



INDIAN INSTITUTE OF BANKING & FINANCE
Professional Development Centre – Eastern Zone, Kolkata

VIRTUAL TRAINING PROGRAMME

“Credit Appraisal, Monitoring & Recovery”

19th to 21st September, 2024



IIBF has emerged as a premier institute on banking and finance education. It is the largest institute of its kind in the world and is working with a Mission to “develop professionally qualified & competent bankers and finance professionals primarily through a process of education, training, examination, consultancy/ counselling and continuing professional development programmes”. Indian Institute of Banking & Finance has been awarded the ISO 21001:2018 Standard. This standard is for Educational Institutes who have achieved the required level of excellence in their academic offerings. IIBF is among the few institutes to have been conferred upon this standard.

PROGRAMME BACKGROUND

NPAs in Indian Banking sector indicates the need to establish a robust Credit Appraisal & Monitoring system with all due compliances. Early detection of Warning Signals & taking proactive preventive measures may mitigate Credit risks of the Banks. Although it sounds simple, achieving consistency in strategic appraisal & credit monitoring for effectiveness of credit portfolio is always a challenging Task. It is therefore, sine-qua-non for Banks to adopt all prudent credit appraisal processes & adopt effective monitoring strategies for mitigation of credit risk on a continuous basis both at individual loan account and portfolio level. Effective appraisal & monitoring reduces the loan losses, lowers capital requirements and improves asset quality. Sound appraisal & Credit monitoring practices, if implemented successfully, enhances Productivity of Capital and ensures higher Return on Equity. The programme envisages competence building among the participants by improving their knowledge and skills in appraisal & monitoring of the credit portfolio. The programme introduces the participants to different stages of

collection processes right from scrutiny of ledger account to the resolution of stress by way of Rescheduling & Restructuring of Stressed Assets to prevent fresh slippages. An additional emphasis has also been kept in the training module for adopting quick strategies for expediting recovery once the accounts slip to NPAs, where the follow up measures with the borrowers can be by adopting both legal & non legal recourse available with the Banks. The emphasis of the programme is on interactions, group discussions, sharing of experience and exercises, apart from the traditional training methods.

CONTENT OVERVIEW

- ✓ **Borrower Identification & Verification**
- ✓ **Assessing the Borrower’s Business**
- ✓ **Understanding Credit Requirement**
- ✓ **Documentation & Due Diligence in Loans**
- ✓ **Credit Monitoring Strategies**
- ✓ **Collections & Recovery : Non Legal & Legal Strategies**

<p><u>Date & Time:</u> <u>19-21 September, 2024 (10.00AM to 5.30PM)</u></p>	<p style="text-align: center;"><u>METHODOLOGY</u></p> <p>Programme can be attended from anywhere by using devices with Internet like PC, Laptop, Tablet or Mobile. Internet connection with good speed is required to stream live Virtual sessions.</p>	<p style="text-align: center;"><u>FEE</u></p> <p style="text-align: center;">Rs.6000/- per participant plus GST@18% /- aggregating to Rs.7080/- (In case of TDS deduction, please send us TDS certificate)</p>
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TARGET GROUP: Officials up to Scale IV looking after Credit & Recovery functions in their respective Banks.

CONTACT DETAILS

<p>Mr Tusharendra Barpanda Head – PDC-EZ, IIBF, Kolkata Email Id. headpdcez@iibf.org.in</p>	<p>Ms Sneha Datta Jr. Executive, PDC-EZ, IIBF Email : je.pdcez3@iibf.org.in</p>	<p>Ms. Samriddhi Guha Jr. Executive, PDC-EZ, IIBF Email : je.pdcez2@iibf.org.in</p>
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CORRESPONDENCE ADDRESS: Indian Institute of Banking & Finance, PDC-EZ, Avani Heights, 2nd Fl., 59A, Jawaharlal Nehru Road, Nr. Ravindra Sadan Metro Station, Kolkata – 700020



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NOMINATION FORM

Programme Title: “Credit Appraisal, Monitoring & Recovery”

Mode of Programme: Virtual Mode Date: 19-21 September, 2024

Details of Nomination (to be filled by the Banks/FIs/Other Organizations):

Sl. No.	Name of Participant	Designation	Branch/ Office	Contact No.	E-mail Id.
1					
2					
3					
4					
5					

Fees Paid Rs. _____ UTR/Transaction No. _____ Date of Payment: _____
Name of Sponsoring Bank / FI: _____ **GSTN of Bank/FI:** _____
Address of the Bank/FI: _____ Phone/Mob. No. _____
_____ E-mail id.: _____

FEE : Rs. 6,000/- /- per participant plus GST @ 18% i.e. Rs.1080/- aggregating to Rs. 7,080/- (In case of TDS deduction, please send us the TDS certificate).

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

Programme fees may be remitted to the credit of Institute’s Bank Account as below:

- ✓ **Name of Account Holder:** Indian Institute of Banking & Finance
- ✓ **Name of the Bank Branch:** State Bank of India, Vidya Vihar (West), Mumbai.
- ✓ **Savings Account No.** 37067835940 **IFSC:** SBIN0011710
- ✓ **PAN No.** AAATT3309D; **GST No.** 19AAATT3309D2Z0, **State - West Bengal**

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NOMINATION FORM FOR SELF-SPONSORED CANDIDATES

Programme Title: Credit Appraisal, Monitoring & Recovery”

Mode of Programme: Virtual Mode Date: 19-21 September, 2024

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

Name of Bank/ FI employed with: _____

Address of Bank/ FI employed with: _____

FEE : Rs. 4,000/- per participant plus GST @ 18% i.e. Rs.720/- aggregating to Rs. 4,720/- (In case of TDS deduction, please send us the TDS certificate). *Self-sponsored participants are requested to kindly contact the numbers given below before making the payment.*

Programme fees may be remitted to the credit of Institute’s Bank Account as below:

- ✓ **Name of Account Holder:** Indian Institute of Banking & Finance
- ✓ **Name of the Bank Branch:** State Bank of India, Vidya Vihar (West), Mumbai.
- ✓ **Savings Account No.** 37067835940 **IFSC:** SBIN0011710
- ✓ **PAN No.** AAATT3309D; **GST No.** 19AAATT3309D2ZO, **State** - West Bengal

CONTACT DETAILS:

Mr Tusharendra Barpanda Head – PDC-EZ, IIBF, Kolkata Mob. No.9717005551 Email Id. head-pdcez@iibf.org.in	Ms. Samridhi Guha Jr. Executive, PDC-EZ, IIBF Email:je.pdcez2@iibf.org.in Mob. No. 8420475917	Ms. Sneha Datta Jr. Executive, PDC-EZ, IIBF Email:je.pdcez3@iibf.org.in Mob. No. 9831637175
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