

Managing Problem Loans



Decide with Confidence

This course aims to provide participants to be able to collect overdue loans more effectively by using the tools and techniques that they have acquired. Be equipped to handle collection work, particularly when in difficult situations

At the end of the course participants should:

- Appreciate more the importance of loan follow-up and collection / recovery
- Know how and why loans become bad
- Be better able to follow-up on / recover problem loans by being more systematic in their approach
- Know what the options are to the lending banker when a loan becomes difficult

Course Contents

1. Loan follow-up and recovery - an integral part of the lending / credit management process
2. Role, duties and responsibilities of the Collection / Recovery / Workout Officer
3. Recognizing problems loans and their causes early
4. Monitoring environmental and industry changes / trends
5. Investigating and classifying problem loans
6. Remedies for firms in difficulty
7. Assessing the situation - deciding on the options
8. Criteria for rehabilitation - critical success factors
9. Financial restructuring - strategic / business restructuring - to put in more money?
10. Following up on problem loans - drawing up an action plan
Legal options - unsecured loans
 - secured loans
 - individual borrowers
 - business borrowers
11. To sue or not to sue?
12. Appointing Receivers - understanding their role, duties and responsibilities
13. Following up with lawyers and Receivers acting for the Bank
14. Lectures, discussions, case studies

Training Methodology

- ▶ Lectures
- ▶ Discussion and experience sharing
- ▶ Exercises to put learning into practice
- ▶ Case studies

Trainer Profile – Mr Peter Fong

Peter has wide experience in credit control management in the financial services industry. As Credit Manager of CCM and Loan Supervision Manager of Hong Leong Leasing he was responsible for implementing the collection systems and the development of strategies and plans for the attainment of the overall credit performance of the companies. His previous assignments included assessing corporate loans, and setting up of new divisions and managing various loan portfolios as well as foreclosed properties. He also headed an Internal Audit team from 1983 to 1985.

Peter is currently very actively involved in helping SMI operators resolve their problems and achieve their business goals. He also regularly conducts courses in particular on loan / receivables management and debt collection. He has conducted such courses for many financial institutions, MNCs and professional organizations.

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Date: 22 May 2008, 9am – 5pm
Venue: Grand Plaza Park Hotel, City Hall

Fee: [] S\$380 for D&B Subscriber [] S\$460 for Non-subscriber
(Includes materials, refreshments and lunch)

EARLY BIRD – Fax in your registration before 21 April to receive a 10% off usual fee
Or, GROUP SAVINGS – Send 2 or more participants to enjoy a 10% off usual fee

Fax the completed registration form to 6318 7832

Participant Profile

Name 1: _____ **Designation:** _____

Email: _____ **(DID):** _____

Name 2: _____ **Designation:** _____

Email: _____ **(DID):** _____

Name 3: _____ **Designation:** _____

Email: _____ **(DID):** _____

Name of Company: _____

Address: _____ **(S)** _____

Telephone: _____ **Fax:** _____

Liaison Officer: _____ **Designation:** _____

Email: _____ **(DID):** _____

Mode of Payment

D&B subscription units (Account no: _____)

Cheque (7% GST applies) to be made payable to **Dun & Bradstreet (Singapore) Pte Ltd**

VISA / Mastercard (7% GST applies)

Card no: _____ **Expiry date:** _____

Signature:

Cancellation & Substitution Policies

1. A seat will be reserved upon receipt of completed registration form, and confirmation of seat upon payment received.
2. D&B reserves the right to postpone or cancel the seminar for reasons whatsoever. In such a case, D&B will provide a full refund to registrants who have made payment towards the event and such registrants shall have no claims against the company.
3. D&B reserves the right to change venue due to unforeseen circumstances.
4. Only cancellation made 7 working days before commencement is entitled to full refund of seminar charges. No refund thereafter including no show during day of commencement.
5. For In-company training, please contact May Tan at 6318 7869 or may.tan@dnb.com.sg
6. Please visit our website www.dnb.com.sg for more information on our seminars