collections into sophisticated workout and restructuring frameworks, empowering professionals to preserve capital, mitigate systemic risk, and maintain liquidity while fostering sustainable borrower relationships.

By integrating advanced financial analysis with behavioral psychology and legal compliance, this programme provides a holistic roadmap for managing distressed assets. Participants will gain actionable insights into navigating complex debt restructuring scenarios and optimizing recovery outcomes through rigorous portfolio monitoring. This curriculum is designed to move beyond reactive measures, instilling a forward-thinking culture of credit risk governance that safeguards the bank's balance sheet against economic headwinds and protects long-term institutional value.

Programme Curriculum

Problem Loan Management for Banks Training Course

Introduction

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Course Duration

5 days

Course Objectives

1. Master early warning systems for proactive detection of credit impairment.
2. Analyze root causes of default using advanced cash-flow diagnostic tools.
3. Implement Basel III/IV regulatory frameworks for NPL provisioning.
4. Develop data-backed strategies for distressed asset optimization.
5. Execute professional negotiation techniques for loan workout agreements.
6. Understand legal and non-legal enforcement protocols for collateral liquidation.
7. Design tailored restructuring plans based on borrower viability.
8. Enhance credit-to-recovery team coordination for seamless handovers.
9. Apply IFRS 9 accounting standards for accurate loan impairment reporting.
10. Mitigate "evergreening" risks through transparent credit classification.
11. Leverage digital transformation in automated debt recovery systems.
12. Strengthen stakeholder communication during high-stress recovery cycles.
13. Apply macro-prudential policy insights to manage sectoral credit stress.

Target Audience

- Credit Risk Managers.
- Recovery & Remedial Officers.
- Relationship Managers.
- Internal Auditors.
- Legal Counsel.
- Branch/Regional Managers.
- Financial Analysts.
- Regulatory Liaison Officers.

Training Modules

Module 1: The NPL Landscape & Regulatory Compliance

- Understanding the economic impact of high NPL ratios.
- Defining NPL thresholds and industry-standard classifications.
- Adhering to Basel and local central bank regulatory guidelines.
- The role of ethical standards in debt collection practices.
- *Case Study: Impact of COVID-19 on global NPL surge and regulatory response.*

Module 2: Early Warning Indicators (EWI)

- Identifying financial red flags
- Recognizing behavioral signals of borrower distress.
- Implementing internal automated tracking systems.
- Forecasting stress using sectoral trend analysis.
- *Case Study: Predicting the collapse of a manufacturing firm through early warning data.*

Module 3: Root Cause Analysis & Diagnosis

- Distinguishing between liquidity issues vs. fundamental insolvency.
- Analyzing market shifts vs. poor management practices.
- Conducting effective site visits and borrower interviews.
- Validating financial data against external industry benchmarks.
- *Case Study: Distinguishing between cyclical and structural default in agriculture.*

Module 4: Segmentation & Prioritization

- Designing a risk-based classification matrix.
- Segmenting portfolios by exposure size and recovery potential.
- Assigning cases to the appropriate recovery staff hierarchy.
- Allocating resources for maximum efficiency
- *Case Study: Prioritizing a SME loan recovery in a crowded commercial portfolio.*

Module 5: Restructuring & Workout Techniques

- Determining the viability of a distressed borrower.
- Structuring debt: tenor extensions, rate adjustments, and grace periods.
- Documenting changes to prevent "evergreening" abuse.
- Post-restructure monitoring and performance tracking.
- *Case Study: Restructuring a distressed real estate development project.*

Module 6: Negotiation & Behavioral Strategies

- Mastering the psychology of debt collection negotiations.
- Developing scripts for difficult borrower conversations.
- Balancing empathy with firm credit enforcement.
- Negotiating partial settlements and "full and final" offers.
- *Case Study: Successful negotiation with a defiant corporate borrower.*

Module 7: Legal Enforcement & Collateral Management

- Reviewing security documentation for enforceability.
- The mechanics of foreclosure and asset liquidation.
- Navigating the legal process vs. voluntary surrender.
- Managing assets taken as collateral (REO management).
- *Case Study: Navigating the foreclosure of a high-value commercial asset.*

Module 8: Portfolio Reporting & Governance

- Defining Key Performance Indicators (KPIs) for recovery teams.
- Reporting to the board and credit committees.
- Ensuring data integrity in internal and external disclosures.
- Continuous improvement loops based on "lessons learned."

- *Case Study: Implementing a cross-departmental recovery dashboard at a Tier-1 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
21 Sep 2026	25 Sep 2026	Online	$1,000
21 Sep 2026	25 Sep 2026	Physical	$1,500
21 Sep 2026	25 Sep 2026	Physical	$0

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21 Sep 2026	25 Sep 2026	Physical	$0
21 Sep 2026	25 Sep 2026	Physical	$0
21 Sep 2026	25 Sep 2026	Physical	$0
21 Sep 2026	25 Sep 2026	Physical	$0
21 Sep 2026	25 Sep 2026	Physical	$0

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