

## REMEDIAL MANAGEMENT OF NON-PERFORMING LOANS

**DATE:** July 27, 2017

**FEE:** PKR 8,500/- per participant

**VENUE:** Hotel Sunfort, Lahore

**TIMINGS:** 9:00 am to 5:00 pm

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

**10%**  
**DISCOUNT**  
on 6+ nominations

**LAST DATE OF REGISTRATION:**  
July 25, 2017

**Course Facilitator:**  
Mr. Mujahid Niaz Syed

### 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, which is having very negative impact on their profitability. In order to overcome this issue, different banks are adopting variety of measures to keep their Non-Performing Loans 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.

# REMEDIAL MANAGEMENT OF 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:

- 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:

### Mujahid Niaz Syed

Mr. Mujahid Niaz Syed is an experienced professional and has rich experience of more than 36 years. He has worked with HBL and has expertise in Credits, Trade and Branch operations. His last posting was RGM- Credits, Multan Region; during that role he was looking after credit portfolio of Commercial, Seasonal and Consumer & Agricultural Advances. He worked as RAGM-Commercial Credit, at Regional Head Quarters, Lahore and a Team Leader at Regional Audit.

Mr. Mujahid has also served at overseas branches as Head of Risk Management. He usually conducts training courses on various topics including Credit Management, Islamisation of Banking, SWIFT, Implementation of FETA, Credit Policy Manual, Strategic initiatives for Banks through Risk Management, Basel-II etc.

## 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.**