



Committed to
professional excellence

INDIAN INSTITUTE OF BANKING & FINANCE
(ISO 21001:2018 Certified)
Professional Development Centre – Eastern Zone (PDC-EZ), Kolkata

Virtual Training Programme (02 days)

RETAIL LOANS: Appraisal, Monitoring & Recovery

21st – 22nd July 2026 (Tuesday- Wednesday)



**RETAIL
LOANS**

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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BACKGROUND OF THE PROGRAMME: There has been phenomenal growth in the “Retail Banking Segment”. The growth in Retail Banking has outpaced that of Agri, MSME, and the Industrial sector. Retail is considered the driver of growth of credit portfolio of the Banks with lowest NPA/ Stressed assets, Stable portfolio with diversified risk. Even during pandemic, Retail registered double digit growth. Retail also facilitates achievement of Priority sector targets. The growth of retail assets, especially in emerging economies, is attributable to the rapid advances in information technology, the evolving macroeconomic environment, financial market reforms, and shift in demographic profile. and several micro-level demand and supply side factors. The expansion of retail loans has been a major contributing factor to global economic development, and it has facilitated GDP expansion through an increase in consumption. It has also helped to improve the efficiency and profitability of business. This Programme is structured to evaluate the credit profile of the Retail Borrower and analyze the risk return profit and the lending proposition to the company. Although it sounds simple, achieving consistency in strategic appraisal & credit monitoring for effectiveness of credit portfolio is always a challenging Task. appraisal & monitoring reduces the loan losses, lowers capital requirements and

improves asset quality. NPAs in BFSI sector indicates the need to establish a robust Credit Appraisal & Monitoring system with all due compliances. Early detection of Warning Signals & taking proactive preventive measures may mitigate Credit risks. It is therefore, sine-qua-non to adopt all prudent credit appraisal processes & adopt effective monitoring strategies for mitigation of credit risk on a continuous basis both at individual loan account and portfolio level. The programme envisages competence building among the participants by improving their knowledge and skills in appraisal & monitoring of the credit portfolio. The programme introduces the participants to different stages of collection processes right from scrutiny of ledger account to the resolution of stress by way of Rescheduling & Restructuring of Stressed Assets to prevent fresh slippages. The emphasis of the programme is on interactions, group discussions, sharing of experience and exercises, apart from the traditional training methods.

OBJECTIVE:

- To improve the knowledge and skill of the Officials working in the Credit Department in Branches and controlling offices
- Comprehensive understanding of fundamentals of credit analysis while analyzing the credit requests received from the Borrowers and thereby enhancing confidence among the officers to analyze the credit requests

CONTENT OVERVIEW

- Important Retail Asset Products Home Loans; Housing Loan under Prime Minister's Awas Yojana (PMAY); Home Improvement Loans; Home Decor Loans; Auto/Vehicle Loans; Personal Loans; Educational Loans; Other Retail Loans; Processing of Retail Loans
- Pre-Sanction, Appraisal and Due Diligence; Processing of Loan Applications and Credit Proposals
- Credit Underwriting & Credit Monitoring – Policy, Objectives, Tools available,
- Early Warning Signals/Special Mention Accounts, IRAC norms
- Declaration & Reporting of Willful Defaulters and subsequent actions
- Recovery of Retail Loans Repayment in Retail Loans; Default and Re-scheduling in Retail Loans; Monitoring of Loan Accounts; Classification of Irregular Loan Accounts; Recovery Policy of Banks; Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI Act); Debt Recovery Tribunal (DRT); Recovery through Lok Adalat; Engaging Direct Recovery Agent

TARGET GROUP FOR THE PROGRAMME: Junior & Middle level officers (including newly recruited officers) working in Credit Department at Branches, Central Processing Cells and Controlling Offices Departments in PSU Banks/Private Banks/RRBs/SFBs/Cooperative Banks/NBFCs.

<p><u>DATE & TIME:</u> 21st-22nd July 2026 (10.00AM to 5.30PM)</p>	<p><u>METHODOLOGY:</u> Virtual (Online) interactive lectures through IIBF LMS. Case Studies, presentations and sharing of experiences. 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.</p>	<p><u>FEE:</u> Rs. 5000/- per participant plus GST @18% aggregating to Rs. 5900/- (In case of TDS deduction, please send us TDS certificate)</p>	<ul style="list-style-type: none"> • REGISTRATION START DATE: 29.06.26 • REGISTRATION END DATE: 18.07.26 • TRAINING START DATE: 21.07.26 • TRAINING END DATE: 22.07.26
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CORRESPONDENCE ADDRESS: Indian Institute of Banking & Finance, PDC-EZ, Avani Heights, 2nd Floor, 59A, Jawaharlal Nehru Road, Near Ravindra Sadan Metro Station, Kolkata – 700020.



INDIAN INSTITUTE OF BANKING & FINANCE
PROFESSIONAL DEVELOPMENT CENTRE – EASTERN ZONE,
KOLKATA
NOMINATION FORM

Programme Title: RETAIL LOANS: Appraisal, Monitoring & Recovery

Mode of Programme: Virtual Mode Date: 21st-22nd July 2026 (02 Days)

Details of Nomination (to be filled out by the Banks/FIs/Other Organizations):

Sl. No.	Name of Participant	Designation	Branch/Office	Mobile No. (WhatsApp)	E-mail Id.
1					
2					
3					
4					

Add additional rows as required

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:

- ✓ **Name of Account Holder:** Indian Institute of Banking & Finance
- ✓ **Name of the Bank Branch:** State Bank of India, Vidya Vihar (West), Mumbai.
- ✓ **Savings Account No.** 37067835940 **IFSC:** SBIN0011710
- ✓ **PAN No.** AAATT3309D; **GST No.** 19AAATT3309D2ZO, **State - West Bengal**

CONTACT DETAILS

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**INDIAN INSTITUTE OF BANKING & FINANCE
PROFESSIONAL DEVELOPMENT CENTRE – EASTERN ZONE,
KOLKATA**

NOMINATION FORM FOR SELF-SPONSORED CANDIDATES

Programme Title: RETAIL LOANS: Appraisal, Monitoring & Recovery

Mode of Programme: Virtual Mode Date: 21st-22nd July 2026 (02 Days)

Sl. No	Name (Mr/Mrs/Ms)	Designation	Mobile No. (WhatsApp)	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/-. SELF- SPONSORED PARTICIPANTS ARE REQUESTED TO KINDLY CONTACT THE NUMBERS GIVEN BELOW BEFORE MAKING THE PAYMENT

Programme fees may be remitted to the credit of Institute's Bank Account as below:

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