



INDIAN INSTITUTE OF BANKING & FINANCE
Professional Development Centre – Eastern Zone (PDC-EZ), Kolkata

One day virtual workshop

“IRAC NORMS & STRATEGIES FOR SAVINGS ON PROVISIONS”

05TH DECEMBER 2025 (one day)

Last Date to Apply: 01.12.2025



IIBF has emerged as a premier institute on banking and finance education. It is the largest institute of its kind in the world and is working with a Mission to “develop professionally qualified & competent bankers and finance professionals primarily through a process of education, training, examination, consultancy/ counselling and continuing professional development programmes”. Indian Institute of Banking & Finance has been awarded the ISO 21001:2018 Standard. This standard is for Educational Institutes who have achieved the required level of excellence in their academic offerings. IIBF is among the few institutes to have been conferred upon this standard

For More Detail & Nominations Please Contact:

Mr. Tusharendra Barpanda Zonal Head, PDC-EZ, IIBF Email : head-pdcez@iibf.org.in	Ms. Samridhi Guha Jr. Executive, PDC-EZ, IIBF Email : je.pdcez2@iibf.org.in	Ms. Sneha Datta Jr. Executive, PDC-EZ, IIBF Email : je.pdcez3@iibf.org.in
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BACKGROUND OF THE PROGRAMME: As per Master Circular - Prudential Norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances of Reserve Bank of India, in line with the international practices and as per the recommendations made by the Committee on the Financial System (Chairman Shri M. Narasimham), the Reserve Bank of India has introduced, in a phased manner, prudential norms for income recognition, asset classification and provisioning for the advances portfolio of the banks so as to move towards greater consistency and transparency in the published accounts. The policy of income recognition should be objective and based

on record of recovery rather than on any subjective considerations. Likewise, the classification of assets of banks has to be done on the basis of objective criteria which would ensure a uniform and consistent application of the norms. Also, the provisioning should be made on the basis of the classification of assets based on the period for which the asset has remained non-performing and the availability of security and the realisable value thereof. Customers are requested to go through the same, ensure timely servicing of the interest and principal repayments (on or before the due date) to avoid classification of an account as SMA / NPA. Given this backdrop, IIBF Professional Development Centre (PDC) East Zone has designed this one day virtual workshop.

CONTENT OVERVIEW:

- ✓ Prudential Norms- Income Recognition, Asset Classification: Guidelines for Classification,
- ✓ PROVISIONING NORMS
- ✓ Stressed Assets Resolution- RBI Guidelines
- ✓ NPA management Policy
- ✓ Restructuring Of Advances

TARGET GROUP FOR THE PROGRAMME: Officials up to Scale IV looking after Credit & Recovery functions in their respective Banks *(Open to both Members & Non- Members of IIBF/Individuals may also register for this programme at their own cost/Banks may send their nominations in bulk)*

<u>Date & Time:</u> <u>05thDecember</u> <u>2025(10.00AM to 5.30PM)</u>	<u>METHODOLOGY:</u> Virtual (Online) interactive lectures, Case Studies, presentations and sharing of experiences <u>on ZOOM</u>. Programme can be attended from anywhere by using devices with Internet like PC, Laptop, Tablet or Mobile. Internet connection with good speed is required to stream live Virtual sessions.	<u>FEE:</u> Rs. 2500/- per participant plus GST@18% aggregating to <u>Rs.2950/-</u> (In case of TDS deduction, please send us TDS certificate)
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CORRESPONDENCE ADDRESS : Indian Institute of Banking & Finance, PDC-EZ, Avani Heights, 2nd Fl., 59A, Jawaharlal Nehru Road, Nr. Ravindra Sadan Metro Station, Kolkata – 700020.



INDIAN INSTITUTE OF BANKING & FINANCE
Professional Development Centre – Eastern Zone, Kolkata
NOMINATION FORM

Programme Title: IRAC NORMS & STRATEGIES FOR SAVINGS ON PROVISIONS

Mode of Programme: Virtual Mode **Date:** 05th December 2025

Details of Nomination (to be filled by the Banks/FIs/Other Organizations):

Sl. No.	Name of Participant	Designation	Branch/ Office	Contact No.	E-mail Id.
1					
2					
3					
4					
5					

Fees Paid Rs. _____ UTR/Transaction No. _____ Date of Payment: _____

Name of Sponsoring Bank / FI: _____ **GSTN of Bank/FI:** _____

Address of the Bank/FI: _____

Phone/Mob. No. _____ E-mail id.: _____

FEE: Rs. 2500/- per participant plus GST@18% aggregating to Rs.2950/-. (In case of TDS deduction, please send us the TDS certificate). (Kindly provide your GST Number in the nomination letter to facilitate the raising of Invoice)

Programme fees may be remitted to the credit of Institute's Bank Account as below:

- ✓ **Name of Account Holder:** Indian Institute of Banking & Finance
- ✓ **Name of the Bank Branch:** State Bank of India, Vidya Vihar (West), Mumbai.
- ✓ **Savings Account No.** 37067835940 **IFSC:** SBIN0011710
- ✓ **PAN No.** AAATT3309D; **GST No.** 19AAATT3309D2Z0, **State** - West Bengal

CONTACT DETAILS:

Mr Tusharendra Barpanda Head – PDC-EZ, IIBF, Kolkata Mob. No.9717005551 Email Id. head-pdcez@iibf.org.in	Ms Sneha Datta Jr. Executive, PDC-EZ, IIBF Email : je.pdcez3@iibf.org.in Mob. No. 9903848920	Ms. Samriddhi Guha Jr. Executive, PDC-EZ, IIBF Email : je.pdcez2@iibf.org.in Mob. No. 6290336252
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INDIAN INSTITUTE OF BANKING & FINANCE
Professional Development Centre – Eastern Zone, Kolkata

NOMINATION FORM FOR SELF-SPONSORED CANDIDATES

Programme Title: IRAC NORMS & STRATEGIES FOR SAVINGS ON PROVISIONS

Mode of Programme: Virtual Mode Date: 05th December 2025

Sl. No	Name (Mr/Mrs/Ms)	Designation	Contact No. (Mobile)	E-mail (PERSONAL)	Address (PERSONAL)	UTR NUMBER
1						

Name of Bank/ FI employed with: _____

Address of Bank/ FI employed with: _____

FEE: Rs. 2500/- per participant plus GST@18% aggregating to Rs.2950/-. *Self- sponsored participants are requested to kindly contact the numbers given below before making the payment*

Programme fees may be remitted to the credit of Institute's Bank Account as below:

- ✓ **Name of Account Holder:** Indian Institute of Banking & Finance
- ✓ **Name of the Bank Branch:** State Bank of India, Vidya Vihar (West), Mumbai.
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