



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

Professional Development Centre – Western Zone

“Program on Credit Appraisal, Monitoring & Recovery”

In Virtual Mode

from 16th to 18th June 2026



Open to Members & Non-Members

Individual participants can also register at their own cost.

Program coordinators: Mr. Kuldeep Jindal & Mr. Shijoy Joseph
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192-193, Maker Tower, F Wing, 19th Floor, Cuffe Parade Mumbai - 400005.

Website: www.iibf.org.in

BRIEF BACKGROUND

Indian Institute of Banking & Finance (IIBF), a non-profit organization, established on 30th April 1928, formerly known as the Indian Institute of Bankers (IIB) is the apex professional body for India's banking and financial services sector and its employees.

It is managed by a Governing Council comprising representatives from RBI, SBI, IBA, major public and private sector banks, cooperative banks, small finance banks, and academia. **The governing council is headed by its President - Chairman, State Bank of India (SBI) and Indian Banks' Association (IBA).**

Over its 98 years of service, IIBF has been actively engaged in examinations, training, and academic initiatives, emerging as a premier institute in banking and finance education.

With over 11 lakh members, IIBF is the largest institute of its kind globally and has been instrumental in shaping industry-ready competencies. It is recognised as a centre of excellence, offering flagship qualifications such as JAIB, CAIB, diplomas, and specialised certifications aligned with evolving industry needs.

IIBF is also representing India in The Asian-Pacific Association of Banking Institutes (APABI), strengthening its global engagement and collaboration in banking education and professional standards.

Its integrated framework spans education, training, examinations, consultancy, and continuous professional development. Through its Leadership Centre in Mumbai and Professional Development Centres in Mumbai, Delhi, Chennai, Kolkata, Guwahati, Lucknow and Bengaluru, IIBF delivers high-impact learning nationwide, fostering future-ready, competent, and resilient finance professionals.

ABOUT THE PROGRAMME

The programme aims to enhance the knowledge and practical skills of banking and financial sector professionals engaged in credit operations, appraisal, monitoring, and recovery functions.

It covers the complete credit lifecycle including borrower assessment, financial analysis, appraisal of retail, MSME, and corporate advances, documentation, post-sanction monitoring, early warning signals, fraud detection, stressed asset management, and recovery strategies.

Special emphasis will be placed on RBI guidelines, SARFAESI Act provisions, DRT and IBC recovery mechanisms, compromise settlements, and the role of audits and technology in credit monitoring. Sessions will be delivered by experienced bankers and senior faculty members with domain expertise.

CONTENT OVERVIEW

Day 1 – Credit Appraisal & Lending Assessment

- Lending fundamentals and borrower assessment
- Financial statement and ratio analysis
- Retail, MSME, and corporate credit appraisal
- Digital lending, risk analysis, and appraisal notes

Day 2 – Monitoring, Documentation & Fraud Management

- Documentation, disbursement, and charge creation
- Post-disbursement monitoring and preventive controls
- SMA, EWS, wilful default, and fraud management
- MIS, audits, technology-driven monitoring, and review of limits

Day 3 – Stressed Assets & Recovery Mechanisms

- IRAC norms and stressed asset management
- SARFAESI procedures and compromise settlements
- Recovery through DRT, IBC, and legal mechanisms
- Lok Adalat, mediation, and recovery strategies

METHODOLOGY

- The programme will be conducted through live virtual interactive sessions comprising presentations, practical case studies, discussions, and experience sharing.
- Participants may attend the sessions from their home or office using a laptop, desktop, tablet, or mobile device with internet access.
- Login credentials and programme details will be shared on the registered email IDs of participants 1 Day before commencement of the programme.
- A minimum of 75% attendance is mandatory for successful completion and issuance of certificate.

TARGET GROUP

Officials and executives working in banks, cooperative banks, small finance banks, NBFCs, and financial institutions handling credit appraisal, loan processing, monitoring of advances, recovery, audit, risk management, compliance, and branch operations. **Officials who have not undergone any formal training in credit appraisal, monitoring, and recovery during the last one year are especially encouraged to participate.**

DURATION

3 Days - from 16th to 18th June 2026

Timings: 10.00 A.M. to 05.15 P.M. (First day kindly login by 09.45 am for inauguration)

FEES

₹ 7500/- plus GST 18% (₹ 1350/-) aggregating to ₹ 8850/- per participant
(In case of TDS deduction, please send us TDS certificate).

(Discounts are available for institutions sending bulk nominations.)

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

In case of any queries, kindly contact

(Program Co-ordinators)	
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Zonal Head	Junior Executive
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**** Last Date of Registration is 11th June 2026 ****

To register kindly email, the following details

Sr. No.	Name (as required on certificate)	Institution Name	Branch/ Office/Department	Designation	Mobile No. (WhatsApp)	E-mail Id
1	Ms.					
2	Mr.					
Add additional rows as required						

Institution Details	
Name of Bank / FI	:
GST No./ ISD No. (For Invoice)	:
PAN No.	:
Details of Nominating Authority	
Name	:
Designation	:
Mobile No.	:
E-Mail Id	: