Certification Programme

4 Days

February 15 – 18, 2027

Legal Aspects of Credit Management in Regulated Entities

Programme Directors

Dr. Trupti Rathi

Prof. Sanjay Kanchi

Dr. Naveen Kumar K



National Institute of Bank Management

Introduction

Credit management is not merely a financial exercise; it is a legal process in which the enforceability of contractual obligations, the validity of security interests and the preservation of creditors' rights determine the effectiveness of lending and recovery.

The legal principles influence critical credit decisions, from establishing the validity and evidentiary value of loan documents to determining the priority of charges, managing limitation periods and selecting appropriate enforcement mechanisms. Particular emphasis is placed on issues such as the legal consequences of unregistered charges, the limits of a borrower's rights over collateral, and the circumstances in which failure of a negotiated settlement may permit a lender to pursue remedies under the original loan and security documents.

The underlying premise is that effective credit protection begins before disbursement and depends on preserving enforceable legal rights throughout the lending lifecycle. The programme seeks to bridge the gap between legal interpretation and banking practices, which will equip participants to identify vulnerabilities proactively, strengthen documentation standards and evaluate recovery options within the applicable legal framework.

Objectives

- Interpret key legal and regulatory provisions governing loan documentation and security creation.
- Identify and mitigate legal risks in lending through effective documentation and enforceable security interests.
- Apply appropriate recovery and enforcement remedies, including SARFAESI, DRT, and insolvency processes.

Contents

Module 1

Legal Aspects of Credit Management

- Legal framework for banks & FIs across the credit lifecycle.
- Legal risks at appraisal, sanction, documentation, disbursement, monitoring and recovery.
- Digital lending & electronic evidence.
- Legal due diligence & fraud risk.

Module 2

Laws Relevant to Credit Documentation

- Indian Contract Act, 1872.
- LLP Act, 2008; Companies Act, 2013.
- NI Act, 1881; Transfer of Property Act, 1882.

Module 3

Charges & Security Interests

- Fixed & floating charges; Crystallization & Pari Passu charges.
- Mortgage, hypothecation, pledge, lien & assignment.
- Creation, perfection, priority, enforceability & documentation of security interests.

Module 4

Borrowers & Credit Documentation

- Borrower constitution, legal capacity & due diligence across individuals, firms, LLPs & companies.
- Legal consequences and remedial measures.

Module 5

Registration & Reporting of Charges & Debt

- Registration of company charges with the RoC.
- CERSAI registration of security interests, as applicable.
- IBC Information Utilities: recording financial debt & default.

Module 6

Stamping & Admissibility of Documents

- Indian Stamp Act, 1899, & applicable state legislation & amendments.
- Stamp types & payment methods; proper use & cancellation.
- Adjudication, impounding & curing stamp-duty deficiencies.

Module 7

Law of Limitation in Credit Transactions

- Limitation periods for loan documents & recovery proceedings.
- Computation & extension of limitation under applicable law.
- Acknowledgment of liability & part-payment.
- Revival of time-barred debt through a valid written promise; controls & escalation.

Module 8

Enforcement of Security & Recovery Remedies

- Borrower constitution, legal capacity & due diligence across individuals, firms, LLPs & companies.
- Preparation, execution, verification, custody & post-execution controls.
- Defective or inconsistent documents, legal consequences & remedial measures.

Pedagogy

The programme will adopt an application-oriented pedagogy, with particular emphasis on three approaches:

- Case-Based Learning and Clinical Legal Documentation,
- Simulation-Based Learning and Decision Exercises,
- Practitioner-Led Sessions and Expert Interactions.

These approaches will be complemented by interactive, problem-based lectures, structured group discussions and continuous feedback to reinforce conceptual understanding and practical application.

Assessment for Certification

Case based and application oriented written examination. The examination will assess participants' legal knowledge, analytical ability and application of relevant laws to practical credit-management situations.

Completion Certificate

Participants will be awarded with a Completion Certificate at the end of the programme, provided he / she attends the programme for the mandated days / hours of engagement, and also successfully completes the assessment exercise conducted during the programme.



Who Should Attend?

Participants from Commercial Banks, Regional Rural Banks, Small Finance Banks, Development Financial Institutions, Cooperative Banks including Urban Cooperative Banks and NBFCs, which includes:

- **New joinee Law Officers,**
- **Executives/Officers working in credit appraisal, loan documentation, legal, compliance, risk management and recovery functions from branches, ROs, ZOs and HOs,**
- **Branch Managers/Assistant Managers from Rural, Semi-Urban, Urban and Metro Branches,**
- **Executives/Officers/Professionals involved in managing stressed assets, enforcing security and resolving credit defaults from branches, ROs, ZOs and HOs.**

When?

February 15 – 18, 2027

The participants are requested to report at the venue by the evening of February 14, 2027.

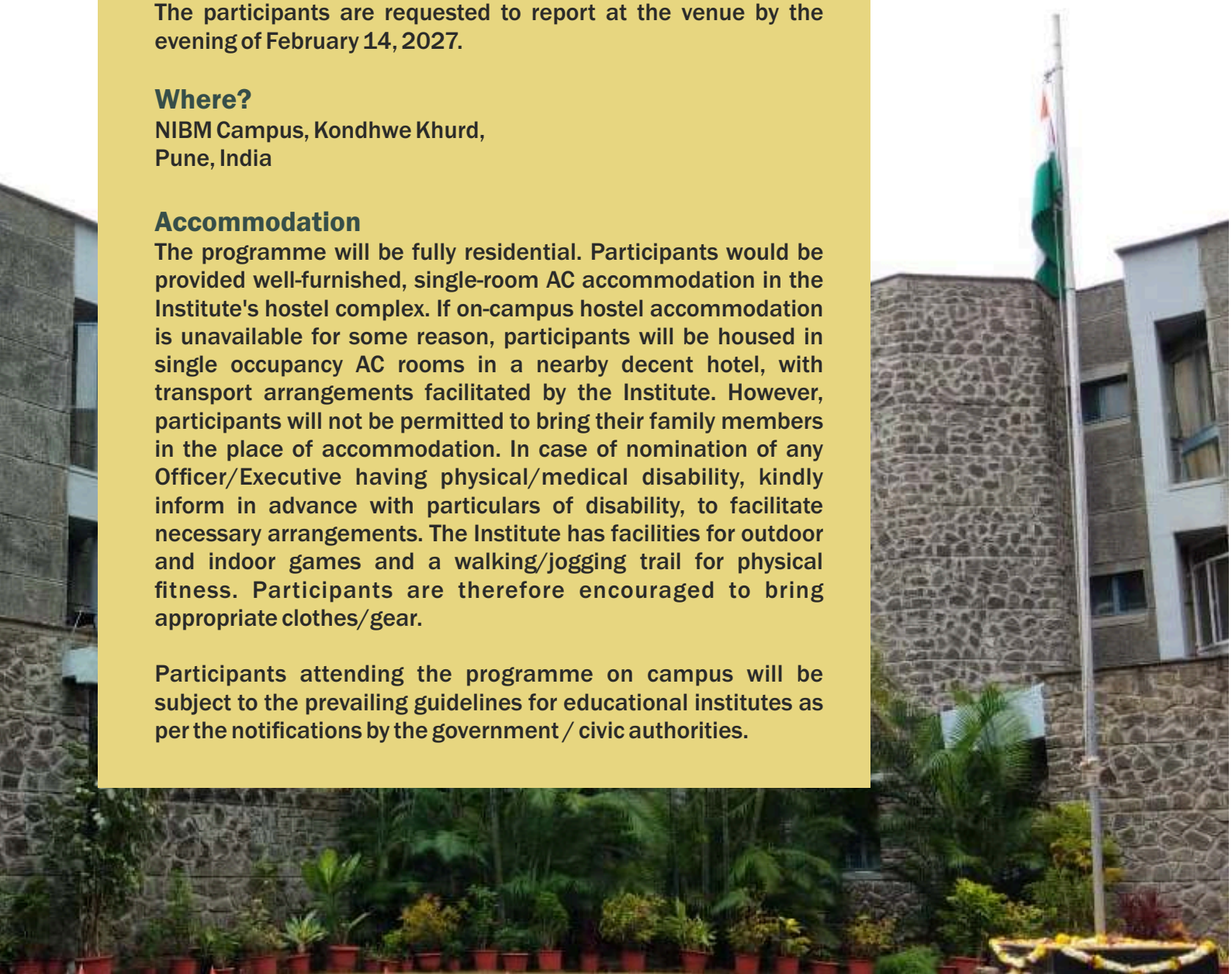
Where?

NIBM Campus, Kondhwe Khurd,
Pune, India

Accommodation

The programme will be fully residential. Participants would be provided well-furnished, single-room AC accommodation in the Institute's hostel complex. If on-campus hostel accommodation is unavailable for some reason, participants will be housed in single occupancy AC rooms in a nearby decent hotel, with transport arrangements facilitated by the Institute. However, participants will not be permitted to bring their family members in the place of accommodation. In case of nomination of any Officer/Executive having physical/medical disability, kindly inform in advance with particulars of disability, to facilitate necessary arrangements. The Institute has facilities for outdoor and indoor games and a walking/jogging trail for physical fitness. Participants are therefore encouraged to bring appropriate clothes/gear.

Participants attending the programme on campus will be subject to the prevailing guidelines for educational institutes as per the notifications by the government / civic authorities.



Nominations and Enquiries

Nominations are invited from both institutions and individuals from India and abroad. Executives working in banks / financial institutions / consulting firms / technology firms in the banking and financial services domain can also apply for the programme in their individual capacity.

Please address your enquiries regarding nominations and programme content to:

Programme Directors

Dr. Trupti Rathi

Assistant Professor

Dr. Trupti Rathi is an Assistant Professor at NIBM, Pune, with over 17 years of experience in law, research, and professional training. Her expertise spans Corporate Law, Company Law, Banking Law, Investment Law, Contract Law, contract drafting and interpretation, and Insolvency & Bankruptcy Law (IBC). She has designed and delivered programmes for banking professionals, conducted research on emerging regulatory and governance issues, and contributed to academic and industry discussions on banking regulation, corporate governance, insolvency resolution, and financial sector compliance. Her multidisciplinary background enables her to contribute effectively to research projects, policy-oriented initiatives, executive education programmes, and institutional collaborations.

Email: trupti_rathi@nibmindia.org; Tel: +91-20-6904 6225 (D)

Prof. Sanjay Kanchi

Adjunct Faculty

Prof. Sanjay Kanchi is B.E., M.B.A and CAIIB. He brings with him more than 30 years of leadership role experience in banks like State Bank of India, ICICI Bank and IndusInd Bank and NBFC Like Aditya Birla Finance in the area of Corporate Banking, Treasury and International Banking. He is presently working as Adjunct Faculty in NIBM.

Email: sanjay.kanchi@nibmindia.org ; Tel: +91-20-6904 6126 (D)

Dr. Naveen Kumar K

Associate Professor

Dr. Naveen Kumar K is an Associate Professor of Economics with over 26 years of experience in teaching, research, and training. His areas of expertise include microeconomics, development economics, rural and agricultural finance, microfinance, and financial inclusion. He has led numerous training programmes for bankers in areas such as agri-finance, value chain financing, microfinance, and credit management. He has published books and research papers on rural and agricultural finance and closely follows development banking policies at both national and global levels.

Email: naveen@nibmindia.org ; Tel: +91-20-6904 6224 (D)

Enquiries related to programme registration, accommodation, etc. may kindly be addressed to:

REGISTER NOW

Programme Office
National Institute of Bank Management
NIBM Post Office, Kondhwe Khurd,
Pune 411048 (India)
Email: trainings@nibmindia.org / progofficer@nibmindia.org
Tel: +91-20-69046000 (Board) / 69046214 / 6166 / 6210 / 6211
WhatsApp: 7887884083 (Messages Only)
Website: www.nibmindia.org

(In case of difficulty in accessing the link, kindly advise your IT department to whitelist nibmindia.org domain in the firewall)

Last Date for receiving nominations : February 5, 2027

Last Date to avail 'Early Bird Discount': January 31, 2027

Discounts for bulk nominations:
5% for 6-10 nominations
10% for 11-19 nominations
15% for 20 nominations and above

5% 'Early Bird' discount for nominations received at least 15 days before the start date.

Fees and Modes of Payment

US$ 1600 for foreign participant

FEE *(per participant)*	*Fee (₹)*	*GST*	*Fee+GST*	*TDS*
Member Banks	45000	8100	53100	4500
Non-Member Banks	52500	9450	61950	5250
Individual Nominee	52500	9450	61950	—



The fee includes the cost of tuition, teaching material, lodging facilities, etc. (GST @ 18 % and TDS @ 10%. Kindly send the TDS certificate on priority to NIBM).

As per the resolution of NIBM's 86th Finance Committee meeting held on January 31, 2023, all organisations / banks are required to make the full payment for all their nominations prior to the commencement of the respective programmes / workshops.

Note: The Foreign Bank Charges/SWIFT charges/ Commission is to be borne by the remitter. The fees mentioned in the brochure is to be paid to NIBM, net of all bank charges.

Modes of Payment

For Indian Participants

The fee may be transferred by RTGS/NEFT/ECS to our A/c No 20002400021 with Bank of Maharashtra, NIBM Branch, Pune (IFSC Code MAHB0001124). NIBM PAN No. AAATN0040P and GST No. 27AAATN0040P1ZJ.

For Foreign Participants (Mode of Remittance: SWIFT)

1.	Name & Address of our Bankers	: Punjab National Bank C-2, Shop No. 4-5, Bramha Estate Kondhwe Khurd, Pune 411 048 Maharashtra, India
2.	Name of the Beneficiary	: National Institute of Bank Management
3.	NIBM's Bank Account No. with Punjab National Bank	: 11281131004402
4.	Bank's Swift Code	: PUNBINBBDIB
5.	Preferred Currency	: USD
6.	Correspondent Bank of Punjab National Bank	: WELLS FARGO BANK NA
7.	Punjab National Bank A/c No. with Correspondent Bank	: 2000193007918
8.	Swift Code with Wells Fargo Bank	: PNBPUS3NNYC
9.	IFSC	: PUNB0108810

For all electronic/digital remittances, kindly send a confirmatory email to accounts@nibmindia.org giving details of the remitter, participant, workshop dates, title of workshop, etc.

Payments will be accepted ONLY through electronic mode. Cheques / DDs / Pay Orders will not be accepted.