



INDIAN INSTITUTE OF BANKING & FINANCE

(ISO 21001:2018 Certified)

Program for Legal & Recovery Officers of
Public & Pvt. Sector Banks & FIs

In VIRTUAL (Online) MODE

11th August to 13th August 2025



LIVE CLASSROOM SESSIONS

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

For Details & Nomination, please contact:

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| Programme Coordinator: Mr. Pradeep Kumar Baphna (Faculty) Mobile: 7600403013 Email: fm.trg2@iibf.org.in | Ms. Shailly Arya Assistant Director Phone: +91-22-68507022 Email: ad.trg1@iibf.org.in |
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**Indian Institute of Banking & Finance,
Kohinoor City, Commercial II, Tower 1, 3rd floor,
Off LBS Marg, Kiroli Road,
Kurla (W), Mumbai – 400 070.
Website: www.iibf.org.in**



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Virtual (Online) Program for Legal & Recovery Officers of Public & Pvt. Sector Banks & FIs

BACKGROUND

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During its 97 years of service, IIBF has emerged as a premier institute in the banking industry. Considering the emerging requirements of the bankers in the dynamic environment, IIBF has been offering certification courses and training programmes to the banking professionals.

The training programmes are designed in consultation with the 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 banking professionals ahead of the impending change.

IIBF offers virtual training programmes for its Blended Certification courses and many other programmes to facilitate learning across the country.

IIBF also has state-of-the-art training facilities at its Leadership Centre at Mumbai. The Five Professional Development Centres (PDCs) at Delhi, Chennai, Kolkata, Mumbai and Guwahati cater to the increasing demand for the focused training programmes.

PURPOSE

The Legal & Recovery officers play a vital supporting role in the overall management of the credit portfolio, be in the appraisal, monitoring or Recovery - be it a legal audit, ensuring enforceability of documents or recovery initiatives or follow up with the business partners. Burgeoning NPAs in the banking industry is causing concern to bankers, regulators and policy makers. Many banks have reported annualized increase of more than 10% in the quantum of stressed assets which include NPAs and restructured accounts. Legal & Recovery officers play a vital role in keeping an eye on the securities and legality of documents. In this backdrop, Legal & Recovery officers' functions are crucial.

This Program is specially designed to sensitize the Legal & Recovery officers about the significance of their role in safeguarding the interest of the Bank and its all stakeholders by way of their well examined & considered legal opinions on various critical matters, ensuring proper execution of right type of documents in line with the terms of sanction and continuity & enforceability thereof and guiding the branches and controlling authorities to take appropriate action for matters related to recovery of NPA accounts, RTI queries or any legal dispute between the Bank and the customer/other constituents arising during the normal course of banking business. The program aims at competence building among the participants by updating their knowledge and skills in an interactive manner.

This is a trainee oriented virtual program which will be facilitated by legal & recovery experts and experienced faculty Members. The training will be through interactive sessions, sharing of experiences and discussions on case studies, enabling the participants to update themselves through discussions and interactions with the learned Faculties and the peers.

OBJECTIVES

- To Improve the knowledge and skill of the Legal & Recovery officers
- To develop comprehensive understanding amongst the Legal & Recovery officers about their roles at different levels to safeguard the interest of the bank and its stakeholders.
- To support in developing a cadre of professional Legal & Recovery officers as a significant line of defence.

CONTENT OVERVIEW

- Roles & Responsibilities of legal & recovery Officers in Banks/Fls
- Legal Aspects of Banker–Customer Relationship – Important Provisions of Contract Act, Transfer of Property Act, Stamp Act, Registration Act, Companies Act, Bankers Book Evidence Act, Partnership Act, LLP Act, Payment & Settlement Act, RTI, Consumer Protection Act etc.
- Legal due diligence on customers & the securities offered by them
- Execution & Stamping of Documents for establishing contractual obligations and registration of charge/documents for security interest, Law of Limitation and Renewal of Documents, Legal Audit
- Precautions to be taken in various charge creation, Critical Issues related to Equitable & Simple Mortgage
- Practical aspects of Cheque Bouncing Cases u/s 138 of NI Act with special emphasis on statutory provisions and relevant decisions
- SARFAESI Act & Enforcement Rules-Theoretical & conceptual understanding with some Important Judgements given by Courts.
- Filing Cases for Recovery with Civil Courts/DRTs Practical insights into DRT cases, Various stages of the suit including Execution of Decree and related issues
- Filing of Money Suits and Arbitration Proceedings
- The Insolvency and Bankruptcy Code, 2016. Related issues and Relevance to the Law Officers - Latest developments
- Management of the Legal Department-Empanelment of Bank's Advocates, Follow up & Performance Review, Legal Compliance etc.

METHODOLOGY

Virtual (Online) interactive lectures, Case Studies, presentations and sharing of experiences on Institute LMS (Based on Zoom). Live sessions by Faculty shall be conducted and participants can attend the sessions from home or office using Laptop/Desktop. Login details for accessing the sessions shall be shared on registered mail ids of participants 24/48 hours before the program.

TARGET GROUP

Legal & Recovery Officers (including those who are working in Legal department as well as Recovery Department) in different cadres up to Scale V or equivalent working in Commercial banks, Co-op banks, SFBs, RRBs & Fls.

DURATION: 3 Days, 11th August to 13th August 2025 (Monday to Wednesday)

FEE

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

Program 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, Vidya Vihar (West), Mumbai.
- ☐ Savings Account No: 36919200263 IFSC code: SBIN0011710
- ☐ (PAN No: AAATT3309D and GSTIN NO. 27AAATT3309D1ZS

(Kindly provide your GST Number in the nomination letter to facilitate raising of invoice)

For further details and nomination, kindly contact:

Programme Coordinators:

Mr. Pradeep Kumar Baphna

(Program Coordinator & Faculty)

Mobile: 7600403013 Email: fm.trg2@iibf.org.in

Ms. Shailly Arya, Assistant Director

Email:ad.trg1@iibf.org.in

Phone: +91-22-68507022

Mr. L V R Prasad, Director (Training),

Phone: +91-22-68507004,

Email: dir.trg@iibf.org.in



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NOMINATION FORM FOR BANKS/ FIs

Program title: Program for Legal & Recovery officers of Public & Pvt. Sector Banks & FIs

Dates: **11th August to 13th August 2025 (Monday to Wednesday)**

PARTICIPANTS NOMINATED:

| Sl. No | Name (Mr/Mrs/Ms) | Designation | Branch/Office | Contact No. (Mobile No & Landline No.) | E-mail (PERSONAL AND OFFICIAL MAIL ID BOTH)* |
|--------|------------------|-------------|---------------|--|--|
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| 2 | | | | | |
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***LOGIN DETAILS OF THE PROGRAM SHALL BE SHARED ON PERSONAL MAIL ID.**

Name of Bank/ FI: _____

Address: _____

GST Details of Nominating Bank: _____

Phone of **Nominating** Official: ----- E-Mail of **Nominating** Official: _____

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

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 - (PAN No: AAATT3309D and GSTIN NO. 27AAATT3309D1ZS) (Please provide your GSTN in the nomination letter)

Kindly Send Nominations on above mentioned address or email to:

Programme Coordinators:
Mr. Pradeep Kumar Baphna
(Program Coordinator & Faculty)
Mobile: 7600403013 Email: fm.trg2@iibf.org.in

Ms. Shailly Arya, Assistant Director
Email:ad.trg1@iibf.org.in
Phone: +91-22-68507022

Mr. L V R Prasad, Director (Training),
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FORM FOR SELF-SPONSORED CANDIDATES

Program title: Program for Legal & Recovery officers of Public & Pvt. Sector Banks & FIs

Dates: **11th August to 13th August 2025** (Monday to Wednesday)

Program Type: **Virtual (Online)** mode

Details of nomination:

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

Name of Bank/ FI employed with: _____

Address of the candidate: _____

Fee: Rs.7500/- + GST per participant plus GST @18% aggregating to Rs.8850/ (Please furnish the details of payment (UTR Number) in the last column)

Program 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, Vidya Vihar (West), Mumbai.
- ☐ SB Account No: 36919200263 IFSC code: SBIN0011710
- ☐ (PAN No: AAATT3309D and GSTIN NO. 27AAATT3309D1ZS)
- ☐ **(Please provide your GSTN in the nomination letter)**

Kindly Send Nominations on above mentioned address or email to:

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| Programme Coordinators: Mr. Pradeep Kumar Baphna (Program Coordinator & Faculty) Mobile: 7600403013 Email: fm.trg2@iibf.org.in Ms. Shailly Arya, Assistant Director Email:ad.trg1@iibf.org.in Phone: +91-22-68507022 | Mr. L V R Prasad, Director (Training), Phone: +91-22-68507004, Email: dir.trg@iibf.org.in |
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