

Loan Management and Risk Monitoring

Comments from past participants

"The seminar was good and the seminar facilitator brought his vast experience to the table with many real-life and practical examples."

– Ms. Jennifer Chong, ISA Technologies Sdn Bhd, Malaysia.
[Class of October 2007]

"The facilitator's background/experience adds a great deal of practical aspects in what to look out for in early warning indicators of risk, etc. and related areas."

– Ms. Sharon Koh, Royal Bank of Scotland, Singapore.
[Class of August 2009]

"Enjoyable session; good practical knowledge and cases to share."

– Ms. Vivien Ho Soo Leng, HVB Singapore Branch, Singapore.
[Class of August 2009]

"The facilitator was able to engage us. He shared his experiences with us which was very helpful. This course is a very practical seminar and I enjoyed it!"

– Ms. Foo Hui Min, DBS Bank Ltd, Singapore.
[Class of August 2009]

"The facilitator is engaging."

– Mr. Andy Chen Wei Yen, DBS Bank Ltd, Singapore.
[Class of August 2009]

"The seminar is good for supporting my current role in my current job. Learning how we assess and monitor our client, can help us lend money to the proper customer as well as call it back when we must..."

– Mr. Ruben Gandamihardja, PT Bank DBS Indonesia, Indonesia.
[Class of November 2009]

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"This training is very useful for us, and for early determination of bad loans."

– Achiro Yulian Opereta, PT Bank DBS Indonesia, Indonesia.
[Class of December 2009]

"Very engaging and interactive. Explains complicated concepts in a simple, straightforward way, often illustrated by practical and interesting examples. "Out of the box" and enlightening approach which makes session easy to absorb and comprehend."

– Ms. Cheng Tan Ching, NIBC Bank Ltd, Singapore.
[Class of February 2010]

"It is a very concise and easy to understand class for learning the basics of Loan & Risk Management. It was made easy because the trainer Mr. Wong gave very practical examples to aid the learning. He also shared his many years of banking experiences that he came across to make us better understand what loan management is all about."

– Ms. Michelle Wong, Banque Internationale a Luxembourg, Singapore.
[Class of February 2015]

Highlights

- Be aware of the key issues in Loan Management
- Discussion on key steps in reviewing a loan
- Learn how to set up an early warning system
- Prevent problem loans by being able to recognize early warning signs
- Recognize and dealing with borrowers who overtrades
- Ensure maximum recovery when encountering problem loans
- Know the key responsibilities of an account manager

Seminar Facilitator
Mr. Adam K. K. Wong, B.Acc, FCPA, Certified Professional Trainer

Seminar Duration
1 Day, 9:00am to 5:00pm

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Seminar Background

An intensive programme covering the key areas in loan management, detecting potential problem loans and how to handle problem loans when these arise.

Sound underwriting practices is a corner stone of effective risk management. After the loan is booked and disbursed, accountability for its ultimate repayment rests with officers who need to monitor, evaluate and take prompt action on credit issues. Besides training and experience in analysis and underwriting, additional skills and knowledge to actively prevent and solve potential problems are crucial in managing the credit relationship.

Seminar Content

- **Adopting the Right Credit Philosophy**
 - Lenders' Philosophy
 - Risk Reward Relationship
 - Key Issues for Lender

- **Loan Management**
 - Purpose
 - Components of Loan Management
 - Loan Management Strategy

- **Periodic Review by RM**
 - Review Areas
 - Loan Classification
 - Recommendations

- **Loan Review**
 - Objective of Review
 - Key Review Areas
 - Follow Up Actions / Recommendations

- **Setting Up an Early Warning System**
 - Sources of Information
 - Internal
 - Discussion on Various Internal Reports Available to Monitor the Account
 - Third Party
 - From Borrower

- **Early Warning Signs**
 - Analysing the Borrower's Viability
 - Check List of Weaknesses that may Cause a Company to Default on Its Loans
 - Management
 - Technical & Commercial Problems
 - Financing Problems
 - Financial Indicators
 - Overtrading

- **Dealing with Problem Loans**
 - Categories of Problem Loans
 - Immediate Action Steps
 - Review
 - Analysis of Liquidation vs. Non Liquidation Strategy
 - Negotiate
 - Implement
 - Lender's Course of Action
 - Borrower's Course of Action

- **Overtrading**
 - What is Overtrading
 - Financial Consequence of Overtrading
 - Identifying Overtrading from the Financial Statements

- **Recap of Various Models to Assist in Predicting Problem Loans**
 - Sustainable Growth Rate
 - Debt Service Capacity
 - Altman Z Score Model
 - Springate Model
 - Fulmer Model
 - CA-Score
 - A Score

- **Key Responsibilities of An Account Manager**

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Benefits of Attendance

Upon completion of this programme, participants will:

- Understand the key components of a loan review
- Learn what is required to set up an early warning system to detect potential problem loans
- Know the various early warning signs of potential problem loans
- Be equipped to deal with problem loans when they arises
- Understand the key responsibilities account / relationship managers in preventing problem loans
- Learn various models that is used to predict corporate distress

Who should attend?

Credit and financial analysts, portfolio managers, credit officers, corporate bankers, commercial bankers, risk managers and analysts.

Seminar Facilitator

Mr. Adam K. K. Wong is a Business Domain Expert Facilitator with PI ETA Consulting Company. He is also an adjudicator of the Financial Industry Disputes Resolution Centre in Singapore.

Prior to his current appointments, he was a General Manager with Standard Chartered Bank and other international banks with 22 years of successful track record in Cash Management, eCommerce, Corporate Banking and Trade Finance and Small & Medium Enterprises.

Having strong strategic orientation and regional exposure in South East Asia and Hong Kong, he is credited with significantly growing global banks' SME assets by 450% and net profit by 140% over a 3-year period in Singapore. He also started a new cash management business for a leading bank in Asia and grew it to a USD35 billion business annually.

Mr. Wong graduated in Accountancy and is a Fellow Certified Public Accountant. He is also a Certified Credit Risk Management Professional and a Certified Professional Trainer.

Mr. Wong has contributed actively to the development and training of professionals in the financial services sector for the past 17 years by sharing his expertise regularly through The Institute of Banking and Finance, Singapore and various other organizations in Malaysia and Indonesia.

He has also conducted programmes in the area of banking and finance for Australian and local universities.

For more information, please contact PI ETA Engagement Resource (PEER) Group at
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