



SELF-PACED
E-LEARNING

4-6
HOURS

Minimizing and Managing Problem Loans

Identify red flags and effectively manage problem loans

OVERVIEW

An organization's ability to prevent problem loans begins with sound lending policies and credit underwriting. However, even good loans can *become* problem loans and result in a loss to the organization. In the Minimizing and Managing Problem Loans course, participants learn best practices in loan monitoring and maintenance, identifying red flags, and implementing effective strategies to manage problem loans and minimize losses.

WHO SHOULD ENROLL

Lenders, relationship managers, collections and work-out staff, and others responsible for monitoring and managing loan risks and performing maintenance, monitoring, collection, and work-out activities.

RESULTS AND BUSINESS BENEFITS

Upon completion, participants will be able to:

- Use a common model for identifying and working with problem loans, ensuring that all appropriate steps are taken on a timely basis
- Communicate with their managers to determine the most appropriate actions to minimize risks before proposing solutions to clients
- Communicate loan issues to clients in a timely fashion to achieve buy-in and faster resolution
- Schedule timely follow-up activities to ensure that agreements are kept, and appropriately escalate problem loans to the appropriate department if risk management efforts have been unsuccessful
- Document all communications and actions in the credit file to assist in collection efforts

LEARNING MODULES

1

Minimizing
Problem Loans

2

Managing
Problem Loans



E-LEARNING BY OMEGA PERFORMANCE

Omega Performance E-Learning courses, accessible online at any time, are developed to be highly interactive—maintaining high learner interest that enhances understanding and application of the material. Concepts are presented in conjunction with related definitions, explanations, formulas, and real-world examples to ensure that individuals of all learning styles find the subject matter accessible and user-friendly.

MOODY'S
ANALYTICS

omega
performance

LEARNING SOLUTIONS

Learning Module Descriptions

1 MINIMIZING PROBLEM LOANS

- Identify methods of preventing problem loans
- Determine the appropriate actions the lender should take to maintain the original integrity of a loan
- Evaluate and select the most effective monitoring strategy and schedule for a loan
- Identify red flags, their impact on repayment, and changes in credit risk

2 MANAGING PROBLEM LOANS

- Identify the purpose of monitoring loan covenants, and recognize when the borrower is out of compliance with a covenant
- Identify financial and non-financial red flags in business and personal financial statements, management, competition, and industry changes
- Determine when to discuss emerging issues with management
- Identify effective approaches to gaining customer buy-in and overcoming objections to a collection plan
- Identify alternative recovery options used when a customer is unable to repay or uncooperative in working out a problem loan

FIND OUT MORE ABOUT OMEGA PERFORMANCE TRAINING

For detailed course descriptions and to speak with an Omega Performance training consultant, please contact us at:

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