INDIAN INSTITUTE OF BANKING & FINANCE

Leadership Development Center, Corporate Office,
Kurla(West), Mumbai
(ISO 21001:2018 Certified)

Two days virtual training programme

on

" PREVENTION OF NPAs and STRATEGIES for COLLECTION & RECOVERY "

For bank officers working in Collection, Credit Monitoring & Recovery in Branches & Administrative Offices of Commercial Banks, Cooperative Banks, SFBs, RRBs, NBFCs, FIs etc.

From
25th Nov 2026
to
26th Nov 2026

LIVE ONLINE SESSIONS

"Individuals can also register for the programme at their own cost"

The last date for sending Nomination is **23.11.2026.**

Programme Co-Ordinator: Sri Anand Mohan Faculty, IIBF, Mumbai
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Corporate Office

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Website: www.iibf.org.in

BACKGROUND

During its 97 years of service, IIBF which is an **"Institute of the Bankers, for the Bankers and by the Bankers"** has emerged as a premier institute in banking and finance education. Considering the emerging requirements of the bankers in the ever-changing dynamic environment, IIBF has been providing training to bankers in select areas.

IIBF has world class training facilities at its **Leadership Center at Mumbai.** It also has **seven Professional Development Centres (PDCs)** at Delhi, Mumbai, Chennai, Kolkata, Guwahati, Lucknow and Bangaluru with residential facilities at Delhi to accommodate more than 50 participants at a time.

PROGRAMME HIGHLIGHTS

- This training program aims at upskilling the bank officers working in Collection, Credit Monitoring & Recovery in bank branches & Administrative Offices of Commercial Banks, Cooperative Banks, SFBs, RRBs, NBFCs, FIs etc.
- The program further aims at training bank officers with various onsite & offsite tools for prevention of NPAs, follow-up of stress loan accounts.
- The program also aims at upskilling these officers in regulatory guidelines in Preventions of NPAs & collection and recovery strategies & legal & non-legal measures in recovery & reduction in NPAs.

TRAINING METHODOLOGY

- Intensive discussion & interaction on each topic as given below with help of case studies & exercises.
- Programme will be conducted in Virtual Mode and can be attended from anywhere by using devices with Internet like PC, Laptop, Tablet or Smart Phones.
- After completion of the Training, Post -Training Evaluation will be conducted and Certificate of successful completion of the training program will be issued
- The programme is blended with pre-training reading materials, case Studies & 2-day virtual training sessions.

CONTENT OVERVIEW

- Strategies to prevent NPAs, Identification of Stress in borrowal a/cs, Special Mention Accounts, Financial & Non-Financial reasons of Slippages and prevention thereof. Use of various online & offline tools for effective monitoring of borrowal accounts.
- Detecting Early Warning Signals and Preventive Monitoring Systems, Identification of Red Flag Accounts, Investigation & RBI Guidelines on EWS & RFAs to prevent slippages & prevention of Fraud. RBI Guidelines on Fraud Risk Management. Identification of Non-Cooperative Borrowers & related issues.
- Latest RBI Guidelines on Stressed Asset Resolution. Restructuring of MSME & Non-MSME borrowal Accounts. Case Studies & Exercises
- Credit monitoring in case of Large Advances - Consortium/Multiple Banking - Appointment of Agencies for Specialised Monitoring (ASM) for large credits, , Monitoring of Export/Import Advances and Non Fund Based limits, Preventive measures to check Trade Based Money Laundering (TBML)
- Negotiation Skills for Collection Success - Field Scenarios - Handling Difficult Customers & Objections,
- Code of Ethics for Collection employees-RBI Guidelines, Companies guidelines, Do's and Don'ts for the Collection employees, Assertiveness vs Aggressiveness in Collections, Limitations of Collection employees, Reputation risk for Banks
- Recovery through SARFAESI action - Rules and Process Flow. Discussion on critical issues
- 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, Case Studies.
- Resolution of Stressed Accounts through Insolvency and Bankruptcy Code 2016 – CIRP - Process Flow & related issues, Waterfall mechanism for distribution of Liquidation proceeds
- Recovery through OTS/Compromise Settlements, Lok Adalat, Critical Issues & Case Study, Sale of Assets to ARCs, Dealing with Recovery agents.
- Declaration & Reporting of Willful Defaulters and subsequent actions, Detection of Frauds & Reporting thereof, Filing complaint with Police/CBI/other law enforcement agencies.

TARGET GROUP:

- Bank officers working in Collection, Credit Monitoring & Recovery in bank branches & Administrative Offices.
- Scale-1 to Scale-V Officers or equivalent in Commercial Banks, Small Finance Banks, Cooperative Banks, Regional Rural Banks, NBFCs & FIs.
- Officers likely to be posted in above works of Credit monitoring & NPA Management.

DURATION

2 Days- from
25^{th} November 2026
to **26^{th} November 2026.**

FEE

Rs.2500/- per day per participant plus GST @ 18% i.e. a total of **Rs. 5000/-** for two days duration per participant plus GST @ 18% (**Rs.5900/-** per participant)

Officers in Commercial Banks, Small Finance Banks, Cooperative Banks, Regional Rural Banks, NBFCs & FIs can self- nominate also.

The last date for sending Nomination is **23.11.2026.**
(In case of TDS deduction, please send us TDS certificate).

Programme fees may be remitted to the credit of Institute's account with State Bank of India, details of which are given below:

✓	**Account in the Name of**	: Indian Institute of Banking & Finance
✓	**Name of the Bank branch**	: State Bank of India, Vidya Vihar Branch
✓	**Account no**	: 36919200263 (Savings A/c)
✓	**IFSC code**	: SBIN0011710
✓	**PAN No**	: AAATT3309D
✓	**GST TIN ID**	: 27AAATT3309D1ZS for Maharashtra

NOMINATION FORM FOR COMMERCIAL BANKS & AIFIs

LIST OF PARTICIPANTS NOMINATED:

Sl. No	Name (Mr./Ms./Mrs.)	Designation	Branch/ Office	Mobile No.and Land Line No.	E-mail (PERSONAL AND OFFICIAL MAIL ID BOTH)*
1					
2					
3					
4					
5					

*LOGIN DETAILS OF THE PROGRAM SHALL BE SHARED ON PERSONAL MAIL ID.

Bank/Organisation: ______________________________

Address: ______________________________ Pin Code: ______________

Phone: ______________ Fax: ______________ E-mail: ______________

Kindly narrate: “PREVENTION OF NPAs and STRATEGIES for COLLECTION & RECOVERY” ; “<No.of> participants”

NOMINATION FORM for SELF-SPONSORED CANDIDATES

Details of nomination:

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

Bank/Organisation: ______________________________

Address: ______________________________ Pin Code: ______________

Phone: ______________ Fax: ______________ E-mail: ______________

Kindly narrate: : “PREVENTION OF NPAs and STRATEGIES for COLLECTION & RECOVERY”

For Details & Nominations, please contact:

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