



**INDIAN INSTITUTE OF BANKING & FINANCE**

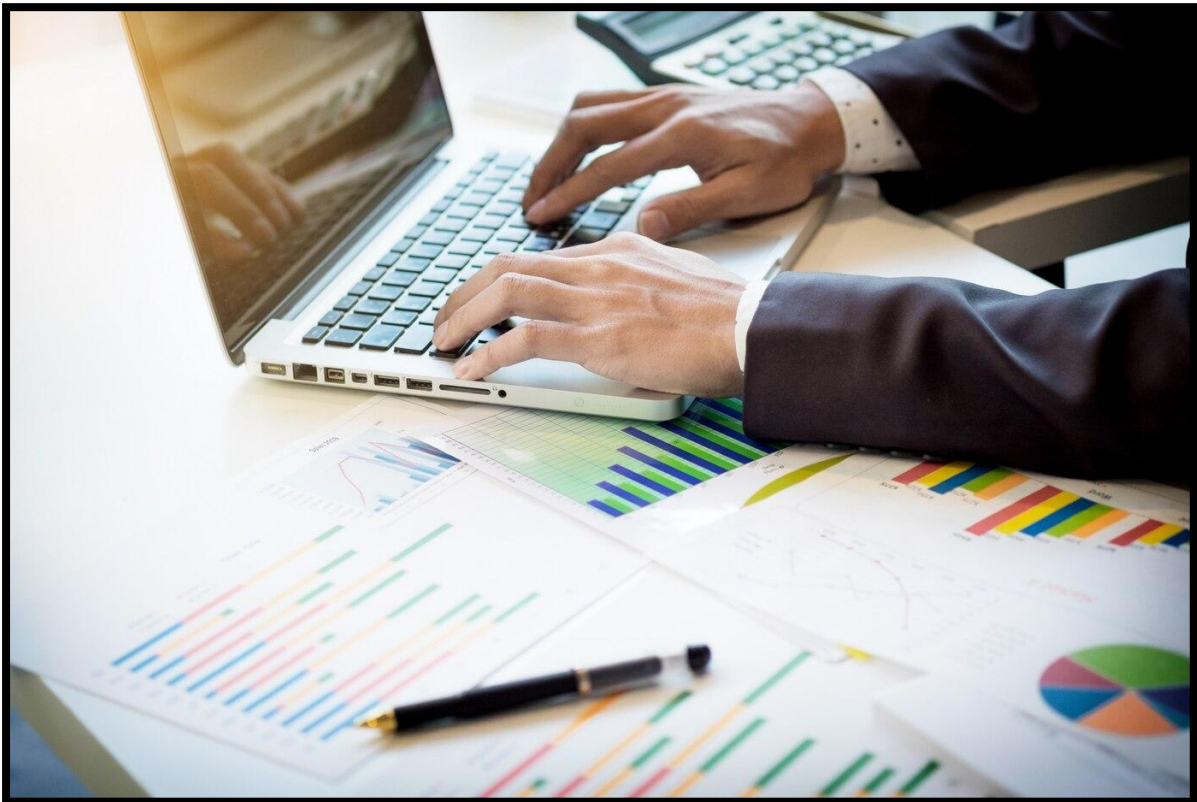
(An ISO 21001:2018 Certified Institute)

**Professional Development Centre – Guwahati**

**“Program on Credit Monitoring & Recovery”**

**In Virtual Mode**

**from 29<sup>th</sup> To 30<sup>th</sup> July 2026**



**Open to Members & Non-Members of IIBF**  
**Self-sponsored individual registrations are also accepted.**

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Program Co-Ordinators : Mr. Rashmi Ranjan Rath & Nayandeep  
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Metropolitan, Assam, 781001 **Website:** [www.iibf.org.in](http://www.iibf.org.in)

## **BRIEF BACKGROUND**

Established on 30th April 1928 as a company under Section 26 of the Indian Companies Act, 1913, the Indian Institute of Banking & Finance (IIBF), formerly known as the Indian Institute of Bankers (IIB), is a professional body of Banks, Financial Institutions, and their employees in India. IIBF during its 97 years of service been actively involved in examination, training & academics. It has emerged as a premier institute in banking and finance education.

Considering the emerging requirements of finance professionals in the ever-changing dynamic environment, IIBF has been providing quality training. The programs are designed in consultation with 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 finance professionals ahead of the impending change. IIBF has state-of-the-art training facilities at its Leadership Centre at Mumbai, and it has four Professional Development Centers (PDCs) at Mumbai, Delhi, Chennai, Kolkata & Guwahati catering to the increasing demand for the focused training programmes.

## **ABOUT THE PROGRAMME**

Effective credit monitoring and timely recovery are critical for maintaining asset quality and ensuring sustainable profitability of banks. With increasing regulatory focus on early identification of stress and resolution of NPAs, this programme is designed to equip bank officials with **practical tools, regulatory knowledge, and hands-on insights** for managing stressed assets.

This two-day programme focuses on **credit monitoring techniques, early warning signals, NPA identification, and legal recovery mechanisms**, with special emphasis on real-life branch-level challenges.

## **OBJECTIVES**

The programme aims to provide an overview to the participants about:

- **Understand RBI guidelines on credit monitoring and NPA management**
- **Identify early warning signals and Special Mention Accounts (SMAs)**
- **Strengthen post-disbursement monitoring and follow-up mechanisms**
- **Apply IRAC norms correctly at branch level**
- **Gain practical exposure to NPA recovery through SARFAESI, DRT, IBC, and compromise settlements**
- **Enhance negotiation and recovery skills**

## **Key Topics Covered**

- **Credit Monitoring Framework & Regulatory Guidelines**
- **Early Warning Signals, SMA & CRILC Reporting**
- **Post-Disbursement Monitoring Tools**
- **IRAC Norms & NPA Classification**
- **Recovery under SARFAESI Act**
- **Recovery through DRT / Civil Courts**
- **Willful Defaulters & Fraud Reporting**
- **Insolvency & Bankruptcy Code – Overview**
- **Compromise, Lok Adalat & Practical Recovery Skills**

### **METHODOLOGY**

- Virtual (Online) interactive lectures, Case Studies, presentations and sharing of experiences on ZOOM.
- Live sessions by Faculty shall be conducted and participants can participate in the sessions from home or office using Laptop/Desktop/iPad/Smart Phones.
- Login details for accessing the sessions shall be shared on registered mail ids of participants 24 hours before the program.
- 75% attendance is compulsory for the issuance of certificate.

### **TARGET GROUP**

This program is tailored for officers, managers, and branch heads involved in credit appraisal, risk management, and recovery operations in banks and financial institutions. It is also ideal for professionals managing stressed assets and compliance.

### **DURATION**

2 Days - From 29<sup>th</sup> to 30<sup>th</sup> July 2026

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

## FEES

₹ 5000 plus GST 18% (₹ 900/-) aggregating to ₹ 5900/- 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, Panbazar, Kamarpatty, Baptist Church Complex, Guwahati, Assam 781001
SB Account No	:	44310223983
IFSC Code	:	SBIN0010756
PAN No.: AAATT3309D		GSTN No. : 18AAATT3309D1ZR

In case of any quires, kindly contact

**\*\* Last Date of Registration is 27<sup>th</sup> July 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	:
Address (where certificate is to be sent)	:
GST No.	:
PAN No.	:
Details of Nominating Authority	
Name	:
Designation	:
Mobile No.	:
E-Mail Id	: