



INDIAN INSTITUTE OF BANKING & FINANCE

(ISO 21001:2018 Certified)

Online Programme on “Credit Monitoring and Recovery”

(For Public & Private Sector Banks, RRBs, SFBs, Cooperative Banks, NBFCs)

From 06th to 08th January 2027



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

Programme Co-ordinator: Dr N K Bhasin & Mr. Sudip Kaviraj

PDC NZ, IIBF

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**Indian Institute of Banking & Finance
Professional Development Centre, Northern Zone**

NEW DELHI-110 016

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Programme on “Credit Monitoring and Recovery”

BACKGROUND

Established on 30th April 1928, IIBF which is an “Institute of the Bankers, for the Bankers and by the Bankers” has during its 98 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 endeavor 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 seven Professional Development Centers (PDCs) at Mumbai, Delhi, Chennai, Kolkata, Lucknow, Guwahati and Bengaluru catering to the increasing demand for the focused training programmes.

Our Delhi Centre is equipped with modern infrastructure to support residential training:

- A well-equipped hostel with 36 air-conditioned rooms, with Wi-Fi facility at all floors.
- Two fully functional classrooms with a seating capacity of 30–35 participants each.
- A spacious conference hall that can accommodate 75–80 participants.
- Lift facilities for ease of movement across floors and CCTV cameras all around the premises.

IIBF PDC NZ has successfully partnered with **Banks and Financial Institutions (FIs)** to conduct customized residential training programmes at the Delhi Centre.

PURPOSE

NPAs in the banking industry is causing concern to bankers, regulators and policy makers. Going by the dictum that Prevention is better than Cure, professional monitoring of advances accounts is imperative to avoid slippage and maintain the asset quality. The Programme on Credit Monitoring & Recovery (Industrial & Commercial advances and MSME advances) has been devised keeping these objectives in mind.

The program envisages competence building among the participants by improving their knowledge and skills in monitoring the credit portfolio. The program introduces the

participants to different stages of credit monitoring and the various credit monitoring tools right from scrutiny of ledger account to the resolution of stress by way of Rescheduling & Restructuring Resolution of Stressed Assets, expediting recovery in NPA accounts and taking proactive steps to prevent fresh slippages, with emphasis on interactions, group discussions, sharing of experience and exercises, apart from the traditional training methods.

During the course of the Program, the participants are taken through the entire gamut of the credit monitoring & Recovery processes enabling them to return to their work place with added confidence in handling and monitoring & recovery of the loan accounts.

OBJECTIVES

To help the participants to develop a conceptual clarity and understanding about:

- The Need of a robust Credit Monitoring system & Loan Review Mechanism,
- Identification of Early Warning Signals & taking corrective actions to prevent slippages,
- IRAC & Provisioning Norms and various methods of Recovery in NPA accounts,
- Non Cooperative Borrowers, Wilful Defaulters, dealing with Fraud A/Cs, Filing request for Look Out Notices.

CONTENT OVERVIEW

- Introduction to Credit Monitoring – Regulatory guidelines and Monitoring policies
- Different stages of Credit Monitoring - Before credit disbursement, During credit disbursement and after disbursement.
- Market information – Gathering market information, Credit Rating, external rating agencies as regular watching devices.
- Monitoring through Ledger account operation, MMRs/MSOD and FFR/QIS Returns, Monitoring NFB Limits.
- Inspection of securities and Insurance of securities.
- MIS and Monitoring by Controlling Offices, Review/ Renewal of Limits.
- Monitoring through audit reports – Risk Based Internal audit, concurrent audit, credit audit, Legal Audit, Stocks and Receivable audit, Statutory audit and RBI AFI.
- Identification & Reporting of Special Mention Accounts, Detecting Early Warning Signals & Red Flagging of Accounts.
- Declaration of Non Cooperative Borrowers & subsequent actions.
- Resolution of Stressed Assets through Rescheduling & Restructuring as per RBI Norms and Resolution through the mechanism of IBC.
- SARFAESI rules and procedures.
- Recovery through DRT.
- Recovery through Compromises/OTS.
- Assignment of Debts to ARCs.
- Dealing with Recovery agents, Detective agencies, Lawyers, Valuers etc.

METHODOLOGY

- Virtual (Online) interactive lectures, Case Studies, presentations and sharing of experiences on the Institute's licensed ZOOM Platform.
- Live sessions by Faculty shall be conducted and participants can participate in 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 programme.

TARGET GROUP

Officers/Managers working in credit monitoring departments & Recovery Departments or identified for handling Credit Monitoring & Recovery Departments and Trainers of commercial banks, Co-op banks and RRBs.

DURATION

3 Days - From 06th to 08th January 2027.

FEES

Rs. 7,500/- per participant plus GST @18% aggregating to Rs. 8,850/- (Rs. Eight Thousand Eight Hundred Fifty only). (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:

Particular	Account Details
Account Name	Indian Institute of Banking & Finance
VAN	IIBF28TRGNORTHZONE
IFSC	SBIN0004266
BANK	STATE BANK OF INDIA

(PAN No: AAATT3309D and GSTIN NO. 07AAATT3309D2ZT)

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

For further details and nomination, kindly contact:

***Pl Contact: Ms Anchal Arora Mobile – 8295127117
Email: je.pdcnz3@iibf.org.in, se.pdcnz3@iibf.org.in***



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NOMINATION FORM FOR ORGANIZATION WHO NOMINATES THE PARTICIPANTS

Programme title: Programme on “Credit Monitoring & Recovery”

Date: 06th to 08th January 2027

Programme Type: Virtual (Online) mode

Details of nominee(s):

Sl. No	Name	Designation	Branch/ Office	Contact No. (Mobile)	E-mail (PERSONAL MAIL ID)*	E-mail (OFFICIAL MAIL ID)*
1						
2						

***LOGIN DETAILS OF THE PROGRAMME SHALL BE SHARED ON PERSONAL MAIL ID OF NOMINEE.**

Name of Bank/ FI: _____

GST Details of Nominating Bank: _____

Address: _____

Phone of Nominating Official: _____ E-Mail of Nominating Official: _____

FEE: Rs. 7,500/- per participant plus GST @18% aggregating to Rs. 8,850/- (Rs. Eight Thousand Eight Hundred Fifty only). (In case of TDS deduction, please send us TDS certificate).

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(PAN No: AAATT3309D and GSTIN NO. 07AAATT3309D2ZT)

Pl Contact: Ms Anchal Arora Mobile – 8295127117

Email: se.pdcnz4@iibf.org.in, se.pdcnz3@iibf.org.in



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NOMINATION FORM FOR SELF-SPONSORED CANDIDATES

Programme title: Programme on “Credit Monitoring & Recovery”

Date: 06th to 08th January 2027

Programme Type: Virtual (Online) mode

Details of nomination:

Sl. No	Name	Designation	Contact No. (Mobile)	E-mail (PERSONAL)	UTR NUMBER/DATE
1					
2					

Name of Bank/ FI employed with:

Address of Bank/FI employed with:

FEE: Rs. 7,500/- per participant plus GST @18% aggregating to Rs. 8,850/- (Rs. Eight Thousand Eight Hundred Fifty only).

Programme fees may be remitted to the credit of Institute’s account as given below:

Particular	Account Details
Account Name	Indian Institute of Banking & Finance
VAN	IIBF28TRGNORTHZONE
IFSC	SBIN0004266
BANK	STATE BANK OF INDIA

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