INDIAN INSTITUTE OF BANKING & FINANCE

(An ISO 21001:2018 Certified)

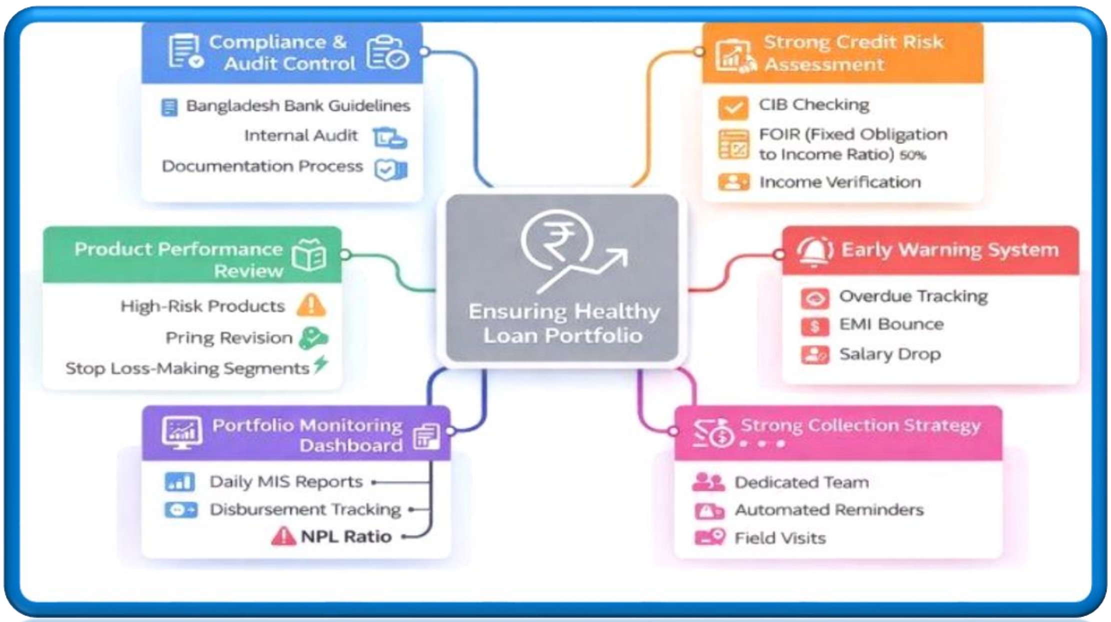
TRAINING PROGRAMME

ON

NPA MANAGEMENT, EARLY WARNING SIGNALS (EWS) & RECOVERY FRAMEWORKS

(PHYSICAL CLASSROOM SESSION)

03.11.2026 to 05.11.2026 (Tuesday, Wednesday & Thursday)



Coordinated by:

Indian Institute of Banking & Finance,
Professional Development Centre, South Zone,
94, Jawaharlal Nehru Road
Vadapalani, Chennai - 600 026

Website: www.iibf.org.in

For Details & Nomination, please contact:

Individuals can also register for the program at their own cost

Mr. G . Padmanaban **Head – PDC, South Zone, Chennai** **Phone: +91- 44 – 23721429** **Mobile: 7397240035** **E-mail: head-pdcsz@iibf.org.in**	**Ms. Priya Maria A** **Senior Executive, PDC-South Zone, Chennai** **Phone: +91- 44 -24722990** **Mobile: +91 9566274128** **E-mail: se.pdcsz1@iibf.org.in**	**Mr Harinadh Nethinti** **Junior Executive, PDC-South Zone, Chennai** **Phone: +91- 44 -24722990** **Mobile : 8317550652** **E-mail : je.pdcsz2@iibf.org.in**

BACKGROUND

During its 98 years of service, IIBF has emerged as a premier institute in the banking industry. Considering the emerging requirements of the bankers in the dynamic environment, IIBF has been offering certification courses and training programmes to the banking professionals.

The training programs 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 offers virtual training programmes for its Blended Certification courses and many other programmes to facilitate learning across the country.

IIBF also has state-of-the-art training facilities at its Leadership Centre at Mumbai. It also has seven Professional Development Centres (PDCs) at Chennai, Delhi, & Kolkata, Mumbai, Guwahati, Lucknow & Bangalore conducting training sessions in virtual mode and physical training classes, covering any banking subjects.

🎯 PROGRAMME OBJECTIVE

To equip banking professionals with practical knowledge and skills to identify early signs of credit stress, manage NPAs effectively, and apply appropriate recovery and resolution strategies.

The programme focuses on moving from a reactive approach to a proactive approach in credit monitoring and recovery.

🔍 PROGRAMME HIGHLIGHTS

01 | IDENTIFY

Early Warning Signals (EWS)

Recognise financial, operational, behavioural and transactional indicators of emerging borrower stress.

02 | MONITOR

Credit & Account Monitoring

Strengthen post-sanction monitoring, account review and identification of stress at an early stage.

03 | PREVENT

NPA Prevention Strategies

Understand timely intervention, corrective measures and restructuring options for viable stressed accounts.

04 | MANAGE

NPA Management Framework

Understand asset classification, stressed accounts and practical approaches to managing NPAs.

05 | RECOVER

Recovery & Resolution

Explore structured recovery strategies, negotiation, settlement and appropriate legal/recovery mechanisms.

06 | RESOLVE

Recovery Frameworks & Legal Remedies

Understand the broad framework involving SARFAESI, DRT, IBC/CIRP, OTS and compromise settlements, subject to applicable regulations and institutional policies.

EARLY WARNING SIGNALS – WHAT WILL PARTICIPANTS LEARN TO SPOT?

Financial Signals • Declining turnover and profitability • Weakening cash flows • Increasing leverage • Irregular servicing of debt **Account & Transaction Signals** • Frequent cheque/ECS returns • Persistent excess drawings • Irregular account operations • Delays in submission of financial information	**Business Signals** • Decline in business activity • Adverse industry developments • Loss of key customers/suppliers • Operational disruptions **Behavioural Signals** • Avoidance of bank officials • Delayed responses • Non-cooperation during inspections • Unusual changes in borrower behaviour

KEY LEARNING OUTCOMES

At the end of the programme, participants will be able to:

- ☑ Identify **Early Warning Signals** before accounts deteriorate further
- ☑ Analyse emerging signs of borrower stress
- ☑ Strengthen **credit monitoring and follow-up mechanisms**
- ☑ Understand the NPA classification and management framework
- ☑ Develop appropriate **account-wise recovery strategies**
- ☑ Evaluate restructuring, settlement and resolution alternatives
- ☑ Understand key recovery mechanisms and legal routes
- ☑ Improve documentation, follow-up and recovery effectiveness
- ☑ Adopt a **proactive approach to stressed asset management**

THE NPA MANAGEMENT JOURNEY

DURATION

03.11.2026 to 05.11.2026 (Tuesday, Wednesday & Thursday), from 09.45 AM to 5.30 PM.

TARGET GROUP

Ideal for:

- Branch Managers
- Credit Officers
- Credit Analysts
- Relationship Managers
- Recovery & Legal Officers
- Risk Management Professionals
- Stressed Asset / NPA Management Teams
- Internal & Concurrent Auditors
- Banking & Financial Institution Officials

TRAINING METHODOLOGY

Learn → Analyse → Apply → Resolve

- **Interactive Classroom Sessions**
  Practical concepts explained through discussions and illustrations.
- **Case Studies**
  Realistic stressed-account scenarios for analysis.
- **Group Discussions**
  Participants examine EWS and recovery situations from a banker's perspective.
- **Practical Exercises**
  Account-level identification of warning signals and possible interventions.
- **Role Plays & Negotiation Exercises**
  Practice borrower interaction and recovery communication.
- **Knowledge Assessment**
  Entry/Exit assessment to reinforce learning.

FEES

Rs. 10,500/- (Ten Thousand Five Hundred Only) plus GST @18% aggregating to **Rs.12,390/- per participant**

(In case of TDS deduction, please send us TDS certificate)

Programme fees may be remitted to the Institute's bank account as per the details given below:

Account Name	: Indian Institute of Banking & Finance
VAN FOR SOUTH ZONE, CHENNAI - TRAINING FEES	: IIBF28TRGSOUTHZONE
IFSC code	: SBIN0004266
BANK	: STATE BANK OF INDIA
PAN No: AAATT3309D and GSTIN No: 33AAATT3309D2ZY	

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

The programme is Non residential. Lunch and snacks will be provided to the participants by the Institute.
Participants have to arrange their overnight stay on their own / by their respective Banks.

VENUE

Indian Institute of Banking & Finance,
Professional Development Centre, South Zone,
94, Jawaharlal Nehru Road
Vadapalani, Chennai -600 026

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

Nomination Form (for Banks/FIs & Other Organisations)

Programme Title: **NPA Management, Early Warning Signals (EWS) & Recovery Frameworks**
Date: **03.11.2026 to 05.11.2026 (Tuesday, Wednesday & Thursday)**

Programme Type: **Physical Classroom Session**

Details of participant(s):

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

Name of the Bank/FI	:
Address	:
GST No	:
PAN No	:
Phone/Mobile Number of Nominating Official :	
E-Mail ID of Nominating Official	:

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Please send your nominations at the earliest to:

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Nomination Form (for Self-Sponsored Candidates)

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Date: **03.11.2026 to 05.11.2026 (Tuesday, Wednesday & Thursday)**
Programme Type: **Physical Classroom Session**

Details of the nominee:

Sl. No	Name (Mr./Ms./Mrs.)	Designation	Branch /Office	Mobile No. and Land Line No.	E-mail
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