PROFESSIONAL TRAINING COURSE

Course No. 1023

# Problem Loans & Debt Restructuring

**CREDIT & LENDING MANAGEMENT**
**FINANCE, INVESTMENT & BANKING**

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| DURATION<br>**5 Days** | DELIVERY<br>**Classroom** |
| LOCATION<br>**Online, Online** | DATES<br>**27 Sept – 1 Oct 2026** |

## Scheduled Event Details

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| CITY | Online, Online |
| DATE | 27 Sept – 1 Oct 2026 |
| DELIVERY TYPE | Classroom |
| COURSE FEE | €1,700 |

## Course Overview

Problem Loans & Debt Restructuring is a comprehensive professional training course designed to equip banking and finance professionals with the knowledge and practical skills required to manage problem loans, minimize credit losses, and implement effective debt restructuring strategies. As financial institutions face increasing economic uncertainty, changing market conditions, and evolving regulatory expectations, the ability to proactively manage distressed assets has become essential for preserving asset quality, improving portfolio performance, and maintaining financial stability.

This course provides a structured approach to identifying, assessing, and resolving problem loans throughout their lifecycle. Participants will learn how to analyze the causes of borrower financial distress, evaluate repayment capacity, assess collateral values, and determine appropriate recovery and restructuring strategies. The program emphasizes balancing commercial objectives with prudent credit risk management while supporting sustainable borrower recovery where feasible.

The course also explores advanced debt restructuring techniques, including loan rescheduling, refinancing, covenant restructuring, repayment modifications, collateral enhancement, and negotiated settlement strategies. Participants will gain practical knowledge of credit recovery planning, non-performing loan (NPL) management, legal considerations, regulatory expectations, and governance frameworks that support effective distressed asset management.

Through practical case studies, negotiation workshops, and real-world restructuring scenarios, participants will strengthen their ability to develop recovery strategies, negotiate successful restructuring agreements, monitor restructured facilities, and improve recovery outcomes. The course supports banks, financial institutions, government financing agencies, development banks, and corporate lenders seeking to enhance their problem loan management capabilities while strengthening credit portfolio quality and long-term financial performance.

## Objectives

- Analyze the causes of problem loans and borrower financial distress using structured assessment methodologies by the end of the course.
- Evaluate borrower financial conditions to determine appropriate debt restructuring solutions.
- Apply effective debt restructuring techniques for corporate, commercial, and SME lending facilities.
- Develop recovery strategies that maximize loan recovery while minimizing credit losses.
- Assess collateral quality and recovery options to support restructuring decisions.
- Improve negotiation skills for managing distressed borrowers and restructuring agreements.
- Strengthen the ability to identify early warning indicators before loans become non-performing.
- Implement best practices for monitoring restructured loans and recovery performance.
- Assess legal, regulatory, and operational considerations affecting problem loan management.
- Align problem loan management and debt restructuring practices with organizational credit policies, governance standards, and regulatory requirements.

## Who Should Attend

This course is designed for credit managers, senior credit analysts, problem loan officers, special assets managers, recovery officers, restructuring specialists, relationship managers, corporate banking professionals, commercial banking specialists, loan administration professionals, credit risk analysts, and professionals responsible for managing distressed credit facilities within financial institutions.

It is also suitable for heads of credit, chief risk officers, portfolio managers, internal auditors, compliance professionals, legal advisors, collections managers, branch managers, development finance professionals, government financing agencies, investment professionals, and executives responsible for improving asset quality, reducing non-performing loans, and strengthening enterprise credit risk management.

## Learning Outcomes

- By the end of this course, participants will be able to:
- Analyze the financial and operational causes of borrower distress and problem loans.
- Evaluate borrower repayment capacity and recommend appropriate restructuring solutions.
- Develop practical debt restructuring plans based on borrower financial conditions.
- Assess collateral value and recovery strategies to minimize credit losses.
- Negotiate restructuring agreements that balance lender protection with borrower sustainability.
- Identify early warning indicators and implement proactive intervention strategies.
- Prepare professional recovery and restructuring reports for management and credit committees.
- Monitor restructured facilities to ensure compliance with revised loan terms.
- Apply legal, regulatory, and governance principles to distressed asset management.
- Implement international best practices in problem loan management and debt restructuring to improve portfolio quality and organizational performance.

## Course Outline

DAY 01

### Foundations of Problem Loan Management

- Understanding problem loans and non-performing loans (NPLs)
- Causes of borrower financial distress
- Credit deterioration and early warning indicators
- Governance and regulatory expectations for distressed asset management

> PRACTICAL APPLICATION
>
> Identifying problem loans through portfolio analysis

DAY 02

### Borrower Assessment and Debt Restructuring Strategies

- Financial assessment of distressed borrowers
- Evaluating repayment capacity and business viability

DAY 02 — CONTINUED

- Loan rescheduling, refinancing, and restructuring techniques
- Selecting appropriate restructuring strategies for different borrower profiles

> **PRACTICAL APPLICATION**
> Developing a debt restructuring plan for a distressed borrower

DAY 03

## Recovery Management and Legal Considerations

- Recovery planning and workout strategies
- Collateral evaluation and security enforcement options
- Legal considerations in loan recovery and debt restructuring
- Negotiated settlements and alternative recovery approaches

> **PRACTICAL APPLICATION**
> Evaluating recovery alternatives using real case studies

DAY 04

## Negotiation, Monitoring, and Performance Management

- Negotiation strategies for restructuring agreements
- Monitoring restructured loans and borrower performance
- Managing re-default risk and ongoing credit supervision
- Recovery reporting and portfolio performance measurement

> **PRACTICAL APPLICATION**
> Conducting a restructuring negotiation simulation

DAY 05

## Best Practices in Problem Loans & Debt Restructuring

- Regulatory compliance and governance for distressed asset management
- Digital tools and analytics in problem loan management
- Continuous improvement of recovery and restructuring processes
- Strengthening collaboration between credit, legal, recovery, and risk management teams

> **FINAL WORKSHOP**
>
> Analyze a distressed lending case, prepare a comprehensive debt restructuring strategy, evaluate recovery options, negotiate restructuring terms, and develop an implementation action plan to strengthen problem loan management within the organization.

### Register or Request More Information

Course page: https://quest-training.com/courses/problem-loans-debt-restructuring
Website: https://quest-training.com
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