



## 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

**(November 26 - 28, 2018)**

**Programme Director:**

**Shri B. A. Laskar**

Former Executive SBI & Faculty Member, IIBM

Mobile: 8399966036

**Office Address:**

Jawahar Nagar, Khanapara, Guwahati - 781022, Assam

Tel : 91-361-2363155, 2360178

Fax : 91-361- 2363102

E-mail : [programme@iibm.ac.in](mailto:programme@iibm.ac.in)

Website: [www.iibm.ac.in](http://www.iibm.ac.in)

### 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. As per RBI observation in "Financial Stability Report" published in June 2018, the gross non-performing advances (GNPAs) of SCBs as a percentage of the total gross advances increased sharply to 11.6 cent in March 2018 from 10.2 per cent in September 2017, and according to RBI estimates, may rise further to 12.2% by March 2019. The spike in NPA level is severely impacting profitability of Banks. RBI is insisting on banks to effectively utilise various measures for resolution of stressed assets and strengthen due diligence process & credit appraisal techniques. This calls for an urgent attention to equip the officers of banks **with specialised skills and expertise to handle the NPA management** effectively so as to avoid any systemic risk to banks..
- ❖ The 3 day programme has been designed carefully to address the 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 acquaint the participants with the effective monitoring tools & techniques to handle stressed assets
- ❖ 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 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
- ❖ Importance of Off-Site & On-Site Monitoring of Loans in Maintaining Asset Quality, Follow up of SMA Accounts
- ❖ Managing Legal Risk in Documentation & Creation of Valid Charge on Securities
- ❖ Loan Review Mechanism; MSME Debt Restructuring Schemes.
- ❖ Compromise 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 RDBFI Act 1993.Process of Closure of DRT Cases.
- ❖ Legal Services Authorities Act ; Practical Tips for Faster Mode of Recovery Through Lok Adalat
- ❖ Laws, Procedures & Practice for Repossession of Securities Charged To Bank
- ❖ Institutional & Bankruptcy Code, Recover through NCLT

The actual programme content may also be customised to suit participants' profile.

### **PEDAGOGY:**

The training methodology includes a mix of Interactive lecture sessions, discussions, experience sharing, case-exercises and field visit.

### **FOR WHOM?**

Branch Managers / Middle & Junior level officers of Commercial Banks, RRBs and Cooperative Banks (Urban Co-operative Banks, State Co-operative Banks)/ RBI/ NABARD who are working in areas related to Credit Management/ NPA Management/ day to day operations

### **WHEN?**

The programme will commence at 9:30 a.m. on November 26, 2018 (Monday) and will be over by 5:00 p.m. of November 28, 2018 (Wednesday). We provide hostel accommodation on a twin sharing basis.

### **REGISTRATION:**

Participant should be nominated by his/her organization through email: [programme@iibm.ac.in](mailto:programme@iibm.ac.in) or Fax (+91)-361-2363103, 2363102. **The last date for receiving nomination is November 19, 2018.**

### **WHERE?**

IIBM campus (Near Kendriya Vidyalaya, 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.

Ola & Uber services are available at Guwahati

### **FEE:**

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

	Fee	GST 18%	Total
<b>Commercial Banks and others</b>	`10,500/-	`1,890/-	<b>`12,390/-</b>
<b>Sponsor Banks of IIBM viz. RBI, NABARD, SBI, United Bank of India, UCO Bank, Central Bank of India, Allahabad Bank &amp; Punjab National Bank</b>	`9,600/-	`1,728/-	<b>`11,328/-</b>
<b>Cooperative Banks &amp; RRBs</b>	<b>`7,500/-</b>	<b>`1,350/-</b>	<b>`8.850/-</b>

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 carries details of remittance of programme fees. 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>	10821418158
<b>A/c Type</b>	S B A/c
<b>MICR Code</b>	781002037
<b>IFS Code</b>	SBIN0010669
<b>Name of the Branch</b>	IIBM Branch
<b>Name of the Bank</b>	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

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