INDIAN INSTITUTE OF BANKING & FINANCE
Professional Development Centre – Eastern Zone (PDC-EZ), Kolkata

VIRTUAL TRAINING PROGRAMME ON

RECOVERY STRATEGIES: *Non-Legal & Legal*

06th-07th NOVEMBER 2026 (02 days)

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.

For Nomination, Please Contact

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In case of any query please contact : 033 3539 2660, 9717005551, 6290336252, 9903848920		

BACKGROUND OF THE PROGRAMME: Timely recovery of bank loans is important for variety of reasons and from various perspectives. From the borrower's angle, the longer the delay in settlement, the outstanding liabilities of the borrower increase; the likely penalties may also increase with time. From the bank's perspective, the longer the delay in recovery, they lose the opportunity to earn income in alternative investments, the security and collateral may lose value and hence may incur capital loss as well. More importantly, the delays in recovery proceeds can lead to liquidity crisis in the bank, run on the bank and consequent failure of the bank. From the society's angle, the productive assets are held up, not producing value, not creating employment and income. From the government's perspective, if such loan losses cascade and turn

into systemic risk and endanger financial and economic stability, the taxpayers' money will have to be used up for rescuing these banks, otherwise the depositors, meaning the ordinary, general public will have to bear losses. Thus, from very many perspectives, timely recovery of loans is critical for the borrower, the bank, the society and the government. The emphasis is on interactions, group discussions, sharing of experience and exercises, apart from the traditional training methods.

OBJECTIVES

- Competence building among the participants by improving their knowledge and skills for adopting quick strategies for expediting recovery once the accounts slip to NPAs
- Learning follow up measures with the borrowers by adopting both legal & non legal recourse available with the Banks
- Gain practical exposure to NPA recovery through SARFAESI, DRT, IBC, and compromise settlements

CONTENT OVERVIEW:

- ❖ Recovery Policy/NPA Management Policy of banks – the guiding factors
- ❖ Recovery through filing suits with DRT/Civil Courts, Recovery through R.C.s filed under Public Money Recovery Acts and Agriculture Recovery Acts of various
- ❖ States, Process involved in Execution of Decree - Discussion on critical issues
- ❖ Recovery through SARFAESI action - Rules and Process Flow - Discussion on Critical Issues
- ❖ Approach towards soft NPAs; Revival through Viability study, Rephase and Restructuring of viable units, Restructuring/ Rescheduling norms for Agriculture/Allied sector loans affected due to natural calamities
- ❖ IRAC Norms and Impact of Provisioning for NPAs on Profitability of banks
- ❖ Guiding Principles in OTS / Compromise / referring eligible cases to Bank Adalat and Lok Adalat /Negotiated Settlements - Justification for compromise – Valuation of Securities - Upfront Payment - Repayment terms of Compromise Amount -
- ❖ Recovery through Bank Adalat/ Lok Adalat.
- ❖ RBI Guidelines on Declaration of willful Defaulters & Non Co-operative Borrowers,
- ❖ Fraud Accounts Recovery Measures in Fraud Account

TARGET GROUP FOR THE PROGRAMME: Officials up to Scale IV looking after Credit & Recovery functions in their respective Bank/FI. Open to both IIBF Members & Non-Members. Individuals may also register for this programme at their own cost/Banks may send their nominations in bulk

DATE & TIME:	**METHODOLOGY:**	**FEE:**
06th-07th November 2026 (10.00AM to 5.30PM)	Virtual (Online) interactive lectures, Case Studies, presentations and sharing of experiences on ZOOM through IIBF LMS. 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.	Rs.5000/- per participant plus GST@18% aggregating to Rs.5900/-

REGISTRATION START DATE: 01.10.26	**TRAINING START DATE: 06.11.26**
REGISTRATION END DATE: 04.11.26	**TRAINING END DATE: 07.11.26**

CORRESPONDENCE ADDRESS: Indian Institute of Banking & Finance, PDC-EZ, Avani Heights, 2nd Floor, 59A, Jawaharlal Nehru Road, Near Ravindra Sadan Metro Station, Kolkata – 700020.

Committed to professional excellence

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

Programme Title: RECOVERY STRATEGIES: Non-Legal & Legal

Mode of Programme: Virtual Mode Date: 06th-07th November 2026

Details of Nomination (to be filled out 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.5000/- per participant plus GST@18% aggregating to Rs.5900/- (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**:

BANK ACCOUNT DETAILS
Account Name: Indian Institute of Banking & Finance
VIRTUAL ACCOUNT NUMBER FOR EASTERN ZONE TRAINING FEES: IIBF28TRGEASTZONE
IFSC: SBIN0004266
BANK: STATE BANK OF INDIA
GST No. 19AAATT3309D2ZO (Please note that last character is letter O)
PAN No. AAATT3309D

CONTACT DETAILS:

Mr Tusharendra Barpanda Head – PDC-EZ, IIBF, Kolkata Email Id. head-pdcez@iibf.org.in	Ms Sneha Datta Jr. Executive, PDC-EZ, IIBF Email : je.pdcez3@iibf.org.in	Ms. Samriddhi Guha Jr. Executive, PDC-EZ, IIBF Email:je.pdcez2@iibf.org.in

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Professional Development Centre – Eastern Zone, Kolkata

NOMINATION FORM FOR SELF-SPONSORED CANDIDATES

Programme Title: RECOVERY STRATEGIES: Non-Legal & Legal

Mode of Programme: Virtual Mode Date: 06th-07th November 2026

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.5000/- per participant plus GST@18% aggregating to Rs.5900/- (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**:

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PAN No. AAATT3309D

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