

# Develop Repayment Policies and Procedures

Most loans on a lending institution's books move from closing to full payout in accordance with the terms of the loan without the requirement of a serious collection effort. Unfortunately, some loans will not perform as expected due to several reasons. There are many possible reasons for non-performance of loans, and it is important that you recognise the early warning signs of deteriorating loans and understand what you can do to react quickly to get a positive outcome.

One of the primary reasons why lending institutions fail is that they are slow to detect deteriorating loans and once identified, they are slow to react. This course is aimed at teaching lending institution managers to develop policies and procedures to manage loan repayments and detect problem loans early, which is fundamental to the long-term success of a lending institution's credit operations.

## What you will learn:

At the end of this programme, you should be able to:

- Understand the reasons of deteriorating loans, the importance of detecting them early, and the impact they have on a business;
- Develop processes for the early detection of problem loans, grade them, and respond to them appropriately; and
- Develop and implement systems to manage the information in your organisation.

## Course Content:

- Section 1: Develop a system to manage client information.
- Section 2: Develop processes & policies to manage problem loans.
- Section 3: Develop repayment plans and schedules for problem loans.

## Course Structure:

Lectures, Structured Classroom Discussions and Practical Assignments.

## Assessment:

Formative assessment is done through practical exercises, and facilitator-led discussions. The summative assessment is a single case study.

## Accreditation:

This programme is in the process of being registered as a learning programme on the BNVQF (Botswana National Vocational Qualifications Framework).



### Entry Requirements:

It is assumed that learners are currently employed or will be employed in a management role within a lending institution.



### Duration:

One day



### Certification:

Certification of learning achievements will be issued upon successful completion of the summative assessment and the learner being deemed competent against the learning programme outcomes.

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