



Offline Capsule Programme on Effective Lending & Recovery Management For officers of UCBs (February 19-20, 2026)

Focus:

Urban cooperative banks are expected to lay down, with the approval of their boards, transparent policies and guidelines for credit dispensation in respect of each broad category of economic activity, keeping in view the exposure norms and various other guidelines issued by RBI from time to time.

UCBs can play pivotal role in providing last mile connectivity to the unbanked population and the consequent need to enhance their financial and operational resilience for sustenance of overall systemic stability. UCBs must support and benefit from recently established Umbrella Organizations in their endeavors. Reserve Bank of India has repeatedly asked urban cooperative banks to follow proper credit underwriting standards, review and follow up on recovery of non-performing assets to build a sound financial profile.

Programme Objectives:

- To equip the UCB officers with necessary knowledge, skills & techniques into the nuances of credit & recovery management.
- To sensitize the UCB officers to the broad contours of credit management with special focus on recovery management.

Learning:

- ❖ Strengthening Credit appraisal
- ❖ Understanding financial statements & financial ratios
- ❖ Assessment of working capital
- ❖ Appraisal of Term Loan - understanding fund flow, cash flow, breakeven point, sensitivity analysis, payback period & Internal rate of return
- ❖ Credit monitoring
- ❖ SMA Management- resolution of stressed advances
- ❖ Persuasive recovery strategies
- ❖ Legal measures to tackle NPAs

The actual program contents may also be customized to suit participants' profile.

Pedagogy:

The courseware will include the following:

- I. Reading material for self-study, case study or exercise
- II. Live sessions by faculty and / or guest faculty
- III. Participants may ask questions after each session on the day's topic.

The programme will be for 2 days including date of commencement.

For whom:

Officers of UCBs

When:

The offline training programme will commence on February 19, 2026 (Thursday) and will be over by February 20, 2026(Friday).

Registration:

Participant shall be nominated by his/her organization through email: programme@iibm.ac.in. Online nomination is accepted through our website www.iibm.ac.in. The last date for receiving nomination is February 16, 2026. Nominating Authority shall send mobile number (WhatsApp must) & email id of the nominee

Fees:

The all-inclusive fee per participant (includes the cost of tuition, access to reading materials and online interventions etc.) for the online programme is as below:

| | Fee | GST 18% | Total |
|---|------------|------------|-------------|
| UCBs located in north eastern region including Sikkim | NIL | NIL | NIL |
| UCBs from states other than NER (50% of normal fee) | Rs.3500.00 | Rs. 630.00 | Rs 4,130.00 |

Details of our bank accounts as below:

| | |
|--------------------|-------------------------------------|
| Beneficiary Name | INDIAN INSTITUTE OF BANK MANAGEMENT |
| Bank A/c No | 10821418158 |
| A/c Type | S B A/c |
| MICR Code | 781002037 |
| IFS Code | SBIN0010669 |
| Name of the Branch | IIBM Branch |
| GSTN | 18AAAAI0785K1ZG |
| PAN | AAAAI0785K |

- a) While remitting online programme participation fee kindly advise us the following particulars through the email address mentioned above under

| Title of Programme including Commencement Date | Name of the Participant/s | Name of Bank/ Organisation | Amt. of Fee | EFT/ NEFTUTR No. | EFT/NEFT Date |
|--|---------------------------|----------------------------|-------------|------------------|---------------|
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Program Coordinator:

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