

# STRATEGIES FOR MANAGING NON-PERFORMING LOANS

DATE: May 23, 2017

FEE: PKR 9,500/- per participant

VENUE: IBP, M.T. Khan Road, Karachi

TIMINGS: 9:00 am to 5:00 pm

**5%**  
DISCOUNT  
on 3-5 nominations

**10%**  
DISCOUNT  
on 6+ nominations

LAST DATE OF REGISTRATION:  
May 22, 2017

Course Facilitator:  
**Mr. Kabir Shaikh**

## COURSE OVERVIEW:

Maximizing profits is one of the major objectives of all commercial organizations. A bank's main source of earning comes from lending. Higher profits are only possible when we go for careful lending. Today banks are focusing high on reducing their portfolio of Non-Performing Loans (NPL), which is having very negative impact on their profitability. In order to overcome this issue, different banks are adopting a variety of measures to keep their NPL portfolio at bare minimum. In this course, causes, early warning signals & timely detection of problem loans will be explained in detail. This training will adopt focused approach for highlighting various tips, techniques and strategies that may benefit the modern bankers in the long run to avoid the probability of non-performing loans.

# STRATEGIES FOR MANAGING NON-PERFORMING LOANS

The Institute  
of Bankers  
Pakistan



## LEARNING OBJECTIVES :

This training would enable the participants to understand the importance of using a pro-active approach for avoiding (NPLs) non-performing loans. This course will also impart necessary tools to handle non-performing portfolio in an effective manner, so that chances of recovery may increase.

## COURSE CONTENT:

This course will cover the following contents:

- Introduction
- Importance of Quality Credit Portfolio for banks
- Benefits of careful lending
- Causes of Problem Loans - Real Causes and/or Loopholes
- Detecting Problem Loans through Early Warning Signals from:
  - Balance Sheet
  - Income Statement
  - Management
  - Operations
  - Banking Relationships/dealings
- Resolution of Problems - Internal and External
- Continuous Follow up of Problem Loans
- Ways out analysis
- SBP Prudential guidelines for classification
- SBP Prudential Regulations on Provisioning
- Treatment of Problem Loans - Post Classification steps
- Exit Strategy
- Restructuring/Rescheduling
- Legal Recourse
- Out of court settlement

## WHO SHOULD ATTEND?

The target audience would primarily consist of those people who manage credit portfolios in banks, including but not limited to:

- Managers/Senior Managers/Executives from Credit Hubs
- Credit Officers/Relationship Officers/Credit Appraisers/Reviewers
- Credit Managers/Relationship Managers
- Manager Assets/Loan Portfolio Managers
- Team Leaders of Assets
- Credit Monitoring Personnel
- Risk Analysts/Credit Administration related personnel
- Recovery Personnel

## FACILITATOR:

### Mr. Kabir Shaikh

Head Product & Conventional Finance at Habib Bank Limited

Kabir Shaikh is senior-level banker with rich experience of handling diversified credit portfolios of largest banks of our country. He has previously served United Bank Limited (UBL), Allied Bank Limited (ABL), NIB Bank and SMEDA and has worked in various senior level positions. At present he is associated with Habib Bank Limited (HBL) as Head Products & Conventional Finance. In his current role, he is dealing with portfolio of conventional finance, product programs & channel finance. During his role as Head of Scenario Planning at NIB, he had delivered Risk Management strategy by providing specialist advice on strategic and development planning. He has done MBA from Institute of Business Management Karachi. He has conducted various training at ABL and HBL.

## CONTACT DETAILS:

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**NOTE: Payment should be made on or before the course start date in the name of "THE INSTITUTE OF BANKERS PAKISTAN".**  
**Please send nominations/requests for participation at least two days before the training date.**