



# INDIAN INSTITUTE OF BANKING & FINANCE

(ISO 9001:2015 Certified)

## Online Programme on “Credit Monitoring and Recovery”

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

From 12<sup>th</sup> to 14<sup>th</sup> June 2024



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

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Professional Development Centre, Northern Zone,**

**NEW DELHI-110 016**

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## Programme on “Credit Monitoring and Recovery”

### BACKGROUND

During its 95 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 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 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. The four Professional Development Centres (PDCs) at Delhi, Chennai, Kolkata & Mumbai cater to the increasing demand for the focused training programmes.

### PURPOSE

Burgeoning NPAs in the banking industry is causing concern to bankers, regulators and policy makers. Many banks have reported annualized increase of 10% in the quantum of stressed asset which include NPAs and restructured assets. 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, Willful 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 12<sup>th</sup> to 14<sup>th</sup> June 2024 Timings 10.00 AM to 5.15 PM**

## **FEES**

Rs. 6,000/- per participant plus GST @18% aggregating to Rs. 7,080/- (Rs. Seven Thousand eighty 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:

- ✓ 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: 37067835430 IFSC code: SBIN0011710
- ✓ (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, 011-26532194/91  
Email: je.pdcnz2@iibf.org.in***



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**NOMINATION FORM FOR ORGANIZATION WHO NOMINATES THE PARTICIPANTS**

**Programme title: Programme on “Credit Monitoring & Recovery”**

**Date: 12<sup>th</sup> to 14<sup>th</sup> June 2024**

**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						
3						
4						

**\*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. 6,000/- per participant plus GST @18% aggregating to Rs. 7,080/- (Rs. Seven Thousand eighty only). (In case of TDS deduction, please send us TDS certificate).

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- Account no: 37067835430 IFSC code: SBIN0011710
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**NOMINATION FORM FOR SELF-SPONSORED CANDIDATES**

**Programme title: Programme on “Credit Monitoring & Recovery”**

**Date: 12<sup>th</sup> to 14<sup>th</sup> June 2024**

**Programme Type: Virtual (Online) mode**

**Details of nomination:**

Sl. No	Name	Designation	Contact No. (Mobile)	E-mail (PERSONAL)	UTR NUMBER/DATE
1					
2					
3					

Name of Bank/ FI employed with:

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Address of Bank/FI employed with:

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**FEE:** Rs. 6,000/- per participant plus GST @18% aggregating to Rs. 7,080/- (Rs. Seven Thousand eighty only).

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

- Name of the Bank branch: State Bank of India, Vidya Vihar(West), Mumbai.
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