



# INDIAN INSTITUTE OF BANKING & FINANCE

(An ISO 21001:2018 Certified)

TRAINING PROGRAMME

ON

## **CREDIT MONITORING & RECOVERY**

**(Physical Classroom Session)**

**19.08.2025 to 20.08.2025 (Tuesday & Wednesday)**



**Venue:**

**Indian Institute of Banking & Finance,  
Professional Development Centre, South Zone,  
94, Jawaharlal Nehru Road  
Vadapalani, Chennai - 600 026  
Website: [www.iibf.org.in](http://www.iibf.org.in)**

**For Details & Nomination, please contact:**

<b>Mr. G . Padmanaban</b> Head – PDC, South Zone, Chennai Phone: +91- 44 - 23721429 Mobile: 7397240035 Email: <a href="mailto:head-pdcsz@iibf.org.in">head-pdcsz@iibf.org.in</a>	<b>Ms. Priya Maria A</b> Senior Executive, PDC-South Zone Phone: +91- 44 -24722990 Mobile: +91 9566274128 Email: <a href="mailto:se.pdcsz1@iibf.org.in">se.pdcsz1@iibf.org.in</a>	<b>Mr Harinadh Nethinti</b> Junior Executive, PDC-South Zone, Chennai Phone: +91- 44 -24722990 Mobile : 8317550652 E-mail : <a href="mailto:je.pdcsz2@iibf.org.in">je.pdcsz2@iibf.org.in</a>
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**Individuals can also register for the programme at their own cost**



## **Programme on Credit Monitoring & Recovery for Banks/FIs**

### **(Physical Classroom Session)**

#### **BACKGROUND**

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 programs 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 four Professional Development Centres (PDCs) at Chennai, Delhi, Kolkata & Mumbai cater to the increasing demand for the focused training programmes.

#### **ABOUT THE PROGRAMME**

The training program on Credit 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. **Foundation of Lending and Borrower Assessment:** Participants learn about Principle of lending, Different types of borrowers, Selection of borrowers, KYC, Background check, Identifying Entrepreneurial Skill.
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 monitoring, and recovery processes.
- **Compliance and Decision-Making:** Enhance compliance awareness and decision-making in credit management.

## **CONTENT OVERVIEW**

- **Foundations of lending and borrower assessment**
  - Participants learn about principle of lending
  - Different types of borrowers
  - Selection of borrowers
  - Identifying entrepreneurial skill
- **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 - Physical Classroom Session**

Lecture sessions, real case studies, classroom exercise, discussions & sharing of experiences by industry experts/ practicing professionals.

## **TARGET GROUP**

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

## **DURATION**

**2 Days – 19<sup>th</sup> to 20<sup>th</sup> August'2025 (Tuesday & Wednesday) 09.45 A.M. to 05.30 P.M.**

### **FEES**

Rs. 7,000/- (Seven Thousand only) plus GST @18% aggregating to **Rs.8,260/- per participant**

(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:

- ✓ Name of the Bank branch: State Bank of India, Vidya Vihar(West), Mumbai.
- ✓ Account no: **37067835882** IFSC code: **SBIN0011710**
- ✓ PAN No: AAATT3309D and GSTIN No. 33AAATT3309D2ZY

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

**The programme is Non residential. Lunch and snacks will be provided to the participants by the Institute.**

**Participants have to arrange their overnight stay on their own / by their respective Banks.**

### **Venue**

**Indian Institute of Banking & Finance,  
Professional Development Centre, South Zone,  
94, Jawaharlal Nehru Road  
Vadapalani, Chennai -600 026**



**INDIAN INSTITUTE OF BANKING & FINANCE**  
(ISO 21001:2018 Certified Institute)

**Nomination Form (for Banks/FIs & Other Organisations)**

**Programme title: Credit Monitoring & Recovery for Banks/FIs**

**Date: 19<sup>th</sup> to 20<sup>th</sup> August'2025 (Tuesday & Wednesday)**

**Programme Type: Physical Classroom (Non Residential)**

**Participants Nominated:**

Sl. No	Name (Mr./Ms./Mrs.)	Designation	Branch /Office	Mobile No. and Land Line No.	E-mail
1					
2					
3					

Name of the Bank/FI	:
Address	:
GST No	:
PAN No	:
Phone/Mobile Number of Nominating Official :	
E-Mail ID of Nominating Official	:

**Fee**

Rs. 7,000/- (Seven Thousand only) plus GST @18% aggregating to **Rs.8,260/- per participant**

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Please send your nominations at the earliest to:

<b>Mr. G . Padmanaban</b> Head – PDC, South Zone, Chennai Phone: +91- 44 – 23721429 Mobile: 7397240035 Email: <a href="mailto:head-pdcsz@iibf.org.in">head-pdcsz@iibf.org.in</a>	<b>Ms. Priya Maria A</b> Senior Executive, PDC-South Zone Phone: +91- 44 -24722990 Mobile: +91 9566274128 Email: <a href="mailto:se.pdcsz1@iibf.org.in">se.pdcsz1@iibf.org.in</a>	<b>Mr Harinadh Nethinti</b> Junior Executive, PDC-South Zone, Chennai Phone: +91- 44 -24722990 Mobile : 8317550652 E-mail : <a href="mailto:je.pdcsz2@iibf.org.in">je.pdcsz2@iibf.org.in</a>
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**INDIAN INSTITUTE OF BANKING & FINANCE**  
(ISO 21001:2018 Certified Institute)

**Nomination Form (for Self-Sponsored Candidates)**

**Programme title: Credit Monitoring & Recovery for Banks/FIs**

**Date: 19<sup>th</sup> to 20<sup>th</sup> August'2025 (Tuesday & Wednesday)**

**Programme Type: Physical Classroom (Non Residential)**

**Details of the candidate:**

Sl. No	Name (Mr./Ms./Mrs.)	Designation	Branch /Office	Mobile No. and Land Line No.	E-mail
1					

**Fee**

Rs. 7,000/- (Seven Thousand only) plus GST @18% aggregating to **Rs.8,260/- per participant**

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