



INDIAN INSTITUTE OF BANKING & FINANCE

(An ISO 21001:2018 Certified Institute)

Professional Development Centre – West Zone

“Program on Credit Appraisal, Monitoring & Recovery”

In Virtual Mode

From 29th to 31st May 2024



Open to Members & Non-Members

Individual participants can also register for the programme at their own cost

Program Co-Ordinators : Mr. Shiv Kumar Gupta & Shijoy Joseph

Mail Id: head-pdcwz@iibf.org.in ; je.pdcwz1@iibf.org.in

Address :192, Maker Tower, F Wing, 19th Floor, Cuffe Parade Mumbai - 400005.

Website : www.iibf.org.in

BRIEF BACKGROUND

Established on 30th April 1928, IIBF which is an “Institute of the Bankers, for the Bankers and by the Bankers” has during its 96 years of service been actively involved in examination, training & academics and 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 quality training to bankers in select areas. The training programmes 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 has state-of-the-art training facilities at its Leadership Center at Mumbai and it has four Professional Development Centers (PDCs) at Mumbai, Delhi, Chennai and Kolkata catering to the increasing demand for the focused training programmes.

ABOUT THE PROGRAMME

The training program on Credit Appraisal, Monitoring & Recovery is designed to provide an overview to professionals with the knowledge and skills required to effectively assess creditworthiness, monitor loan portfolios, and manage the recovery of bad debts. The program covers a range of topics related to these key areas, including:

1. **Credit Appraisal:** Participants learn about identification of borrowers, due diligence, financial analysis, risk assessment, and evaluation of collateral in credit sanctions & disbursal. They also learn how to use tools and techniques to determine the creditworthiness of borrowers and set appropriate terms and conditions for loans.
2. **Loan Monitoring:** The program covers techniques for monitoring loan accounts, identifying early warning signals of potential default, and taking timely corrective actions. MIS and Monitoring by Controlling Offices, Review/ Renewal of Limits, monitoring through audit reports. Participants learn how to track loan performance, analyse financial indicators, and manage risks associated with loan portfolios.
3. **Recovery Management:** Participants gain insights into the legal and regulatory framework for loan recovery, as well as best practices for recovering non-performing assets (NPAs). They learn about restructuring, settlement, and enforcement mechanisms to maximize recovery of bad debts.

OBJECTIVES

The programme aims to provide an overview to the participants about:

- Understanding Credit Risk
- Enhancing Credit Appraisal Skills
- Improving Loan Monitoring Techniques
- Maximizing Recovery of Bad Debts
- Compliance and Legal Knowledge
- Enhancing Decision-Making Skills

CONTENT OVERVIEW

- Credit scenario in Banks
- Credit Appraisal Processes
- Due diligence in Credit sanctions and disbursal
- Understanding Financial Statements
- IRAC Norms, Latest RBI Guidelines on Stressed Assets Resolution
- Post disbursement monitoring
- Recovery through filing suits with DRT/Civil Courts
- Resolution of Stressed Accounts through Insolvency and Bankruptcy Code 2016
- Recovery through SARFAESI

METHODOLOGY

- Virtual (Online) interactive lectures, Case Studies, presentations and sharing of experiences on ZOOM.
- Live sessions by Faculty shall be conducted and participants can participate in the sessions from home or office using Laptop/Desktop/iPad/Smart Phones.
- Login details for accessing the sessions shall be shared on registered mail ids of participants 24 hours before the program.

TARGET GROUP

Branch Managers/ Officers in the middle management and senior level executives working in the branches and controlling offices of Banks /FIs. Officers/Managers working in Credit Monitoring Departments & Recovery Departments.

- Open to both Members & Non Members of IIBF
- Individuals may also register for this program at their own cost.
- Banks may send their nominations in bulk.

DURATION

3 Days - From 29th to 31st May 2024

Timings: 10.00 A.M. to 05.00 P.M. (First day kindly login by 09.45 am)

FEES

₹ 6000/- (Six Thousand only) plus GST @18% aggregating to ₹ 7080/- per participant (In case of TDS deduction, please send us TDS certificate).

Programme 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, Vidyavihar (West), Mumbai.
SB Account No	: 42895503864
IFSC Code	: SBIN0011710
PAN No. : AAATT3309D	GSTN No. : 27AAATT3309D1ZS

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

In case of any quires, kindly contact

Mr. Shiv Kumar Gupta	Mr. Shijoy Joseph Vadasery
Zonal Head	Junior Executive
head-pdcwz@iibf.org.in	je.pdcwz1@iibf.org.in
Mob : +91 9555233865	Mob : +91 9820127826
Landline : 022 69437301	Landline : 022 69437302

**** Last Date of Registration is 27th May 2024 ****



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Nomination Form – For Individuals

Name of the program	: Program on Credit Appraisal, Monitoring & Recovery
Dates	: 29 th May 2024 (Wed) to 31 st May 2024 (Fri) – 3 Days
Time	: 10.00 a.m. to 5.00 p.m.
Program Type	: Virtual (Online) mode

Nominee Details

Sr. No.	Name	Designation	Mobile No. (WhatsApp)	E-mail	UTR No.
1					

***Login details of the program shall be shared on personal mail id of nominee.**

Fees - Rs. 6000/- (Six Thousand only) plus GST @18% aggregating to Rs.7080/- per participant (In case of TDS deduction, please send us TDS certificate)

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Mr. Shijoy Joseph Vadasery Junior Executive Professional Development Centre – Western Zone - Mumbai Mobile : +91 9820127826 Email : je.pdcwz1@iibf.org.in	Mr. Shiv Kumar Gupta Zonal Head Professional Development Centre – Western Zone - Mumbai Mobile : +91 9555233865 Email : head-pdcwz@iibf.org.in
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INDIAN INSTITUTE OF BANKING & FINANCE
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Nomination Form – For Banks & FIs

Name of the program	: Program on Credit Appraisal, Monitoring & Recovery
Dates	: 29 th May 2024 (Wed) to 31 st May 2024 (Fri) – 3 Days
Time	: 10.00 a.m. to 5.00 p.m.
Program Type	: Virtual (Online) mode

Nominee Details

Sr. No.	Name	Designation	Branch/ Office	Mobile No. (WhatsApp)	E-mail (Personal)	E-mail (Official)
1						
2						

Name of Bank/ FI	:
Address	:
GST Details	:
PAN No.	:
Phone/Mobile of Nominating Official	:
E-Mail of Nominating Official	:

***Login details of the program shall be shared on personal mail id of nominee.**

Fees - Rs. 6000/- (Six Thousand only) plus GST @18% aggregating to Rs.7080/- per participant. (In case of TDS deduction, please send us TDS certificate)

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