



**INDIAN INSTITUTE OF BANKING & FINANCE**

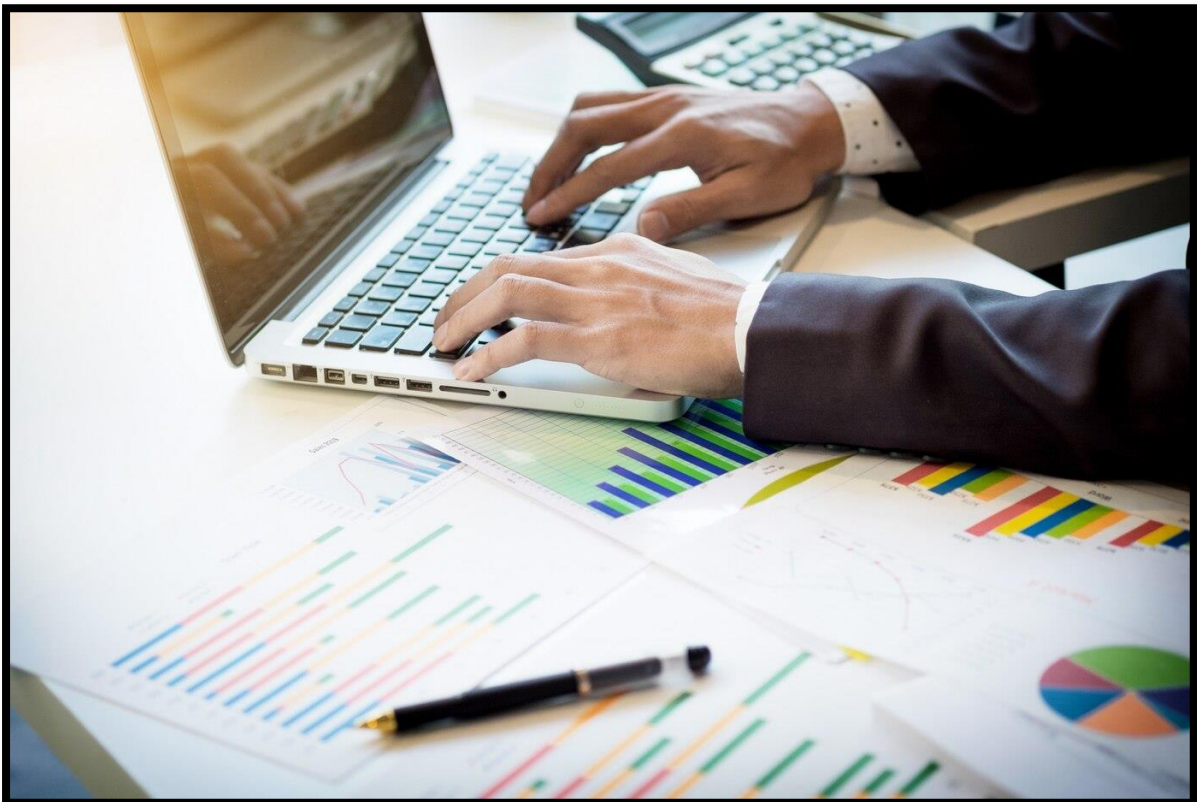
(An ISO 21001:2018 Certified Institute)

**Professional Development Centre – Western Zone**

**“Program on Credit Appraisal, Monitoring & Recovery”**

**In Virtual Mode**

**from 09<sup>th</sup> to 11<sup>th</sup> February 2026**



**Open to Members & Non-Members**

**Individual participants can also register for the programme at their own cost.**

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Program Co-Ordinators: Mr. L. V. R. Prasad & Shijoy Joseph

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**Website: [www.iibf.org.in](http://www.iibf.org.in)**

## **BRIEF BACKGROUND**

Established on 30th April 1928 as a company under Section 26 of the Indian Companies Act, 1913, the Indian Institute of Banking & Finance (IIBF), formerly known as the Indian Institute of Bankers (IIB), is a professional body of Banks, Financial Institutions, and their employees in India. IIBF during its 97 years of service been actively involved in examination, training & academics. It has emerged as a premier institute in banking and finance education.

Considering the emerging requirements of finance professionals in the ever-changing dynamic environment, IIBF has been providing quality training. The programs are designed in consultation with 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 finance professionals ahead of the impending change. IIBF has state-of-the-art training facilities at its Leadership Centre at Mumbai, and it has four Professional Development Centers (PDCs) at Mumbai, Delhi, Chennai, and Kolkata catering to the increasing demand for the focused training programmes.

## **ABOUT THE PROGRAMME**

The training program on Credit Appraisal, 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. **Credit Appraisal:** Participants learn about identification of borrowers, due diligence, financial analysis, risk assessment, and evaluation of collateral in credit sanctions & disbursement. They also learn how to use tools and techniques to determine the creditworthiness of borrowers and set appropriate terms and conditions for loans.
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 appraisal, monitoring, and recovery processes.
- **Compliance and Decision-Making:** Enhance compliance awareness and decision-making in credit management.

## **CONTENT OVERVIEW**

- **Credit Appraisal and Decision-Making:**
  - Credit scenario in banks and financial institutions.
  - Credit appraisal processes and due diligence in credit sanctions and disbursal.
  - Understanding financial statements for informed credit decisions.
- **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**

- Live virtual interactive sessions by senior faculty, featuring case studies, presentations, and experience sharing. Participants can join from home or office using any device.
- Login details for accessing the sessions shall be shared on registered mail ids of participants 24 hours before the program.
- 75% attendance is compulsory for issuance of certificate.

## **TARGET GROUP**

This program is tailored for officers, managers, and branch heads involved in credit appraisal, 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**

3 Days - From 09<sup>th</sup> to 11<sup>th</sup> February 2026

Timings: 10.00 A.M. to 05.15 P.M. (First day kindly login by 09.45 am for inauguration)

## FEES

₹ 7500/- plus GST 18% (₹ 1350/-) aggregating to ₹ 8850/- per participant  
(In case of TDS deduction, please send us TDS certificate).

**(Discounts are available for institutions sending bulk nominations.)**

Programme 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, Vidyavihar (West), Mumbai.
SB Account No	:	42895503864
IFSC Code	:	SBIN0011710
PAN No.: AAATT3309D		GSTN No.: 27AAATT3309D1ZS

In case of any quires, kindly contact

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**\*\* Last Date of Registration is 06<sup>th</sup> February 2026 \*\***

**To register kindly email, the following details**

Sr. No.	Name (as required on certificate)	Institution Name	Branch/ Office/Department	Designation	Mobile No. (WhatsApp)	E-mail Id
1	Ms.					
2	Mr.					
Add additional rows as required						

Institution Details	
Name of Bank / FI	:
Address (where certificate is to be sent)	:
GST No.	:
PAN No.	:
Details of Nominating Authority	
Name	:
Designation	:
Mobile No.	:
E-Mail Id	: