



Committed to
professional excellence

INDIAN INSTITUTE OF BANKING & FINANCE

(ISO 21001:2018 Certified)

Three days virtual training programme

on

Credit Appraisal, Monitoring & Recovery

**for Branch Heads and Junior, Middle & Senior level Officers
working in Credit & Recovery in Banks/NBFCs/FIs.**

From 22nd April 2025 to 24th April 2025



LIVE ONLINE SESSIONS

“Individuals can also register for the programme at their own cost”

The last date for sending Nomination is 21.4.2025.

Programme Co-Ordinator: Sri Anand Mohan

Faculty, IIBF, Mumbai

Mail ID: fm.trg3@iibf.org.in

Corporate Office

**Indian Institute of Banking & Finance,
Kohinoor City, Commercial II, Tower 1, 3rd floor,
Off LBS Marg, Kiroli Road,
Kurla (W), Mumbai - 400070.**

Website: www.iibf.org.in

Three-day virtual training program from 22.4.2025 to 24.4.2025 on CREDIT Appraisal, Monitoring & Recovery for Branch Heads & Junior, Middle and Senior Level of Officers working in Credit in Banks/NBFCs/FIs.

BACKGROUND

During its 96 years of service, IIBF which is an "Institute of the Bankers, for the Bankers and by the Bankers" has emerged as a premier institute in banking and finance education. Considering the emerging requirements of the bankers in the ever-changing dynamic environment, IIBF has been providing training to bankers in select areas. IIBF has world class training facilities at its Leadership Center at Mumbai. It also has four Professional Development Centres (PDCs) at Delhi, Mumbai, Chennai & Kolkata with residential facilities at Delhi to accommodate more than 50 participants at a time.

PROGRAMME HIGHLIGHTS

- This training program aims at addressing the knowledge gap in Credit appraisal, assessment, sanction, disbursement & monitoring among Branch Heads and Middle & Senior Level of officers in Commercial Banks, Small Finance Banks, Cooperative Banks, Regional Rural Banks, NBFCs & FIs.
- The program further aims at equipping them with skill, knowledge & conceptual clarity in Credit Appraisal, Monitoring & Recovery .
- The program also aims at upskilling these officers in various tools of due diligence, appraisal & assessment of the need based Credit needs of the eligible borrowers.

TARGET GROUP:

- **Branch Heads in Scale-I to Scale-IV or equivalent in Commercial Banks, Private Banks, SFBs, Cooperative Banks, NBFCs & FIs**
- **Officers in Middle & Senior Level in Commercial Banks, Small Finance Banks, Cooperative Banks, Regional Rural Banks, NBFCs & FIs.**
- **Officers working in Credit or likely to be posted in Credit**

TRAINING METHODOLOGY

- Intensive discussion & interaction on each topic as given below with help of case studies & exercises.
- Programme will be conducted in Virtual Mode and can be attended from anywhere by using devices with Internet like PC, Laptop, Tablet or Smart Phones.
- After completion of the Training, Post -Training Evaluation will be conducted and Certificate of successful completion of the training program will be issued
- The programme is blended with pre training reading materials & 3 day virtual training.

CONTENT OVERVIEW

- Principles of Lending: Safety, Liquidity, Profitability, Purpose of Loan, Different Types of Borrowers, and Types of Credit Facilities, Due Diligence of borrowers
- Understanding Financial Statements, Analysis of Balance Sheet & Profit & Loss Accounts, Cash Flow/Fund Flow statements, Ratio Analysis, CMA Data Forms and Analysis - The relevance of CMA for the Bankers, Exercises & Case Study
- Appraisal of Retail loans, Housing Loan, Mortgage loan, Vehicle Loan, Gold Loan, Personal Loan, Education Loans inclusive of recent regulatory changes.
- Appraisal of term loans-MSME, Industrial & Infrastructure, Exercises & Case Studies
- Appraisal of working capital – assessment methods, appraisal standards for MSME and Large borrower. Exercises/Case Studies to understand various issues involved in financing Working Capital
- Various modes for financing MSMEs & Restructuring –TreDs, CGTMSE Schemes – Coverage & Claim procedures
- Types of Non-Fund Based Limits & their assessment, Risks & Precautions.
- Understanding Export Credit, Pre-Shipment Finance & Post Shipment Finances, RBI Guidelines , Case Study
- Monitoring- Pre-Disbursement - Compliance of terms and conditions, Execution of Documents and Charge creation,
- Monitoring-Post Disbursement - End use of funds, reporting to CRILIC, Monitoring and checking slippage of accounts, Detecting Early Warning Signals / Preventive Monitoring Systems, Collection Strategies, Relationship Oriented follow up.
- Recovery through Legal & Non-legal recourse, SARFAESI Act, DRT Act, Public Demand Recovery Acts, Lok Adalat, Compromises & One Time Settlements, Willful defaulters, Sale of Assets to ARCs – Case Studies

DURATION

3 Days- from 22nd April 2025 to 24th April 2025. Timings: 10:00 am to 5:30 pm.

FEE

- **Rs. 7500/- per participant plus GST @ 18% i.e. 8850/- per participant**

Officers in in Commercial Banks, Small Finance Banks, Cooperative Banks, Regional Rural Banks & NBFCs. can self- nominate also.

The last date for sending Nomination is 21.4.2025.

(In case of TDS deduction, please send us TDS certificate). Programme fees may be remitted to the credit of Institute's account with State Bank of India, details of which are given below:

- ✓ Account in the Name of : **Indian Institute of Banking & Finance**
- ✓ Name of the Bank branch: **State Bank of India, Vidya Vihar Branch**
- ✓ Account no : **36919200263 (Savings A/c)**
- ✓ IFSC code : **SBIN0011710**
- ✓ PAN No : **AAATT3309D**
- ✓ GST TIN ID : **27AAATT3309D1ZS for Maharashtra**

For further details and nomination kindly contact:

| | |
|---|--|
| Mr. Anand Mohan, Faculty Programme Coordinator Mobile: 8334836555 Email: fm.trg3@iibf.org.in | Mr. L.V.R. Prasad, Director (Training), Phone : +91-22-68507004, Mobile : 9650433118 Email: dir.trg@iibf.org.in |
|---|--|



INDIAN INSTITUTE OF BANKING & FINANCE

(ISO 9001:2015 Certified)

NOMINATION FORM

Program Title: Credit Appraisal, Monitoring & Recovery
For Branch Heads & Junior, Middle and Senior Level of officers working in
Credit in Branches & Administrative Offices

Date: **22-24 April 2025**

Programme Type: **VIRTUAL MODE**

LIST OF PARTICIPANTS NOMINATED:

| Sl. No | Name (Mr./Ms./Mrs.) | Designation | Branch/ Office | Mobile No.and Land Line No. | E-mail (PERSONAL AND OFFICIAL MAIL ID BOTH)* |
|--------|---------------------|-------------|----------------|-----------------------------|---|
| 1 | | | | | |
| 2 | | | | | |
| 3 | | | | | |
| 4 | | | | | |
| 5 | | | | | |

***LOGIN DETAILS OF THE PROGRAM SHALL BE SHARED ON PERSONAL MAIL ID.**

Bank/Organisation: _____

Address: _____

_____ Pin Code: _____

Phone: _____ Fax: _____ E-mail: _____

FEE: Rs.7500/- per participant plus GST @ 18% i.e. Rs.1350/- aggregating to Rs.8850/- (In case of TDS deduction, please send us TDS certificate).

Programme fees may be remitted to the credit of Institute's account with State Bank of India, details of which are given below:

- ✓ Account in the Name of : Indian Institute of Banking & Finance
- ✓ Name of the Bank branch: State Bank of India
- ✓ Account no: 36919200263 (Savings A/c) IFSC code: SBIN0011710
- ✓ (PAN No: AAATT3309D and GST TIN No: 27AAATT3309D1ZS for Maharashtra)
- ✓ Kindly narrate: "Credit Appraisal, Monitoring & Recovery" ; "<No.of> participants"

For Details & Nominations, please contact:

| | |
|---|---|
| Mr. Anand Mohan, Faculty Programme Coordinator Mobile: 8334836555 Email: fm.trg3@iibf.org.in | Mr. L.V.R. Prasad, Director (Training), Phone : +91-22-68507004, Mobile : 9650433118 Email: dir.trg@iibf.org.in |
|---|---|



INDIAN INSTITUTE OF BANKING & FINANCE

(ISO 9001:2015 Certified)

NOMINATION FORM for SELF-SPONSORED CANDIDATES

**Program Title: Credit Appraisal, Monitoring & Recovery
For Branch Heads & Junior, Middle and Senior Level of officers
working in Credit in Branches & Administrative Offices**

Date: **28th January 2025 -30th January 2025**

Programme Type: **VIRTUAL MODE**

Details of nomination:

| Sl. No | Name | Designation | Contact No. (Mobile) | E-mail (PERSONAL) | UTR NUMBER |
|--------|------|-------------|----------------------|-------------------|------------|
| 1 | | | | | |

Bank/Organisation: _____

Address: _____

_____ Pin Code: _____

Phone: _____ Fax: _____ E-mail: _____

FEE: Rs.7500/- per participant plus GST @ 18% i.e. Rs.1350/- aggregating to Rs.8850/- (In case of TDS deduction, please send us TDS certificate).

Programme fees may be remitted to the credit of Institute's account with State Bank of India, details of which are given below:

- ✓ Account in the Name of : Indian Institute of Banking & Finance
- ✓ Name of the Bank branch: State Bank of India
- ✓ Account no: 36919200263 (Savings A/c) IFSC code: SBIN0011710
- ✓ (PAN No: AAATT3309D and GST TIN No: 27AAATT3309D1ZS for Maharashtra)
- ✓ Kindly narrate: : " Credit Appraisal, Monitoring & Recovery 22-24 April 2025"

For Details & Nominations, please contact:

| | |
|---|--|
| Mr. Anand Mohan, Faculty Programme Coordinator Mobile: 8334836555 Email: fm.trg3@iibf.org.in | Mr. L.V.R. Prasad, Director (Training), Phone : +91-22-68507004, Mobile : 9650433118 Email: dir.trg@iibf.org.in |
|---|--|