



INDIAN INSTITUTE OF BANKING & FINANCE

(An ISO 21001:2018 Certified Institute)

Professional Development Centre – West Zone

“Program on Credit Appraisal, Monitoring & Recovery”

In Virtual Mode

From 12th to 14th February 2025



Open to Members & Non-Members

Individual participants can also register for the programme at their own cost

Program Co-Ordinators : Mr. Shiv Kumar Gupta & Shijoy Joseph

Mail Id: head-pdcwz@iibf.org.in ; je.pdcwz1@iibf.org.in

Address :192, Maker Tower, F Wing, 19th Floor, Cuffe Parade Mumbai - 400005.

Website : www.iibf.org.in

BRIEF BACKGROUND

Established on 30th April 1928 as a company under Section 26 of the Indian Companies Act, 1913, the Indian Institute of Banking & Finance (IIBF), formerly known as the Indian Institute of Bankers (IIB), is a professional body of Banks, Financial Institutions, and their employees in India. IIBF during its 96 years of service been actively involved in examination, training & academics. It has emerged as a premier institute in banking and finance education.

Considering the emerging requirements of finance professionals in the ever-changing dynamic environment, IIBF has been providing quality training. The programs are designed in consultation with industry experts and human resources personnel with an endeavour to address the skill gaps on a continuous basis.

The regular offerings in varied areas prepare the finance professionals ahead of the impending change. IIBF has state-of-the-art training facilities at its Leadership Centre at Mumbai, and it has four Professional Development Centers (PDCs) at Mumbai, Delhi, Chennai and Kolkata catering to the increasing demand for the focused training programmes.

ABOUT THE PROGRAMME

The training program on Credit Appraisal, Monitoring & Recovery is designed to provide an overview to professionals with the knowledge and skills required to effectively assess creditworthiness, monitor loan portfolios, and manage the recovery of bad debts. The program covers a range of topics related to these key areas, including:

1. **Credit Appraisal:** Participants learn about identification of borrowers, due diligence, financial analysis, risk assessment, and evaluation of collateral in credit sanctions & disbursement. They also learn how to use tools and techniques to determine the creditworthiness of borrowers and set appropriate terms and conditions for loans.
2. **Loan Monitoring:** The program covers techniques for monitoring loan accounts, identifying early warning signals of potential default, and taking timely corrective actions. MIS and Monitoring by Controlling Offices, Review/ Renewal of Limits, monitoring through audit reports. Participants learn how to track loan performance, analyse financial indicators, and manage risks associated with loan portfolios.
3. **Recovery Management:** Participants gain insights into the legal and regulatory framework for loan recovery, as well as best practices for recovering non-performing assets (NPAs). They learn about restructuring, settlement, and enforcement mechanisms to maximize recovery of bad debts.

OBJECTIVES

The programme aims to provide an overview to the participants about:

- **Understanding Credit Risk:** Equip participants with the skills to assess and mitigate credit risk effectively.
- **Enhancing Credit Management Skills:** Strengthen competencies in credit appraisal, monitoring, and recovery processes.
- **Compliance and Decision-Making:** Enhance compliance awareness and decision-making in credit management.

CONTENT OVERVIEW

- **Credit Appraisal and Decision-Making:**
 - Credit scenario in banks and financial institutions.
 - Credit appraisal processes and due diligence in credit sanctions and disbursal.
 - Understanding financial statements for informed credit decisions.
- **Monitoring and Compliance:**
 - Post-disbursement monitoring for effective loan management.
 - IRAC norms and the latest RBI guidelines on stressed asset resolution.
- **Recovery and Resolution:**
 - Recovery mechanisms through DRT/Civil Courts and SARFAESI Act.
 - Resolution of stressed accounts via the Insolvency and Bankruptcy Code, 2016.

METHODOLOGY

- Virtual (Online) interactive lectures, Case Studies, presentations and sharing of experiences on ZOOM.
- Live sessions by Faculty shall be conducted and participants can participate in the sessions from home or office using Laptop/Desktop/iPad/Smart Phones.
- Login details for accessing the sessions shall be shared on registered mail ids of participants 24 hours before the program.

TARGET GROUP

This program is tailored for officers, managers, and branch heads involved in credit appraisal, risk management, and recovery operations in banks and financial institutions. It is also ideal for professionals handling stressed assets and compliance. (Banks/FIs may send their nominations in bulk.

DURATION

3 Days - From 12th to 14st February 2025

Timings: 10.00 A.M. to 05.15 P.M. (First day kindly login by 09.45 am for inauguration)

FEES

₹ 6000/- (Six Thousand only) plus GST @18% aggregating to ₹ 7080/- per participant
(In case of TDS deduction, please send us TDS certificate).

Programme fees may be remitted to the credit of Institute's account as given below:

Beneficiary Name	:	Indian Institute of Banking and Finance
Name of the Bank Branch	:	State Bank of India, Vidyavihar (West), Mumbai.
SB Account No	:	42895503864
IFSC Code	:	SBIN0011710
PAN No.:	AAATT3309D	GSTN No.: 27AAATT3309D1ZS

In case of any quires, kindly contact

Mr. Shiv Kumar Gupta	Mr. Shijoy Joseph Vadasery
Zonal Head	Junior Executive
head-pdcwz@iibf.org.in	je.pdcwz1@iibf.org.in
Mob: +91 9555233865	Mob: +91 9820127826
Landline: 022 69437301	Landline: 022 69437302

**** Last Date of Registration is 10th Feb 2025 ****

To register kindly email, the following details

Sr. No.	Name (as required on certificate)	Institution Name	Branch/ Office/Department	Designation	Mobile No. (WhatsApp)	E-mail Id
1	Ms.					
2	Mr.					
Add additional rows as required						

Institution Details	
Name of Bank / FI	:
Address (where certificate is to be sent)	:
GST No.	:
PAN No.	:
Details of Nominating Authority	
Name	:
Designation	:
Mobile No.	:
E-Mail Id	: