



## INDIAN INSTITUTE OF BANK MANAGEMENT

"A Centre of Excellence in the Service of Banks, FIs and their Customers"

(An Institute sponsored by RBI, NABARD and five PSU Banks)

### **Programme on Contemporary Laws in Banking & Finance for Law Officers of Banks and FIs**

**April 22-26, 2024**

#### **Focus:**

Law officers play a pivotal and supportive role in the comprehensive management of the credit portfolio. This encompasses activities such as appraisal, monitoring, and recovery processes. Whether it involves conducting legal audits, ensuring the validity of documents, or spearheading recovery initiatives and collaboration with business partners, law officers are indispensable. The increasing volume of Non-Performing Assets (NPAs) within the banking sector has raised concerns among bankers, regulators, and policy-makers.

The role of law officers in overseeing the legality of documents and the security of assets is paramount within this context. Their functions assume even greater significance. This specialized program has been meticulously crafted to enhance law officers' awareness of their pivotal role. They are instrumental in safeguarding the bank's interests and those of all stakeholders. This is achieved by providing well-researched and comprehensive legal opinions on critical matters. Additionally, law officers guide branches and controlling authorities in taking appropriate measures to address issues concerning the recovery of NPA accounts, respond to RTI queries, and manage legal disputes that may arise during routine banking operations.

The core objective of this program is to empower participants with the knowledge and skills required to excel in their roles. It is a dedicated endeavor to equip law officers with the insights and expertise on legal issues, that leads to the bank's success.

#### **Programme Objectives:**

1. To Improve the knowledge and skill of the Law Officers
2. To develop comprehensive understanding amongst the Law Officers about their roles at different levels to safeguard the interest of the bank and its stakeholders.
3. To support in developing a cadre of professional Law Officers as a significant line of defense.

#### **Learning:**

1. Roles and Responsibilities of Law Officers in Banks/FIs
2. Regulatory Framework of Banking and Financial Sector
3. Legal Aspects of Banker–Customer Relationship: Law officers must possess a profound understanding of pertinent provisions within various acts, including the Contract Act, Transfer of Property Act, Stamp Act, Registration Act, Companies Act, Bankers Book Evidence Act, Partnership Act, LLP Act, Payment & Settlement Act, RTI, and Consumer Protection Act. This knowledge ensures the legal integrity of the banker-customer relationship.

4. Legal Due Diligence: Law officers are tasked with conducting thorough legal due diligence on customers, evaluating the legality and validity of the securities they offer.
5. Execution & Stamping of Documents for establishing contractual obligations and registration of charge/documents for security interest, Law of Limitation and Renewal of Documents, Legal Audit
6. Precautions to be taken in various charge creation, Critical Issues related to Equitable & Simple Mortgage
7. SARFAESI Act & Enforcement Rules - Theoretical & conceptual understanding with some Important Judgements given by Courts.
8. Filing Cases for Recovery with Civil Courts/DRTs Practical insights into DRT cases, Various stages of the suit including Execution of Decree and related issues, Filing of Money Suits and Arbitration Proceedings
9. The Insolvency and Bankruptcy Code, 2016. Related issues and Relevance to the Law Officers - Latest developments
10. Management of the Legal Department – Empanelment of Bank's Advocates, Follow up & Performance Review, Legal Compliance etc
11. Legal Aspects of Trade Finance
12. Laws governing Payment and Settlement Systems

The actual programme content may also be customized to suit participant's profile.

### **Pedagogy:**

The program will feature interactive sessions, knowledge sharing through real-world experiences, and in-depth discussions on case studies.

### **For whom:**

Law Officers in different cadres up to Scale V or equivalent working in RBI, NABARD, Commercial banks, Co-op banks, SFBs, RRBs, FIs & NBFCs.

### **Where?**

IIBM Campus (Near Kendriya Vidyalaya, Khanapara), Jawahar Nagar, Guwahati-781022.

### **When:**

The programme will commence at 0930 hours on April 22, 2024 (Monday) and will be over by evening of April 26, 2024 (Friday).

### **Registration:**

Participant shall be nominated by his/her organization through **email: [programme@iibm.ac.in](mailto:programme@iibm.ac.in)**  
Online nomination is accepted through our **website**  
**[www.iibm.ac.in](http://www.iibm.ac.in)**.

The last date for receiving nomination is April 16, 2024.

Nominating Authority shall send mobile number (WhatsApp) & email id of the nominee.

## Fee:

The all-inclusive fee per participant is below:

	Fee	GST 18%	Total
Commercial Banks / Non-Sponsor Banks/FIs/NBFCs	₹19,000/-	₹3420/-	₹22,420/-
Sponsor Banks of IIBM viz. RBI, NABARD, SBI, UCO Bank, Central Bank of India, Indian Bank & Union Bank of India	₹17,500/-	₹3150/-	₹20,650/-
Cooperative Banks, SFBs & RRBs	₹13,750/-	₹2475/-	₹16,225/-

***“Payment of fees for all employees of RBI shall be borne by RBI, Guwahati. A copy of nomination letter may be sent to RBI Guwahati for facilitating payment on time.”***

Payment of participation fees is to be made in advance through NEFT / EFT on or before the due date for submission of nomination.

a. Details of our Bank Account are as follows:

<b>Beneficiary Name</b>	<b>INDIAN INSTITUTE OF BANK MANAGEMENT</b>
<b>Bank A/c No</b>	<b>10821418158</b>
<b>A/c Type</b>	<b>S B A/c</b>
<b>MICR Code</b>	<b>781002037</b>
<b>IFS Code</b>	<b>SBIN0010669</b>
<b>Name of the Branch</b>	<b>IIBM Branch</b>

b. While remitting programme participation fee kindly advise us the following particulars through the email address mentioned above under registration.

<b>Title of Programme including Commencement Date</b>	<b>Name of the Participant/s</b>	<b>Name of Bank/ Organisation</b>	<b>Amt. of Fee</b>	<b>EFT/ NEFT UTR No.</b>	<b>EFT/NEFT Date</b>

## Program Coordinator:

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