



Indian Institute of Banking & Finance
Leadership Development Center, Corporate Office, Mumbai

3 day Virtual Classroom Training on
Credit Appraisal, Monitoring & Recovery
For Branch Heads & Junior, Middle and Senior Level of officers
working in Credit in Branches & Administrative Offices
From 22nd April 2025 to 24th April 2025

Day/ Date	Session	Topic
Day I Tuesday 22.4.2025	I 10.00 am to 11.30 am	Principles of Lending: Safety, Liquidity, Profitability, Purpose of Loan, Different Types of Borrowers, and Types of Credit Facilities, Due Diligence of borrowers, KYC, background check, verification of CIC reports, interview with the applicant/company's key officials, visit to borrower's place of business and security.
	II 11.45 am to 1.15 pm	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
	III 2.00 pm to 3.30 pm	Appraisal of Retail loans, Housing Loan, Mortgage loan, Vehicle Loan, Gold Loan, Personal Loan, Education Loans inclusive of recent regulatory changes.
	IV 3.45 pm to 5.15 pm	Appraisal of term loans-MSME, Industrial & Infrastructure, understanding financial, technical and commerciality of the project, ascertaining cash flows, Assessing the repayment capacity, and fixing the repayment schedule and holiday period if required.
Day II Wednesday 23.4.2025	I 10:00 am to 11.30 noon	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
	II 11.45 am to 1:15 pm	Various modes for financing MSMEs & Restructuring –TreDs, CGTMSE Schemes – Coverage & Claim procedures
	III 2.00 pm to 3:30 pm	Types of Non-Fund Based Limits & their assessment, Risks & Precautions.
	IV 3.45 pm to 5.15 pm	Understanding Export Credit, Pre-Shipment Finance & Post Shipment Finances, RBI Guidelines , Case Study
Day III Thursday 24.4.25	I 10.00 am to 11:30 am	Monitoring- Pre-Disbursement - Pre-release conditions/legal audit, Compliance of terms and conditions, Execution of Documents and Charge creation, vetting and safe keeping of documents, CERSAI registration and obtaining CERSAI asset ID.
	II 11:45 am to 1.15 pm	Monitoring-Post Disbursement - End use of funds, Turnover in the account. Identification of Special Mention Accounts (SMAs) and reporting to CRILIC, Monitoring and checking slippage of accounts, Detecting Early Warning Signals / Preventive Monitoring Systems, Collection Strategies, Relationship Oriented follow up.

	III & IV 2.00 pm to 3.15 pm & 3.30 pm to 5.00 pm	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
	5.00 pm to 5.30 pm	Post Training Test & Valediction

PROGRAMME CO-ORDINATOR	Mr Anand Mohan, Faculty	68507014/ 8334836555
Co-Coordinator(Support/Technical)	(i) Ms Shailly Sabharwal , Asstt. Director	68507022/ 9650071825
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