

Consumer Credit Collections for Non-Performing Loans

Register before
24 October 2007 and
enjoy a discount of
USD\$390 per delegate.



28 - 29 November 2007 • Kuala Lumpur, Malaysia

Why is this training course UNIQUE?

Expert trainer: Martin H. Hali is a leading US based expert on Collection of Non Performance Loans issues; from detection of problem areas to managing and maximizing recovery fortified with real-life case studies featuring Citibank and JP Morgan Chase.

Targeted content: Get answers on how to manage and maximize your NPLs and at the same time, be fully prepared for any economic crisis impact like bankruptcy and other legal issues that can affect your financial institution. A pre-course questionnaire will help the trainer identify and fully address your key learning objectives.

Limited class size: Class size limited to 30 delegates to ensure effective one-to-one interactivity, complete with a detailed course reference manual

"There is no question that the percentage of non-performing loans will increase over the next two years. All the banks can do to minimize their exposure is to address these NPL's in a timely and orderly manner"

Martin H. Hali

Testimonials:

"We have been very impressed in the professional way in which you have handled the monitoring of our collateral" - Thomas Maher, SVP Loan Workout, JP Morgan Chase

"The rate of recovery on problem portfolios has been much greater than ever anticipated". - James Barbato, VP Chase Business Credit

Consumer Credit Collections for Non-Performing Loans

“In general, bankers need to be as concerned with risk recovery as they are with making loans”

Martin H. Hali

On average, consumer credit contributes 33% of total income in retail banks. With rising household wealth and a bankable population growing by 30 million projected annually, it is no surprise that banks are rapidly growing their consumer lending businesses, as a golden opportunity to boost their bottom line.

Such rapid growth has raised serious concerns on the ability and efficiency of banks to manage credit collection for their Non Performing Loans. As high-risk appetites spread across markets, so have delinquency rates. In extreme cases, bankruptcy is the result of a combination of poor lending practices, inadequate regulation and failures to reform banking.

Banks are often in a grey area when it comes to consumer credit data which impacts the decision making process in qualifying a loan. Banks face the challenge in balancing the quality of their credit data with managing growth in the business in a timely and cost effective manner through the use of practical technology.

This intensive 2-day workshop will provide key insights for banks looking to strengthen their consumer NPL management infrastructure, collection and recovery processes. Martin H. Hali – author, trainer and consultant, will share his expertise over a two-day workshop on the areas of monitoring and managing Non Performing Loans effectively with proven strategies resulting in maximised recoveries.

Key learning take-aways

- Key performance indicators for establishing and operating a successful NPL recovery facility for retail banking
- Keeping it simple and straightforward: The language and principles of credit scoring
- Manage and optimise your credit portfolio with new quantitative and qualitative structures
- The know-how of early detection of NPL distress symptoms and deploying your turnaround strategy systematically
- Learn recent technological developments in monitoring and predicting NPL's within the loan portfolio
- Effectively dealing with the impact of bankruptcy risk on your NPLs through forecasting
- Be updated on legal issues in Asia and around the world
- Methods in maximizing the value of your NPL through securitization

Who should attend

The workshop is designed to provide strategic insights for:

- Heads of Credit
- Heads of Marketing
- Special Assets Team
- Account Management Teams
- Strategic Planners

Meet the faculty of experts

Martin H. Hali began his career in the accounts receivable industry 22 years ago as a management consultant with the accounting firm of Deloitte Touché where his specialty was dealing with companies in financial difficulties. He has actively led engagements with focus in areas like Collections, Asset Recovery, Asset Based Lending, Evaluations and Portfolio Monitoring as well as Work out and Due Diligence. These engagements involved companies valued from \$2 million to \$4 billion in revenues in various industries including financial institutions such as JP Morgan Chase, First Union.

Over the past fifteen years, he has also written various articles and has had speaking engagements related to the receivables function. He has been quoted in various publications, such as “Controllers Cost & Profit Report”, “Collections & Credit Risk” and “The Commercial Law Bulletin,” to name a few.

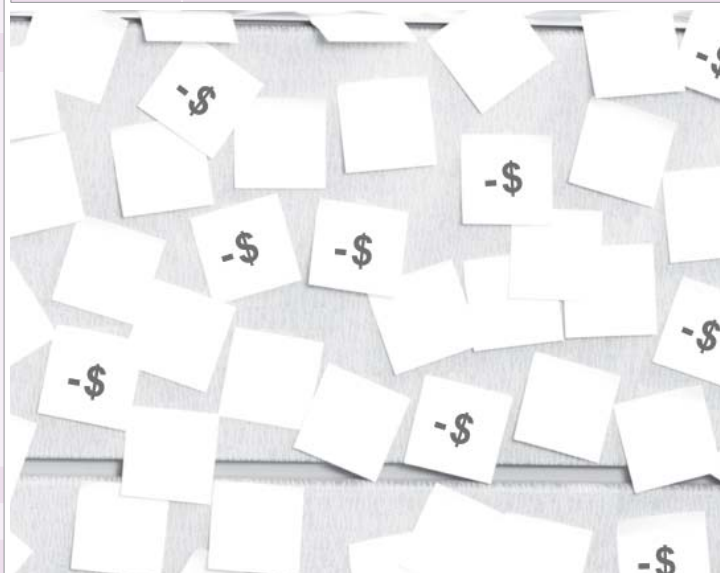
To date, Martin H. Hali serves as an active member of the Commercial Law League of America (CLLA), The Commercial Collection Agency Association (CCAA), The Turnaround Management Association (TMA), and The International Factoring Association (IFA).

Christian Kapfer is a Research Director at The Asian Banker, the region's foremost strategic business intelligence company in the financial services industry. In his role, Kapfer has assisted players in the industry, including banks, consultants and related services business on their research, analytics and information needs to develop their own strategies in the industry. He was involved in developing the retail banking benchmarking practice in the Asia/Pacific region, which undertakes continuous monitoring of the key tactical issues, and business lines institutions are facing in the financial service industry.

Prior to joining the Asian Banker research arm he had working assignments in various South East Asian countries. He was a research analyst at the German Thai Chamber of Commerce in Thailand where he covered the trade and various industrial sectors as well as the German Embassy in Singapore where he was attached to the cultural affairs department.

Workshop Agenda

Programme Day One: Reinforce Your Understanding on Current NPL Issues		Programme Day Two: Effective Strategies To Deal With Your NPLs Proactively	
08.00 – 09.00	Registration	08.30 – 09.00	Morning Coffee
09.00 – 10.00	Session 1: UNDERSTANDING WHAT CONSTITUTES A NON-PERFORMING LOAN (NPL) <ul style="list-style-type: none"> Overview on retail NPLs, strengths and weaknesses UNDERSTANDING YOUR CLIENT'S BACKGROUND <ul style="list-style-type: none"> Credit scoring – how it works and why it's an important aspect to determining how to structure a loan. How to do a consumer loan underwriting that is clear, concise and complete with crucial points identified. Lack of data on clients – is depending on credit bureaus enough? How to unearth operating/business risks of the borrower/debtor How to identify credit risk issues How to collect revenue and yet manage the delicate balance between client relationships/retention, gracefully 	09.00 – 10.00	Session 1: IMPLEMENTING NEW STRATEGIES TO MANAGE NPLs <ul style="list-style-type: none"> Adopting proactive methods in handling of the credit portfolio Overview of the types of processes involved for managing NPLs and what needs to be improved What about third parties or having a specialized department for NPLs? How to prepare an effective cycle with a solid internal structure
10.00 – 10.30	Morning Refreshments	10.00 – 10.30	Morning Refreshments
10.30 – 11.30	Session 2: THE ART OF DEVELOPING A STRONG LOAN WORKOUT RESOURCE: <ul style="list-style-type: none"> Exploring the role of a loan workout and why it is needed The information gathering and review process of all parties involved in the loan workout How to manage loan workout transactions How a strong loan workout can help your bank manage NPLs effectively 	10.30 – 11.30	Session 2: THE SELLING OF NPLs <ul style="list-style-type: none"> When a bank should consider selling their NPL's The process of selling NPL's
11.30 - 12.30	Session 3: WARNING SIGNALS AND RECOVERY ACTION <ul style="list-style-type: none"> Symptoms of NPL distress – common and uncommon Steps a bank must take when a borrower seems likely to default Explore current turnaround strategies: <ul style="list-style-type: none"> Preliminary Finding on Best Practices in Credit Collection and Recovery Winning strategies that can bring in high success ratings 	11.30 – 13.00	Session 3: INTEGRATING BEST TOOLS AND TECHNOLOGY FOR REDUCING AND MINIMIZING NPLs <ul style="list-style-type: none"> Monitoring of NPL loans. In-house or outsource? Recent IT developments: Service-oriented Architecture (SOA) and Predictors analytics software
12.30 – 13.30	Lunch	13.00 – 14.00	Lunch
13.30 – 14.30	Session 4 : HOW BANKRUPTCY CAN AFFECT NPLs <ul style="list-style-type: none"> Identifying effective methods to handle the risk of bankruptcy. The extent to how NPLs and the bank will be affected. Exploring prediction strategy to foresee bankruptcy in its early stages 	14.00 – 15.30	Session 4: NPL CASE STUDIES/SUCCESS STORIES: <ul style="list-style-type: none"> Citibank and JP Morgan Chase
14.30 – 16.00	Session 5: HOW AMERICAN BANKS DEAL WITH LEGAL AND OTHER ISSUES CONCERNING NPLs <ul style="list-style-type: none"> Overview on current bank policies involved in the NPL issue and its long term effects A look at the ideal retail/business credit and collection policy that reduces the abuse of NPLs by clients 	15.30 – 16.00	Afternoon Refreshments
16.00 – 16.30	Afternoon Refreshments	16.00 - 17.00	Session 5: SECURITIZATION – THE NPL's UPSIDE: <ul style="list-style-type: none"> Taking the securitization advantage to maximize the value of non performing loans Further nuances of securitization that can help put NPL in a better light and enable banks to meet increasing credit demands at the same time
16.30 – 17.30	Discussion and recap	17.00	Close of day two
17.30	End of day one		



Who is The Banking Academy

The Banking Academy is a continuing education centre designed to help practicing professionals acquire and maintain critical skills in all key tactical areas of business and operations in this highly competitive industry. The Banking Academy features an international faculty comprising of experienced bankers and academic professionals from around the world, hand-picked for their proven industry experience, teaching and coaching skills. The academy offers executives the opportunity to expand their knowledge, network with peers and industry experts in a setting that is interactive and discussive.

The Banking Academy secretariat is based in Kuala Lumpur and is affiliated with The Asian Banker. The Asian Banker is one of the foremost providers of intelligence on benchmarks and best practices in commercial banking to the financial services industry worldwide.