



INDIAN INSTITUTE OF BANKING & FINANCE

(ISO 21001:2018 Certified)

Programme

on

“Mastering the Credit Lifecycle – Credit Monitoring, Follow up and Recovery Management”

Virtual Mode

10.03.2026 & 11.03.2026 (Tuesday and Wednesday)



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

Website: www.iibf.org.in

For Details & Nomination, please contact:

Individuals can also register for the program at their own cost

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“Mastering the Credit Lifecycle – Credit Monitoring, Follow up and Recovery Management”

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.

Program Background

In the Indian financial sector, the quality of assets determines the longevity of the institution. With the shift from "Collateral-based lending" to "Cash-flow based lending," the window for error has narrowed. Proactive credit monitoring is no longer a back-office function; it is a strategic necessity to prevent the "Twin Balance Sheet" problem and ensure the recycling of public funds.

Program Overview

This intensive 2-day virtual program provides a 360-degree view of credit management. It transitions from the preventive phase (monitoring and early warning signals) to the curative phase (restructuring and legal recovery). Participants will learn to navigate the complexities of SMA (Special Mention Accounts) classification, SARFAESI proceedings, and the NCLT ecosystem.

PROGRAMME CONTENT

- The Foundations of Credit Monitoring
- Early Warning Signals (EWS) & Red Flagging
- Financial Follow-up Tools
- Physical Oversight & Asset Inspections
- NPA Management & IRAC Norms
- Restructuring and Resolution Strategies
- The Legal Recovery Arsenal
- Compromise Settlements & The Human Element

TRAINING METHODOLOGY

- **Case-Based Learning:** Analysis of real-world corporate defaults in India.
- **Interactive Lectures:** Deep dives into RBI circulars and legal statutes.
- **Simulation Exercises:** Role-playing for One-Time Settlement (OTS) negotiations.
- **Data Analytics:** Using technology for "Early Warning Signal" (EWS) tracking.

TARGET GROUP

- Credit Officers & Relationship Managers.
- Branch Heads & Regional Managers.
- Recovery and Legal Department Personnel.
- Compliance Officers in Banks, NBFCs, and SFBs.

DURATION

10th & 11th March'2026 (Tuesday and Wednesday) (2 Days) - Timings 09:45 a.m. to 5.30 p.m.

FEES:

Rs.5,000/- plus GST @18% aggregating to **Rs.5,900/- 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)



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NOMINATION FORM FOR ORGANIZATION WHO NOMINATES THE PARTICIPANTS

Program title: Mastering the Credit Lifecycle – Credit Monitoring, Follow up and Recovery Management

Date: 10th & 11th March'2026 (Tuesday and Wednesday)

Programme Type: Virtual Mode

Details of Nominee(s):

Sl. No	Name	Designation	Branch/ Office	Contact No.	E-mail (Personal Mail Id)*	E-mail (Official Mail Id)*
1						
2						
3						

Name of Bank/ FI: _____

Address: _____

GST Details of Nominating Bank: _____

UTR Number and date of Fees remitted. -----

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

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NOMINATION FORM FOR SELF-SPONSORED CANDIDATES

Program title: Mastering the Credit Lifecycle – Credit Monitoring, Follow up and Recovery Management

Date: 10th & 11th March'2026 (Tuesday and Wednesday)

Programme Type: Virtual Mode

Details of nomination:

Sl. No	Name	Designation	Contact No. (Mobile)	Place of Posting	E-mail (Personal Mail Id)	UTR Number with Date of Payment
1						

Name of Bank/ FI employed with:

Address of Bank/FI employed with:

UTR Number and date of Fees remitted. -----

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