



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)



Workshop on NPA Management (December 04 – 07, 2017)

Programme Director:
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WHY THIS PROGRAMME?

Growing NPAs is the biggest challenge in the banking industry. Handling of loan delinquencies has become one of the major issues for banks. International rating agencies have also rated the Indian Banking Industry unfavourably mainly because of the growing in NPA levels. RBI is insisting on banks to effectively utilise various measures for resolution of stressed assets and strengthen due diligence measures & credit appraisal techniques. The deterioration in asset quality has impacted the profitability of banks. This calls for an urgent attention to equip the officers of banks with specialised skills and expertise to handle the Credit Portfolio effectively so as to avoid any systemic risk to banks.

The workshop will be highly interactive and has been designed carefully to address the alarming issues of prevention, recovery and restructuring of NPAs by imparting right skills to the officers of banks to build up a meaningful and purposeful recovery environment in line with the extant policy of banks.

WHAT FOR?

- To enable participants to formulate recovery strategies depending upon the NPA profiles of the bank.
- To acquaint the participants with the effective monitoring tools & techniques to handle the stressed assets
- To develop a strong recovery movement in branches by adopting high skilled persuasive strategies
- To understand the laws & procedures for legal methods of recovery of secured & unsecured loan
- To understand various models of compromise settlements & Debt Restructuring mechanism for loans
- To enable the participants to understand the soft skills & leadership requirements in NPA Recovery
- To interact extensively on all critical areas of NPA management for practical resolution of NPAs

PROGRAMME TAKE-AWAYS:

- Recovery Strategy: Various Recovery Measures and its Applicability.
- Strengthening Credit Appraisal Techniques to prevent Early Mortality of Loans & Advances.
- Off-Site & On-Site Monitoring of Loans ; Important Monitoring Tools
- Managing Legal Risk in Documentation & Creation of Valid Charge on Securities.
- Loan Review Mechanism; MSME Debt Restructuring Schemes.
- Settlement of NPA Accounts within Recovery Policy of Bank: Critical Areas & Issues.

- Enforcement of Security Interest through SARFAESI Act: Role and Responsibility of Authorised Officer.
- Recovery Through DRT; Effective Follow-up with RO For Recovery under Sec 25 & Sec 28 of RDDBFI Act 1993.Process of Closure of DRT Cases.
- Filing of Certificate Cases under PDR Act & Follow-up with Certificate Officer for Execution of RC
- Legal Services Authorities Act ; Practical Tips for Faster Mode of Recovery Through Lok Adalat
- Laws, Procedures & Practice for Repossession of Securities Charged To Bank
- Practical Orientation and Case Studies.
- Field Visit.

PEDAGOGY:

The methodology includes a mix of classroom lectures, interactive sessions by subject experts, experience sharing, case studies, group discussions, etc.

FOR WHOM?

Branch Managers, Credit Officers & Recovery Staff of Commercial Banks, RRBs, Co-operative Banks and FIs dealing with recovery of NPA & formulating strategies in NPA recovery in banks and FIs.

WHEN?

Four days' programme. The programme will commence at 9:30 a.m. on December 04, 2017 (Monday) and will be over by 5.00 p.m. on December 07, 2017(Thursday). *We provide hostel accommodation on a twin sharing basis.*

WHERE?

IIBM campus (Near KendriyaVidyalaya, Khanapara), Jawahar Nagar, Guwahati -781022. **Those coming by air may avail of pre-paid taxi from Lokapriya Gopinath Bordoloi Airport to IIBM. Those coming by train may avail of autorickshaw/taxi from Paltanbazar-side of Guwahati railway station to IIBM.** For details regarding location of IIBM please visit our website.

REGISTRATION:

Participants should be nominated by his/her organization on or before November 30, 2017 through E-mail: iibm.ghy@gmail.com or Fax-(+91)-361-2363103, 2363102. Nominations are accepted on first come first serve basis.

FEE:

The all-inclusive fee for the programme is as below:

	Fee	GST @ 18%	Total
Commercial Banks and others	₹14,000	₹ 2520	₹16,520
Sponsor Banks of IIBM viz. RBI, NABARD, SBI, United Bank of India, UCO Bank, Central Bank of India, Allahabad Bank, Punjab National Bank & IDBI Bank Ltd	₹12,800	₹2,304	₹15,104
Cooperative Banks & RRBs	₹10,000	₹ 1,800	₹11,800

Generally payment of participation fees is to be made in advance through National Electronic Fund Transfer (NEFT) on or before the due date for submission of nomination. In exceptional cases a Demand Draft/Pay Order drawn in favour of Indian Institute of Bank Management payable at Guwahati may be forwarded along with hard copy of nominations. It may kindly be ensured that the officers being deputed for training carry details of remittance of programme fees. The details of our Bank Account are as follows:

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
Name of the Bank	STATE BANK OF INDIA

“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.”

While remitting programme participation fee kindly advise us the following particulars.

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