



# THE CHARTERED INSTITUTE OF BANKERS OF NIGERIA

## COMPULSORY CONTINUING PROFESSIONAL DEVELOPMENT



PRESENTS

# Loan Documentation and Post-Disbursement Best Practices in Microfinance Banks

**Date:** Saturday, July 28, 2018 **Time:** 9:00 am **Venue:** Jubilee Conference Centre, 173 Obafemi Awolowo Road, Oke Ado Ibadan

### Overview:

Loan documentation and sound post-disbursement practices are very important aspects of the credit risk management process. The failure to obtain all necessary documents and agreements in a loan transaction can unnecessarily expose the bank to loan defaults and losses. Inefficient administration, monitoring, and management of existing risk assets can also increase the bank's loss given default (LGD) in a loan arrangement.

It is therefore very imperative for every Microfinance institution to properly document, monitor, and manage loan portfolios in order to minimize loan delinquency and maintain low Non-Performing Loan (NPL) ratios, and ultimately improve profitability and business success.

This programme is specially designed to equip participants with the skills to properly document, control, administer, monitor, work-out, and recover all types of loan facilities and maintain healthy risk portfolios.

### Learning Objectives:

Upon completion, participants will be able to:

- Understand the essential elements of various loan transactions.
- Appreciate how to avoid the conflict between representations, conditions precedent, undertakings and events of default.
- Discuss a variety of issues and comments on the loan agreement which are commonly raised by borrowers.
- Gain more knowledge of other common financing documents including a contract assignment and a subordination agreement.

### Course Content:

The following topics would be handled during the programme:

- Sound Credit Documentation Practices – By Loan and Collateral Types.
- Issues in Loan Processing and Approvals.
- Collateral Types and Their Applications.
- Understanding the Credit Control & Administration Function.

- Dealing With Amendments and Addendum
- Handling Documentation Deferrals and Waivers.
- Disbursing Approved Facilities – Key Issues.
- Loan Monitoring & Post-Disbursement Best Practices.
- Managing Problem or Delinquent Loan Facilities.
- Causes and Consequences of Loan Delinquency.
- Identifying Early Warning Signals.
- Loan Work-out & Recovery Strategies.
- Parting Shots! – A Call To Action!

### Who should attend?

Microfinance Certified members (MCIBs) and Officers/Managers in charge of Microfinance Operations in Banks and Other financial Institutions in Loan related functions.

**CCPD Credits**

**10**

### Participation Fee:

Individual:

**N20,000**

Group of 2 and above:

**N15,000**

### Mode of Payment:

Certified bank cheque/draft should be drawn in favour of The Chartered Institute of Bankers of Nigeria or e-payments to CIBN Access Bank Plc Account No: 0019395540.

**Please contact**

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