



# INDIAN INSTITUTE OF BANKING & FINANCE

(ISO 21001:2018 Certified)

## Training Programme

on

### **“Management of Stressed Assets: Retail, MSME and Agricultural Loans for Banks/NBFCs/FIs/SFBs”**

Physical Classroom Session

**18<sup>th</sup> and 19<sup>th</sup> February 2026 (Wednesday and Thursday)**



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

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

**Individuals can also register for the program at their own cost**

**Mr. G . Padmanaban**  
Head – PDC, South Zone, Chennai  
Phone: +91- 44 - 23721429  
Mobile: 7397240035  
E-mail: head-pdcsz@iibf.org.in

**Ms. Priya Maria A**  
Senior Executive, PDC-South Zone,  
Chennai  
Phone: +91- 44 -24722990  
Mobile: +91 9566274128  
E-mail: [se.pdcsz1@iibf.org.in](mailto:se.pdcsz1@iibf.org.in)

**Mr Harinadh Nethinti**  
Junior Executive, PDC-South  
Zone, Chennai  
Phone: +91- 44 -24722990  
Mobile : 8317550652  
E-mail : [je.pdcsz2@iibf.org.in](mailto:je.pdcsz2@iibf.org.in)



## **“Training Programme on Management of Stressed Assets: Retail, MSME and Agricultural Loans for Banks/NBFC’s/FI’s/SFB’s”**

### **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.

### **PURPOSE:** **Why this programme?**

This intensive training program is specifically designed for Branch Heads, Credit Officers, Middle & Senior Management in Commercial Banks, NBFCs, and Financial Institutions. Mastering the Credit Lifecycle demands highly advanced analytical skills, proactive risk management, credit monitoring and strict adherence to RBI guidelines.

From initial due diligence and risk assessment to proactive portfolio monitoring and efficient bad debt recovery, participants will gain competencies crucial for maintaining asset quality and ensuring profitable lending.

Non-Performing Assets are more than just numbers on a balance sheet; they represent locked capital and increased provisioning costs. This 8-session intensive workshop provides:

- Preventative Strategies: Spotting stress before it turns into default.
- Legal Expertise: Mastering the SARFAESI and DRT frameworks.
- Empathetic Recovery: Handling sensitive Agricultural and Retail borrowers.
- MSME Rehabilitation: Learning when to restructure and when to recover.

In an era of evolving regulatory norms and economic shifts, the ability to manage Non-Performing Assets (NPAs) is the hallmark of a successful banker. This program transforms Credit and Field Officers from "debt collectors" into Strategic Asset Managers.

## The 8-Session Roadmap

Session	Module Title	Key Learning Outcome
1	The EWS Framework	Master Early Warning Signals & SMA Classification.
2	The Legal Arsenal	In-depth SARFAESI, DRT, and IBC (MSME) procedures.
3	Retail Recovery	Managing Housing, Vehicle, and Personal Loan defaults.
4	MSME Revival	TEV Studies, Restructuring, and FITL implementation.
5	The Agri-Cycle	Navigating crop seasons, KCC stress, and Agri-norms.
6	The Art of Settlement	Negotiating OTS (One-Time Settlements) & Lok Adalats.
7	Ethical Negotiation	Borrower profiling and conflict resolution skills.
8	Audit & Compliance	Stock audits, CRILC reporting, and Final Synthesis.

## Program Highlights

### **1. Legal & Regulatory Deep Dive**

Move beyond theory. Participants will walk through the step-by-step process of issuing Sec 13(2) notices under the SARFAESI Act and managing the complexities of physical possession.

### **2. Segment-Specific Strategies**

- Retail: Focus on collateral liquidity and CIBIL leverage.
- MSME: Focus on the "Revival and Rehabilitation" framework to save viable units.
- Agriculture: Specialized focus on the "Two Crop Season" rule and dealing with local socio-political sensitivities.

### **3. Advanced Negotiation Techniques**

Recovery is as much about psychology as it is about law. We train officers to distinguish between "Willful Defaulters" and "Genuine Distress," tailoring their approach for maximum recovery without compromising the bank's reputation.

## Methodology

- Live lectures will be done by faculty members of IIBF and also by Industry specialists.
- **Case-Based Learning:** Real-world scenarios from recent banking trends.
- **Role-Play:** Simulated negotiation sessions for OTS and field visits.
- **Data-Driven:** Focus on calculating Haircuts and Net Present Value (NPV) for settlements.
- **Interactive Q&A:** Direct engagement with legal and credit experts.
- Interactive lectures and discussions.

## Key Learning Objectives

Upon successful completion of this program, participants will be able to:

- **Enhance Portfolio Quality:** Implement proactive loan monitoring tools and detect early warning signals (EWS) to prevent accounts from slipping into NPA.
- **Ensure Compliance:** Get updated on the latest regulatory guidelines (e.g., IRAC norms, RBI Circulars) on stressed asset resolution.
- **Maximize Recovery:** Master the legal and non-legal frameworks (SARFAESI, DRT, IBC) for swift and effective bad debt recovery and resolution.
- **Handle Diverse Credits:** Accurately appraise working capital, term loans, and various retail credit facilities (MSME, Housing, etc.).

## VENUE

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

## TARGET GROUP

This program is tailored for officers, managers, Relationship Managers in SME and branch heads involved in credit appraisal, 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/NBFCs/SFBs may send their nominations in bulk.

## DURATION

**18<sup>th</sup> to 19<sup>th</sup> February 2026 (Wednesday and Thursday) (2 Days) - Timings 09:45 a.m. to 5.30 p.m.**

**FEES:**

Rs.7,000/- 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.**



## INDIAN INSTITUTE OF BANKING & FINANCE

(ISO 21001:2018 Certified)

### **NOMINATION FORM FOR ORGANIZATION WHO NOMINATES THE PARTICIPANTS**

**Program title:** Training Programme on Management of Stressed Assets: Retail, MSME and Agricultural Loans for Banks/NBFCs/FIs/SFBs

**Date:** 18<sup>th</sup> and 19<sup>th</sup> February 2026 (Wednesday and Thursday)

**Programme Type:** Physical Classroom Session

#### **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: \_\_\_\_\_

<b>Mr. G . Padmanaban</b> Head – PDC, South Zone, Chennai Phone: +91- 44 – 23721429 Mobile: 7397240035 E-mail: head-pdcsz@iibf.org.in	<b>Ms. Priya Maria A</b> Senior Executive, PDC-South Zone, Chennai Phone: +91- 44 -24722990 Mobile: +91 9566274128 E-mail: <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 : je.pdcsz2@iibf.org.in
---	---	---



## INDIAN INSTITUTE OF BANKING & FINANCE

(ISO 21001:2018 Certified)

### **NOMINATION FORM FOR SELF-SPONSORED CANDIDATES**

**Program title:** Training Programme on Management of Stressed Assets: Retail, MSME and Agricultural Loans for Banks/NBFCs/FIs/SFBs

**Date:** 18<sup>th</sup> and 19<sup>th</sup> February 2026 (Wednesday and Thursday)

**Type:** Physical Classroom Session

#### 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.** -----

<b>Mr. G . Padmanaban</b> Head – PDC, South Zone, Chennai Phone: +91- 44 – 23721429 Mobile: 7397240035 E-mail: head-pdcsz@iibf.org.in	<b>Ms. Priya Maria A</b> Senior Executive, PDC-South Zone, Chennai Phone: +91- 44 -24722990 Mobile: +91 9566274128 E-mail: <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 : je.pdcsz2@iibf.org.in
---	---	---