



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)

On- Campus Programme on NPA Recovery Management for Officers of UCBs

May 27-31, 2024

Focus:

- ❖ A bank begins a debt recovery process when it seeks money it is owed. A bank takes recovery action for a number of reasons, but the most common is when a customer fails to make loan repayments. Debt recovery may include- referring the matter to a specialist debt recovery team within the bank, employing an external debt collection agency to act on its behalf, selling property over which the bank holds security & seeking a judgment from the courts to enforce the debts.
- ❖ Timely recovery of bank loans is important for variety of reasons and from various perspectives. From the borrower's angle, the longer the delay in settlement, the outstanding liabilities of the borrower increase; the likely penalties may also increase with time. From the bank's perspective, the longer the delay in recovery, they lose the opportunity to earn income in alternative investments, the security and collateral may lose value and hence may incur capital loss as well. More importantly, the delays in recovery proceeds can lead to liquidity crisis in the bank, run on the bank and consequent failure of the bank. In view of the foregoing, IIBM has designed the present programme to strengthen the knowledge & upskill the UCB Officials.

Programme Objectives:

- ❖ To provide the participants with the necessary understanding and skill for time recovery of loans/advances.
- ❖ To increase confidence level of the officers for effective handling of loan recovery portfolio.

Learning:

- ❖ Future outlook for UCBs and the way forward.
- ❖ Effective credit monitoring
- ❖ Strengthening debt collection system
- ❖ Significance of timely recovery.
- ❖ Understanding nuances of persuasive & preventive recovery.
- ❖ Legal measures for tackling NPAs

Pedagogy:

Interactive lecture sessions, group work/discussions, case exercises and experience sharing.

For whom:

This programme has been designed exclusively for Officers of the Urban Cooperative Banks working in branches as well as in Head Offices looking after debt collection/ recovery of loans & advances.

When:

The programme will commence on May 27 (Monday), 2024 and will be over by May 31, 2024 (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 May 20, 2024. Nominating Authority shall send mobile number (WhatsApp) & email id of the nominee.

Fee:

The programme is **free of cost** for the participants from UCBs located in North Eastern Region including Sikkim and 50% for UCBs located outside North Eastern Region.

	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.6875.00	Rs.1237.50	Rs.8112.50

a) 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
GSTN	18AAAAI0785K1ZG
PAN	AAAAI0785K

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

Title of the Programme	Participant's Name	Organization's Name	Participant Contact Nos.	Amt. of Fee	EFT/NEFTUTR No.	EFT/NEFT Date

Program Coordinator:

Shri A.K Bajpai, Faculty Member, Cell: (+91) 9962094369
