

ADVANCED LOAN MONITORING AND PORTFOLIO QUALITY MANAGEMENT



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TRAINING CENTER



Introduction

The Advanced Loan Monitoring and Portfolio Quality Management Training Course equips lending teams to keep a loan book healthy after disbursement. Most credit losses build slowly, and the warning signs appear long before default. This course focuses on the monitoring discipline that detects deterioration early and triggers action. It covers portfolio indicators, early warning systems, watch list management, and collections. Furthermore, it applies IFRS 9 staging, provisioning, and stress testing to live portfolio decisions. As a result, participants learn to protect asset quality, reduce non-performing loans, and report portfolio performance clearly to management and regulators.

Advanced Loan Monitoring and Portfolio Quality Management Course Objectives

- Explain the purpose and scope of post-disbursement loan monitoring.
- Design portfolio quality indicators including NPL ratio, PAR, and coverage ratio.
- Build early warning systems using financial and behavioural triggers.
- Apply IFRS 9 staging and expected credit loss to portfolio monitoring.
- Manage watch list accounts with structured review and escalation steps.
- Conduct covenant tracking and documentation compliance checks.
- Analyse portfolio concentration by sector, product, and geography.
- Design collections, restructuring, and workout strategies for distressed accounts.
- Perform portfolio stress testing and scenario analysis.
- Prepare portfolio quality reports for risk committees and boards.

Course Methodology

- Interactive lectures with real portfolio monitoring case studies.

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- Exercises on NPL, PAR, and coverage ratio calculation.
- Early warning indicator design workshops using live account samples.
- Restructuring and workout negotiation simulations.
- Structured peer discussion with facilitator feedback on monitoring challenges.

Who Should Take This Course

- Credit monitoring and portfolio management officers.
- Relationship managers responsible for loan accounts.
- Risk analysts covering credit portfolio quality.
- Collections, restructuring, and workout specialists.
- Internal auditors reviewing credit monitoring controls.
- Finance staff involved in provisioning and reporting.

Advanced Loan Monitoring and Portfolio Quality Management Course Outlines

Day 1: Foundations of Loan Monitoring

- The monitoring cycle from disbursement to closure.
- Roles of relationship managers, credit monitoring, and risk units.
- Monitoring policies, procedures, and review frequencies.
- Documentation, security, and covenant tracking.
- Red flags in borrower behaviour and account conduct.
- Reporting lines and escalation frameworks.
- Case study: a deteriorating account and the missed signals.





Day 2: Portfolio Quality Indicators

- Non-performing loan (NPL) ratio and its variations.
- Portfolio at risk (PAR) and arrears ageing analysis.
- Coverage ratio, provisioning adequacy, and write-off trends.
- Restructured and rescheduled exposure reporting.
- Sector, product, and geographic concentration analysis.
- Vintage and cohort analysis for portfolio performance.
- Workshop: computing portfolio quality indicators from a loan file.

Day 3: Early Warning Systems and Watch Lists

- Financial triggers: cash flow, leverage, and coverage ratios.
- Behavioural triggers: delays, overdrafts, and covenant breaches.
- External triggers: sector downturn and regulatory change.
- Scoring models for deteriorating accounts.
- Watch list criteria, review cadence, and action plans.
- Escalation paths and provisioning implications.
- Workshop: designing an early warning scorecard.

Day 4: IFRS 9, Stress Testing, and Provisioning

- IFRS 9 staging criteria and significant increase in credit risk.
- Expected credit loss calculation for monitored portfolios.
- Probability of default and loss given default inputs.
- Portfolio stress testing and scenario design.
- Sensitivity analysis on arrears and recovery assumptions.

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- Provisioning governance and audit considerations.
- Workshop: running a portfolio stress test and interpreting results.

Day 5: Collections, Workout, and Portfolio Strategy

- Delinquency management and collection strategy design.
- Restructuring options, forbearance, and forbearance exit.
- Workout planning, legal recovery, and write-off decisions.
- Recovery performance measurement and lessons learned.
- Portfolio quality dashboards and management reporting.
- Digital monitoring tools and data analytics.
- Course review, assessment, and action planning.

Conclusion

By successfully completing Advanced Loan Monitoring and Portfolio Quality Management, participants will gain a thorough understanding of post-disbursement monitoring, portfolio indicators, early warning systems, IFRS 9 provisioning, and workout management. They will also acquire practical skills in detecting deterioration early, designing recovery strategies, and reporting portfolio quality. In addition, the course prepares them to protect asset quality with confidence. Gentex Training Center delivers this programme with a strong focus on applied practice and measurable portfolio quality improvement.

FAQs for Advanced Loan Monitoring and Portfolio Quality Management course





Q1 What is the "Advanced Loan Monitoring and Portfolio Quality Management" course about?

It is a five-day programme on managing loan portfolio quality after disbursement. It covers monitoring frameworks, portfolio quality indicators, early warning systems, watch list management, IFRS 9 provisioning, stress testing, collections, and workout, so lenders detect deterioration early and act on it.

Q2 What are the key benefits of the "Advanced Loan Monitoring and Portfolio Quality Management" course?

Participants gain an early detection system that replaces reactive reporting. The course reduces non-performing loans and provisioning surprises, improves recovery rates, strengthens audit and regulatory readiness, sharpens portfolio reporting for committees, and protects both profitability and capital.

Q3 What skills will I gain from the "Advanced Loan Monitoring and Portfolio Quality Management" course?

Participants gain portfolio quality indicator design and analysis, early warning system and watch list management, IFRS 9 staging, expected credit loss and stress testing, and collections, restructuring and workout management. These four skills cover the monitoring cycle from disbursement through to recovery.



Q4 What tools, methods, or standards are covered in the "Advanced Loan Monitoring and Portfolio Quality Management" course?

The course covers the NPL ratio, portfolio at risk (PAR) and arrears ageing analysis, coverage ratio and provisioning adequacy, vintage and cohort analysis, early warning scorecards, watch list criteria, covenant tracking, IFRS 9 staging and expected credit loss, probability of default and loss given default inputs, portfolio stress testing and scenario analysis, forbearance and restructuring frameworks, and portfolio quality dashboards.

Q5 How is the "Advanced Loan Monitoring and Portfolio Quality Management" course applied in real-world practice?

Participants apply the methods to live portfolios. They build monitoring reports, compute quality indicators, design early warning scorecards, classify accounts for IFRS 9 staging, run stress tests, and prepare workout plans for distressed borrowers. Many leave with dashboard templates and monitoring checklists ready for immediate use.