



# **INDIAN INSTITUTE OF BANKING & FINANCE**

(An ISO 9001:2015 Certified)

**Program for Law Officers of Public & Pvt. Sector Banks & FIs  
In VIRTUAL (Online) MODE**

**7<sup>th</sup> to 10<sup>th</sup> (Mon.–Thu.) August, 2023**



## **LIVE CLASSROOM SESSIONS**

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

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*Joint Director-Training, IIBF*

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# INDIAN INSTITUTE OF BANKING & FINANCE

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## Virtual (Online) Program for Law Officers of Public & Pvt. Sector Banks & FIs

### BACKGROUND

During its 94 years of service, IIBF which is an "Institute of the Bankers, for the Bankers and by the Bankers" has emerged as a premier institute in banking and finance education. Considering the emerging requirements of the bankers in the ever-changing dynamic environment, IIBF has been providing training to bankers in select areas. IIBF has world class training facilities at its Leadership Centre, Mumbai. It also has four Professional Development Centres (PDCs) at Delhi, Chennai, Kolkata & Mumbai with residential facilities at Delhi to accommodate more than 50 participants at a time.

### PURPOSE

The Law officers play a vital supporting role in the overall management of the credit portfolio, be in the appraisal, monitoring or Recovery - be it a legal audit, ensuring enforceability of documents or recovery initiatives or follow up with the business partners. Burgeoning NPAs in the banking industry is causing concern to bankers, regulators and policy makers. Many banks have reported annualized increase of more than 10% in the quantum of stressed assets which include NPAs and restructured accounts. Law Officers play a vital role in keeping an eye on the securities and legality of documents. In this backdrop, Law Officers' functions are crucial.

This Program is specially designed to sensitize the Law Officers about the significance of their role in safeguarding the interest of the Bank and its all stakeholders by way of their well examined & considered legal opinions on various critical matters, ensuring proper execution of right type of documents in line with the terms of sanction and continuity & enforceability thereof and guiding the branches and controlling authorities to take appropriate action for matters related to recovery of NPA accounts, RTI queries or any legal dispute between the Bank and the customer/other constituents arising during the normal course of banking business. The program aims at competence building among the participants by updating their knowledge and skills in an interactive manner.

This is a trainee oriented virtual program which will be facilitated by legal experts and experienced faculty Members. The training will be through interactive sessions, sharing of experiences and discussions on case studies, enabling the participants to update themselves through discussions and interactions with the learned Faculties and the peers.

### OBJECTIVES

- To Improve the knowledge and skill of the Law Officers
- To develop comprehensive understanding amongst the Law Officers about their roles at different levels to safeguard the interest of the bank and its stakeholders.
- To support in developing a cadre of professional Law Officers as a significant line of defence.

### CONTENT OVERVIEW

- Roles & Responsibilities of Law Officers in Banks/FIs

- Legal Aspects of Banker-Customer Relationship - Important Provisions of Contract Act, Transfer of Property Act, Stamp Act, Registration Act, Companies Act, Bankers Book Evidence Act, Partnership Act, LLP Act, Payment & Settlement Act, RTI, Consumer Protection Act etc.
- Legal due diligence on customers & the securities offered by them
- Execution & Stamping of Documents for establishing contractual obligations and registration of charge/documents for security interest, Law of Limitation and Renewal of Documents, Legal Audit
- Precautions to be taken in various charge creation, Critical Issues related to Equitable & Simple Mortgage
- Practical aspects of Cheque Bouncing Cases u/s 138 of NI Act with special emphasis on statutory provisions and relevant decisions
- SARFAESI Act & Enforcement Rules - Theoretical & conceptual understanding with some Important Judgements given by Courts.
- Filing Cases for Recovery with Civil Courts/DRTs Practical insights into DRT cases, Various stages of the suit including Execution of Decree and related issues
- Filing of Money Suits and Arbitration Proceedings
- The Insolvency and Bankruptcy Code, 2016. Related issues and Relevance to the Law Officers - Latest developments
- Management of the Legal Department - Empanelment of Bank's Advocates, Follow up & Performance Review, Legal Compliance etc.

## METHODOLOGY

Virtual (Online) interactive lectures, Case Studies, presentations and sharing of experiences on Institute LMS (Based on Zoom). Live sessions by Faculty shall be conducted and participants can attend the sessions from home or office using Laptop/Desktop. Login details for accessing the sessions shall be shared on registered mail ids of participants 24/48 hours before the program.

## TARGET GROUP

**Law Officers in different cadres up to Scale V or equivalent working in Commercial banks, Co-op banks, SFBS, RRBs & FIs.**

## DURATION:

4 Days, 7<sup>th</sup> to 10<sup>th</sup> (Mon.–Thu.) August, 2023 (**On 7<sup>th</sup> please join at 9.45 am**)

## FEE

Rs.7000/- + GST per participant plus GST @18% aggregating to Rs.8260/- (In case of TDS deduction, please send us TDS certificate).

Program 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, Vidya Vihar (West), Mumbai.
- Savings Account No: 36919200263 IFSC code: SBIN0011710
- (PAN No: AAATT3309D and GSTIN NO. 27AAATT3309D1ZS

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

## For further details and nomination, kindly contact:

Mr. Prabhakara S., Joint Director-training & Coordinator Phone : +91-22-68507015, Mobile: 9004566705 Email: <a href="mailto:prabhakara@iibf.org.in">prabhakara@iibf.org.in</a>	Mr. P N Mehrotra, Director (Training), Phone : +91-22-68507004, Mobile: 8291294676 Email: <a href="mailto:dir.trg@iibf.org.in">dir.trg@iibf.org.in</a>
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**NOMINATION FORM FOR BANKS/ FIs**

Program title: Program for Law Officers of Public & Pvt. Sector Banks & FIs  
Date: 7<sup>th</sup> to 10<sup>th</sup> (Mon.–Thu.) August, 2023

**PARTICIPANTS NOMINATED:**

Sl. No	Name (Mr/Mrs/Ms)	Designation	Branch/Office	Contact No. (Mobile No & Landline No.)	E-mail (PERSONAL AND OFFICIAL MAIL ID BOTH)*
1					
2					
3					
4					
5					

**\*LOGIN DETAILS OF THE PROGRAM SHALL BE SHARED ON PERSONAL MAIL ID.**

Name of Bank/ FI: \_\_\_\_\_

Address: \_\_\_\_\_

**GST Details** of Nominating Bank: \_\_\_\_\_

Phone of **Nominating** Official:----- E-Mail of **Nominating** Official: \_\_\_\_\_

**Fee:** Rs.7000/- + GST per participant plus GST @18% aggregating to Rs.8260/ (In case of TDS deduction, please send us TDS certificate).

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**(Please provide your GSTN in the nomination letter)**

**Please send your nominations at the earliest to:**

Mr. Prabhakara S.  
Joint Director-Training  
Phone: +91-22-68507015,  
Mobile: 9004566705  
Email: prabhakara@iibf.org.in



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**FORM FOR SELF-SPONSORED CANDIDATES**

Program title: Program for Law Officers of Public & Pvt. Sector Banks & FIs

Date: 7<sup>th</sup> to 10<sup>th</sup> (Mon. –Thu.) August, 2023

Program Type: **Virtual (Online)** mode

**Details of nomination:**

Sl. No	Name (Mr/Mrs/Ms)	Designation	Contact No. (Mobile)	E-mail (PERSONAL)	UTR NUMBER
1					

Name of Bank/ FI employed with: \_\_\_\_\_

Address of the candidate: \_\_\_\_\_

**Fee:** Rs.7000/- + GST per participant plus GST @18% aggregating to Rs.8260/ (Please furnish the details of payment (UTR Number) in the last column)

Program 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, Vidya Vihar (West), Mumbai.
- ✓ SB Account No: 36919200263 IFSC code: SBIN0011710
- ✓ (PAN No: AAATT3309D and GSTIN NO. 27AAATT3309D1ZS)

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**Please send your nominations at the earliest to:**

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