



INDIAN INSTITUTE OF BANKING & FINANCE
(ISO 21001:2018 Certified)

Program on “ Loan Documentation and Charge Creation”

On 22nd & 23rd November 2024

PHYSICAL CLASSROOM SESSIONS

Program Co-Ordinator: Ms. Ravita Wadhwa

Deputy Director, IIBF

**Venue -Indian Institute of Banking & Finance,
Kohinoor City, Commercial II, Tower 1,**

**3rd Floor, Off LBS Marg, Kirol Road, Kurla
(W), Mumbai – 400070.**

Website: www.iibf.org.in

PROGRAM ON “*Loan Documentation and Charge Creation*”

PURPOSE:

A key aspect of credit management is ensuring that the bank holds all required legal documents. Valid documents, such as hypothecation agreements, deeds of pledge, and mortgage deeds, grant the bank a legal charge over the securities, enabling it to take legal action in case of default. It is essential for branch managers, credit officers, and those handling documentation to be well-versed in the bank's requirements.

To protect the interests of the banks, the securities obtained by banks should have marketable value and such security should be legally enforceable.

The goal of the program is to help participants understand the purpose of documentation, selection of documents, stamping, execution, limitation, and scrutiny of documents. The program also covers features of various types of charges on securities and procedures outlined in the legal framework to ensure enforceability of the securities.

LEARNING OBJECTIVES:

- Documentation requirements in various types of facilities, various types of borrowers.
- Ensuring compliance with the sanction terms and conditions
- Precautions to be taken while executing loan documents
- Differentiate between various types of securities
- Features of different types of charges on securities, valuation of securities
- Different types of mortgages created by banks, and safeguards to be observed
- Record-keeping for the purpose of recovery of loan and for enforcing the securities.

CONTENT OVERVIEW:

- Documentation related to Types of borrowers viz. Individual, Proprietor, HUF, Partnership firm, LLP, Company, Trust, Society, NBFC
- Documentation on the basis of –Types of facilities – Working Capital facilities-CC, OD, WCTL, Term Loan, Non-Fund based limits
- Documentation related to Project Loan, Co-lending
- Understanding applicable Stamp Duty
- Different types of mortgages
- Registration of charges with authorities

TARGET GROUP

Officials (Junior and Middle Management Cadre) posted in branches handling Credit Portfolio.

DURATION

2 Days; 22nd and 23rd November, 2024 Timings: From 10.00 AM to 5.00 PM.

MODE

Physical classroom sessions at IIBF Corporate Centre, Kurla(West), Mumbai 400070

FEES

Rs.6,000/- per participant plus GST@18% i.e. Rs.1080 /- aggregating to Rs. /7080- (In case of TDS deduction, please send us TDS certificate).

Programme fee may be remitted to the credit of Institute's account as given below:

- ✓ Name of the Account: 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:

<p>Co-ordinator 1 Ms Ravita Wadhwa Deputy Director Phone : +91-22-68507032 Mobile-9004497046 Email: ravita@iibf.org.in</p>	<p>Co-ordinator 2 Mr Nayandeep Je.trg2@iibf.org.in 022-68507042</p>
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Last date of receipt of applications: 20th November, 2024



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NOMINATION FORM for BANKS

Programme title: *“Loan Documentation and Charge Creation”*

Date:

Program Type: Physical classroom session

PARTICIPANTS NOMINATED:

Sl.No	Name (Mr./Ms)	Designation	Branch/Office	Mobile No. and Land Line No.	E-mail id
1					
2					
3					
4					

Bank/Organisation: _____

Address/GSTIN for raising invoice: _____

_____ Pin Code: _____

Nominating official contact details/mail id _____

Fee: Rs. 6,000/-per participant plus GST@18% i.e. Rs/1080- aggregating to **Rs7080/-**
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FORM FOR SELF-SPONSORED
CANDIDATES

Programme title: “*Loan Documentation and Charge Creation*”

Date: **Programme Type: Physical classroom session**

Details of candidate:

Sl. No	Name	Designation	Contact No. (Mobile)	E-mail id	UTR NUMBER towards fees remitted
1					

Name & Address of Bank/ FI employed with:

Postal Address of participant:

PIN code: _____

Fee: Rs. 6,000/-per participant plus GST@18% i.e. Rs. 1080/- aggregating to Rs. 7080/-

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