Loan Recovery Strategies for Banks Training Course

Professional Development Training Course Outline

Category	Banking Institute	**Duration**	5 Days
Base Fee	$1,500 USD	**Delivery Mode**	Online / On-site Hybrid

Course Introduction

Loan Recovery Strategies for Banks Training Course is designed to equip banking professionals with advanced credit recovery techniques, distressed asset management strategies, non-performing loan (NPL) resolution frameworks, and digital debt collection solutions. As financial institutions face increasing pressure from credit risk exposure, rising default rates, regulatory compliance requirements, and economic uncertainty, effective loan recovery has become a strategic priority. This course focuses on modern loan portfolio optimization, collections intelligence, borrower engagement, restructuring strategies, and sustainable recovery models that enable banks to protect profitability while maintaining customer relationships.

This comprehensive training program integrates AI-driven collections, data analytics, behavioral credit scoring, legal recovery frameworks, negotiation techniques, and international best practices in banking recovery operations. Participants will explore practical approaches for managing retail loans, SME financing, corporate lending, mortgage portfolios, and impaired assets through real-world case studies. The course empowers banking professionals to develop proactive recovery strategies, reduce credit losses, improve recovery rates, and build resilient lending operations aligned with modern risk management and digital banking transformation trends.

Programme Curriculum

Loan Recovery Strategies for Banks Training Course

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Course Duration

5 days

Course Objectives

By the end of this course, participants will be able to:

1. Understand advanced loan recovery frameworks and strategic debt management approaches.
2. Develop effective non-performing loan (NPL) reduction and recovery strategies.
3. Apply credit risk analytics and early warning systems for identifying problem loans.
4. Master customer engagement and negotiation techniques for successful collections.
5. Implement digital loan recovery solutions and automated collections platforms.
6. Improve loan portfolio quality and financial sustainability.
7. Analyze borrower behavior using data-driven recovery intelligence.
8. Apply regulatory requirements related to banking compliance and debt recovery practices.
9. Design effective loan restructuring and rehabilitation programs.
10. Manage complex corporate and SME loan recovery challenges.
11. Utilize AI, machine learning, and analytics tools in collections management.
12. Develop efficient recovery performance measurement and KPI frameworks.
13. Build future-ready credit recovery strategies aligned with global banking trends.

Target Audience

1. Bank credit officers and lending professionals
2. Loan recovery and collections managers
3. Credit risk management teams
4. Relationship managers and branch managers
5. Banking compliance and legal professionals
6. Financial analysts and portfolio managers
7. Debt restructuring specialists
8. Senior banking executives and decision-makers

Course Modules

Module 1: Fundamentals of Loan Recovery Management

- Principles of effective loan recovery operations
- Understanding loan delinquency cycles and borrower behavior

- Causes and impact of loan defaults on banks
- Loan recovery lifecycle management
- Building a proactive recovery culture
- Case Study: Commercial Bank NPL Reduction Program

Module 2: Non-Performing Loans (NPLs) Management Strategies

- Identification and classification of distressed loans
- NPL monitoring and portfolio segmentation
- Recovery strategies for impaired assets
- Bad debt prevention approaches
- NPL reduction frameworks and international practices
- Case Study: European Bank Bad Loan Crisis Management.

Module 3: Credit Risk Analytics and Early Warning Systems

- Predictive analytics for loan default detection
- Credit monitoring dashboards
- Borrower risk profiling techniques
- AI-powered early warning indicators
- Data-driven recovery decision-making
- Case Study: AI-Based Collections Transformation.

Module 4: Loan Restructuring and Rehabilitation Strategies

- Loan modification principles and processes
- Debt restructuring frameworks
- Payment arrangement strategies
- Customer financial rehabilitation
- Sustainable recovery solutions
- Case Study: SME Loan Restructuring Success Story.

Module 5: Negotiation, Communication and Customer Recovery Techniques

- Professional debt negotiation skills
- Customer psychology in loan recovery
- Difficult borrower management
- Ethical collections practices
- Building long-term customer relationships
- Case Study: Retail Banking Collections Improvement

Module 6: Digital Transformation in Loan Recovery

- Digital collections platforms
- Automated reminders and payment solutions
- Mobile-based recovery channels
- AI chatbots for collections support
- Robotic Process Automation (RPA) in recovery operations
- Case Study: Digital Collections Platform Implementation.

Module 7: Legal, Regulatory and Compliance Aspects of Loan Recovery

- Banking laws and recovery regulations
- Ethical debt collection standards
- Collateral enforcement processes
- Legal recovery procedures
- Consumer protection requirements
- Case Study: Regulatory Compliance Recovery Framework.

Module 8: Recovery Performance Management and Future Trends

- Recovery KPIs and performance measurement
- Collections productivity improvement
- Portfolio recovery forecasting
- Advanced recovery technologies
- Future trends in banking collections
- Case Study: Next-Generation Banking Recovery Model.

Training Methodology

- Interactive lectures and presentations.
- Group discussions and brainstorming sessions.
- Hands-on exercises using real-world datasets.
- Role-playing and scenario-based simulations.
- Analysis of case studies to bridge theory and practice.
- Peer-to-peer learning and networking.
- Expert-led Q&A sessions.
- Continuous feedback and personalized guidance.

Register as a group from 3 participants for a Discount

Send us an email: info@fineskilltrainingcenter.org or call *+254769199797*

Certification

Upon successful completion of this training, participants will be issued with a globally- recognized certificate.

Tailor-Made Course

We also offer tailor-made courses based on your needs.

Key Notes

a. The participant must be conversant with English.

b. Upon completion of training the participant will be issued with an Authorized Training Certificate

c. Course duration is flexible and the contents can be modified to fit any number of days.

d. The course fee includes facilitation training materials, 2 coffee breaks, buffet lunch and A Certificate upon successful completion of Training.

e. One-year post-training support Consultation and Coaching provided after the course.

f. Payment should be done at least a week before commence of the training, to Fineskill Training Center account, as indicated in the invoice so as to enable us prepare better for you.

Upcoming Scheduled Sessions

Start Date	End Date	Location	Price
07 Sep 2026	11 Sep 2026	Online	$1,000
07 Sep 2026	11 Sep 2026	Physical	$1,500
14 Sep 2026	18 Sep 2026	Online	$1,000
14 Sep 2026	18 Sep 2026	Physical	$1,500
21 Sep 2026	25 Sep 2026	Online	$1,000
21 Sep 2026	25 Sep 2026	Physical	$1,500
28 Sep 2026	02 Oct 2026	Online	$1,000
28 Sep 2026	02 Oct 2026	Physical	$1,500

Ready to enroll or request a customized program? Book online or contact us:

Register Online Now

Email: info@fineskilltrainingcenter.com | Website: www.fineskilltrainingcenter.com