



Non Performing Loan

IFRS 9

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Course Overview

Any bank is always faced with non-performing loan (NPL) risk due to its main function as a financial intermediary. Various efforts have been made by banks to avoid the NPL. However, due to various reasons in business environment or debtor's management ability, any bank continues to experience NPL.

Problem credits, how to identify them early and deal with them effectively has always been relevant for lenders. However, in the current economic climate, it is even more immediate and necessary. The severity of the pandemic and the measures taken during the crisis will have a major impact on global economic development. There are various warning signs indicating that a company is experiencing financial distress or it is heading towards such a state. Being aware of these signs can help prevent failure. A practical approach to understanding the stages in restructuring distressed businesses, to help bankers facilitate the restructuring process and minimize potential loss to the bank.

This is a highly timely course that will assist delegates in overcoming problem loans and debt restructuring challenges in the light of the economic fallout from the crises. Problem credits, how to identify them early and deal with them effectively has always been relevant for lenders. The masterclass provides participants the understanding of the art of NPA management. The masterclass provides participants with practical tools and methods required for effective implementation of bank's NPA management policy. By addressing the day-to-day challenges of non-performing loans, as well as extraordinary circumstances, the programme prepares and enables the participants to develop and implement an effective plan for improving their bank's position.



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Benefits of Attending



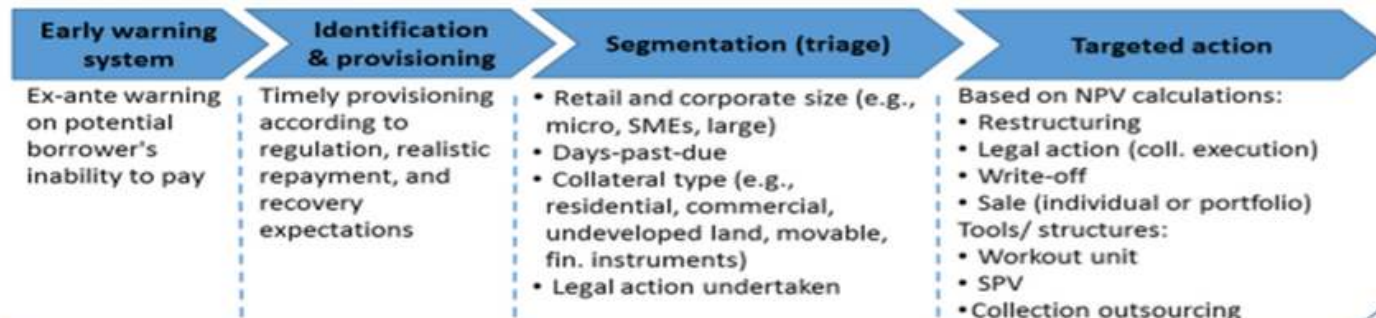
- Causes Of Problem Loans And Early Detection
- Management and ownership strategy and behavior
- Remedial Business Plan
- IFRS 9 accounting standard for NPL management
- Routes to recovery Track
- Action plan to curve the NPL ratio
- Developing a restructuring scheme and financial model
- Crisis management and stabilization
- Best Practices for Effective Management NPL



**EARLY
WARNING
SYSTEM**

NPL resolution needs a holistic approach

Private Sector Treatment



Public Sector Policy (Regulator, CB, MoF, MoJ)



Who Should Attend :

The in-house training version may be tailored to your specific industry need. This course is suitable for novice and experienced participants. It is designed robustly to give you both basic concepts and principles for novice participants as well as ample opportunity for experienced participants to amplify the principles and concepts through reflection on your own work experience.

- Head of departments
- Head of Recovery & Stressed Loan
- Managers in Recoveries
- Head Restructuring
- Head SAMG (Special Asset Management Group)
- Head Collections
- Risk Team
- Lending Managers
- Head Risk & Team
- All Senior and Support Staff Involved In Recoveries
- Heads and Managers of Corporate Finance
- Corporate Relationship Manager
- Corporate Loan Originators
- Client Relationship Managers
- Collection Agent
- Legal Team
- Relationship Managers
- Sales Team
- Credit Assessment Team
- Head Credit & Team
- Head Legal & Team



After Attending This Course You Will Be Able To:

- Early Warning Signals in spotting potential problem loans
- NPL resolution needs a holistic approach
- NPL impairment in line with IFRS 9
- Strategy to reduce new customer getting defaulted
- Define NPL and the indicators of non-performing loans
- Poor loan structure and choice of financial instruments
- Insolvency regimes: Responsibility of directors, judicial oversight
- Understand the assistance from the Small Debt Resolution Committee
- Challenges with negotiating input and offtake contracts
- Develop the skill to design a restructuring scheme for a stressed account
- Key challenges in debt restructurings,,, especially in the emerging markets
- Create an effective plan of action to address troubled situations and maximize recovery
- Client profiling. Better data means better risk-taking and client profiling
- Develop and formulate effective debt collection policy framework for their organization

AGENDA

Problem Loans & Assessing Their Cost On Institution's Soundness And Reputation:

- Costs of Problem Loans
- Problem Loans and Their Impact on an Institution's Operations, Soundness and Reputation
- Defining Characteristics of Problem Loans
- How Banks Get into Trouble
- Objectives of Problem Loan Management
- Preventing Problem Loans
- Analyzing And Solving The Problem Loan

Causes Of Problem Loans & Early Detection:

- Major Causes of Problem Loans
- Profiles of Problem Companies
- The Role and Importance of the Interview and Monitoring Process
- Problematic Business Models

Debt collection & recovery strategy:

- Debt collection strategies and methods
- Designing of credit management policy
- Governance and management of loans
- Describe the aspects of domestic and external debt
- Monitoring and evaluation of loans
- Stages of NPL resolution – targeted action

Burning issues in debt recovery:

- Uncontactable/Missing customers
- Avoiding payment with a thousand reasons
- Interference from top management on collection section
- Financial /Cash flow problems
- Customer delays payment on purpose
- Incomplete documents
- Case Study and Group Discussion

NPL governance and decision making:

- NPL Strategy Core Building Blocks
- Steering and decision making
- NPL operating model
- Crises Control framework
- Remedial Business Plan
- Early warning mechanisms/watch-lists
- Action plan to curve the NPL ratio
- Strategy to reduce new customer getting defaulted

NPL impairment in line with IFRS 9:

- Overview of IFRS 9 & impairment
- Probabilities of Default considerations
- Loss Given Default considerations
- Collective estimation of provisions
- Individual estimation of provisions
- Aspects related to NPL impairment measurement

Monitoring distressed and nonperforming debt:

- Agreeing forecasts with the borrower
- Reporting requirements for the borrower
- Setting covenants and covenant testing
- Board seats and management influence
- Problem loan resolution

Different restructuring and recovery methodology:

- Different rescue procedures
- Key approaches to successful debt restructuring
- Position and rights of management
- Time limits of filing claims
- The use and effectiveness of Insolvencies



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- DBN
- Alizz Islamic Bank
- National Bank of Malawi
- MoniPlus
- NFC Bank
- BPR
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- PRASAC
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- Alliance Bank Malaysia
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- Bank Muscat
- Afreximbank
- Raw Bank
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- Union Bank
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- BCI
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