



LOAN RECOVERY AND REMEDIAL MANAGEMENT

PROGRAMME OVERVIEW

Since 2008, Nigerian banks have recorded significant losses brought on by unforeseen events hitting the capital market as well as a fall in oil prices which affected the downstream petroleum sector; two sectors they were heavily exposed to. As a result, risk management, problem loan recovery, remedial management, loan valuation methods, and corporate governance structures within the banks are being substantially reviewed. There is a widespread consensus amongst leading industry analysts and regulators that financial institutions need to seriously rethink credit policies and processes when granting loans.

The significant growth in problem loans has heightened the importance of loan recovery and remedial management as a means to get lenders the best possible return under the situation. Most often, the best way of achieving this is not to hurriedly put the debtor company into liquidation at the first sign of loan default, but instead to work with the customer to try and salvage the situation. This programme has been packaged to cover all issues in loan defaults, workouts and in restructuring loans.

PROGRAMME COVERAGE

- Problem Loan Identification & Management
- Distress Prevention & Control
- Non-Performing Loans – cause analysis
- The CBN Prudential Guidelines

DATE

February 10th -12th

COURSE DIRECTOR

Dr. Narayanan is a risk and banking expert with strong international experience, having been involved with numerous projects with institutions such as HSBC Bank, Investec Bank and Securities, Arab National Bank, among others. His competencies in risk management include Basel II Project Implementation from Standardized to Advanced Approaches, Data Management, Risk Rating Systems design, Scorecard Development and Validation, Stress Testing, Economic Capital Modeling and Risk-based Consolidated Supervision. He also has sound knowledge of International Accounting Policies including but not limited to IAS and GAAP. Dr. Narayanan is also an Investment Banking & Global Markets expert with extensive experience in Treasury – Front, Middle and Back office - including FX, Derivatives, Interest Rate Derivatives, Fixed income derivatives, Financial futures, Structured Products and Product Control. His career has also involved extensive work in Credit Strategy, Credit Analysis, Credit Review and Credit monitoring.

TARGET AUDIENCE

This program is designed for Loan officers and managers, loan administration officers, Remedial unit staff, credit and marketing, and Consumer Banking Officers.

For further enquiries, Please call

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