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COURSE BROCHURE

Loan Collections and Non-Performing Loan Recovery Training Course

18 – 22 April 2027
Amman

Loan Collections and Non-Performing Loan Recovery Training Course

Ref: 2383_89512 **Date:** 18 – 22 April 2027 **Location:** Amman **Fees:** 3300 GBP

Loan Collections and Non-Performing Loan Recovery is a 1-week training course for collections officers, arrears handlers and recovery staff in lending institutions, built around a collections action plan for an overdue loan book. Rising household debt, thinner margins on small business lending and closer scrutiny of how borrowers in difficulty are treated make early, fair recovery a balance-sheet issue. Jupiter Prime Training runs Loan Collections and Non-Performing Loan Recovery for front-line and workout teams.

Why Loan Collections and Non-Performing Loan Recovery Matter Now

Three pressures meet in the arrears queue today. Borrowers now expect to self-serve, so reminder messages, payment links and promise-to-pay tracking move into apps and automated diallers. Lenders face higher provisioning charges when accounts slide from early delinquency into default, so every bucket roll costs capital. And customers in hardship expect forbearance that is proportionate and documented. Acting late means larger write-offs and complaints. The course rests on delinquency bucket models and the expected credit loss ECL approach to provisioning.

Who Gains Most from Loan Collections and Non-Performing Loan Recovery

- Officers who contact borrowers in early arrears and record promises to pay
- Specialists who negotiate rescheduling and forbearance for borrowers in hardship
- Recovery staff who handle defaulted accounts, collateral enforcement and external agents
- Credit control staff who set exposure limits and repayment terms that shape later arrears
- Analysts who track roll rates, cure rates and provisions for the collections function

A retail or small business collections unit gains most when early-arrears callers and recovery staff attend together.

Loan Collections and Non-Performing Loan Recovery Capabilities

Participants learn to treat each overdue account as a choice between contact, rescheduling, enforcement and write-off.

- Segment an overdue portfolio by delinquency bucket, balance and borrower behaviour — the contact priority for each queue
- Design reminder and escalation cycles by channel and days past due — the collections strategy owner
- Apply structured call techniques to secure and track promises to pay — the borrower and the team leader
- Weigh rescheduling, forbearance and restructuring agreements against recovery value — the workout decision
- Calculate provisioning effects of bucket roll and cure — the finance and risk functions
- Specify recovery routes for defaulted loans — the write-off committee

Key Loan Collections and Non-Performing Loan Recovery Terms

- Days past due — the number of days since the oldest unpaid instalment fell due.
- Delinquency bucket — a band of days past due used to route accounts.
- Roll rate — the share of accounts in one bucket that move to a worse bucket in the next cycle.
- Cure rate — the share of overdue accounts that return to fully up-to-date status.
- Forbearance — a concession to a borrower in difficulty.
- Non-performing loan — a loan in default or unlikely to be repaid in full.

Loan Collections and Non-Performing Loan Recovery Day by Day

Day 1: The Arrears Landscape

- Lending Lifecycle From Exposure Limit to Write-Off — Where Collections Fits
- Repayment Terms and Credit Limits — How Origination Shapes Later Arrears
- Borrower Hardship Drivers in Households and Small Firms — Choosing Treatment Paths
- Fair Treatment of Borrowers in Difficulty — Conduct Exposure in Collections
- Collections Key Indicators — Roll Rate, Cure Rate and Recovery Yield

Day 2: Early Arrears Contact

- Delinquency Bucket Segmentation — Setting Contact Priority by Risk and Balance
- Reminder and Escalation Cycles — Sequencing SMS, App, Letter and Call
- Structured Collection Call Model — Opening, Probing and Securing Commitment
- Promise-to-Pay Tracking — Following Up Broken Promises Before Roll
- Payment Dispute Handling — Separating Genuine Errors From Delay Tactics

Day 3: Workout and Restructuring

- Affordability Reassessment for Borrowers in Arrears — Sizing a Sustainable Instalment
- Rescheduling, Payment Holidays and Term Extensions — Choosing the Concession
- Restructuring Agreements for Small Business Loans — Terms, Conditions and Monitoring
- Re-Default Risk After Forbearance — Testing Whether a Cure Holds
- Settlement Offers and Discounted Payoffs — Recovery Value Versus Time

Day 4: Recovery and Provisioning

- Default Triggers and Non-Performing Classification — When Accounts Move to Recovery
- Collateral Enforcement and Asset Sale — Net Recovery After Costs
- External Collection Agents and Debt Sale — Placement and Oversight Choices
- Expected Credit Loss ECL Staging — Provision Impact of Bucket Movement
- Write-Off Criteria and Post Write-Off Recovery — Closing or Pursuing Accounts

Day 5: Practising the Collections Action Plan

- Portfolio Case of an Overdue Car Finance Book — Applying Bucket Segmentation
- Portfolio Case of a Bakery Supplier's Working Capital Loan — Applying Restructuring Terms
- Recovery Route Comparison for Defaulted Accounts — Defending Choices to Committee
- Collector Scorecards and Quality Monitoring — Tracking Conduct and Results
- Collections Action Plan — Segments, Treatments, Targets and Hand-Off Rules

Applying Loan Collections and Non-Performing Loan Recovery After the Course

- Rebuild the early-arrears contact sequence for one product using bucket segmentation and measure roll rate over the next cycle.
- Review twenty rescheduled accounts for re-default and agree tighter affordability checks for future concessions.

Loan Collections and Non-Performing Loan Recovery Questions FAQ

What is loan collections and non-performing loan recovery and why does it matter now?

It is the work of bringing overdue loans back to performance and recovering value from those that default. It matters now because provisioning costs, digital borrower contact and expectations of fair hardship treatment all rise together.

Which roles gain most from loan collections and non-performing loan recovery training?

Early-arrears officers, workout specialists and recovery staff gain most. Credit control staff who set limits and repayment terms also benefit.

How does loan collections and non-performing loan recovery training differ from trade receivables collection?

It deals with bank loans to households and small firms, where delinquency buckets, forbearance and provisioning drive decisions. Trade receivables courses focus on supplier invoices, customer credit terms and days sales outstanding.

What do you bring back from loan collections and non-performing loan recovery training?

You bring back a collections action plan for a realistic overdue portfolio, ready to test on your own book.

Loan Collections and Non-Performing Loan Recovery: The Way Forward

The collections action plan sets out which overdue segments receive which treatment, with targets and hand-off rules between early arrears and recovery. Its first use is deciding contact priority for the next month's overdue queue, shared by collectors, workout specialists and the provisioning analyst. After its first cycle, revisit whether cure rates justify the concessions granted.