

# Programme on NPA Management

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*(Focus: IBC Code 2016)*

July 2 – 6, 2019

*Coordinators*

**Dr Dipali Krishnakumar  
Prof Harish Kant Kaushik**



**National Institute of Bank Management  
Pune, India**

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(Focus: IBC Code 2016)

The Financial Stability Report released by Reserve Bank of India in December 2018, has revealed that the asset quality of banks has shown an improvement, with the Gross Non Performing Assets (GNPA) ratio of scheduled commercial banks declining from 11.5 per cent in March 2018 to 10.8 per cent in September 2018. The GNPA ratio is expected to decline from 10.8 per cent in September 2018 to 10.3 per cent in March 2019.

The decline in Gross Non Performing Asset after many quarters of alarming growth in Non Performing Assets is positive development for the banking industry and the Indian economy. Recent regulatory changes are touted to have brought in better discipline in credit assessments, provisioning and management of operational risk. Fresh slippages have also shown a declining trend albeit non-performing assets are still at high perch. It will put further stress on banks' capabilities of fresh quality lending, results in depletion of capital base and further losses, if stressed assets are not handled effectively.

It is noteworthy that there is continuing stress at a sectoral level in telecom, power, mining, food processing and construction sectors. Recent high profile defaults in airlines, media and NBFCs besides new instances in Bond market defaults / forced rollovers have also generated new pressures on the financial sector.

The Insolvency and Bankruptcy Code, 2016 which was expected to play a significant role in resolution of Non Performing Assets, has so far met with mixed success. As per data until February 28, 2019, Financial Creditors were able to recover Rs 65,635 crore which was about 48 per cent of their claims in 88 cases admitted under IBC Code. While this is heartening, on the other hand a large number of litigations have slowed down the resolution process and many high-value cases remain unresolved even after the mandated deadlines have long passed.

Furthermore, recent verdict of Honble Supreme Court on RBI instructions as contained in the circular dated February 12th circular has created uncertainty on how stressed assets shall be dealt with going forward.

Banking Regulator is expected to issue revised instructions in this regard in coming months. Notwithstanding, search for right process of dealing with stressed assets in the given conditions when growth of global and domestic economies are faltering, policymakers are burdened with added responsibility of ensuring stability of banking sector and health of banks.

In light of the above and given that fact that NPAs are to be dealt with effectively in order to sustain banking sector irrespective of processes being utilised for the purpose. In this changing context, a need was felt to equip the banking executives of Recovery Departments to maximize the value of stressed assets and minimise hair-cuts.

## Objective

This course is designed to equip the recovery department personnel with the knowledge base to make best use of the available recovery mechanisms. This course is designed to discuss the various legal and non legal measures for recover available to bankers today.

## Content

### IBC

- Overview of IBC
- Resolution Process and Evaluation of Resolution Plan
- Liquidation Process
- Working of Committee of Creditors (CoC)
- Recent Case Laws and Recent Developments

### NPA & Recovery

- Negotiating skills for loan recovery
- OTS/ Compromise Settlement
- Credit related frauds and Preventive measures,
- Early Warning Signals, Post Sanction Supervision and Follow-up, highlighting annual reviews and Credit Monitoring
- Forensic Audit
- Recovery through Debt Recovery Tribunals
- Recovery strategies under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act: Procedural aspects
- Lok Adalat
- Sale of loan assets to Asset Reconstruction Company

## Target Group

Senior and middle-level management at Recovery, NPA Management departments at HO, ZOs, and Credit-intensified branches.

## Dates

July 2 – 6, 2019

The programme will commence at 9:00 am on July 2 and conclude by the evening of July 6, 2019. Participants are expected to reach the NIBM campus positively by the evening of July 1, 2019 and plan for their return journey after 5.00 pm on July 6, 2019.

## Venue

NIBM Campus, Kondhwe Khurd  
Pune, India.

## Accommodation

The programme is fully residential. Participants will be provided well-furnished single room AC accommodation in the Institute's hostel complex on the campus. However, they will not be permitted to bring their family members to stay on the campus. In case any Officer/Executive with physical/medical disability is being nominated, kindly inform us in advance with particulars of disability to facilitate necessary arrangements.

The Institute has facilities for outdoor and indoor games and a large walking/jogging trail for physical fitness besides a yoga centre. Participants are therefore encouraged to bring appropriate clothes/gear.

## Programme Coordinators

**Dr Dipali Krishnakumar**  
Assistant Professor

**Prof Harish Kant Kaushik**  
Visiting Faculty

(Finance Area Group)

**Last Date for Receiving  
Nominations:**  
June 22, 2019

**Last Date for  
Availing Early Bird Incentive of 5%:**  
June 17, 2019  
(See fee structure on  
home page of the website)

## Nominations and Enquiries

Please address your enquiries and nominations to:

Dr Dipali Krishnakumar  
Prof Harish Kant Kaushik  
Programme Coordinators  
National Institute of Bank Management  
NIBM Post Office, Kondhwe Khurd  
Pune 411 048, India

Tel. : 0091-20-26716000 (EPABX)  
0091-20-26716315 (Direct)  
0091-20-26716335 (Direct)

Fax : 0091-20-26834478

E-mail : k.dipali@nibmindia.org  
harishkant@nibmindia.org

Website : www.nibmindia.org

## Programme Fee (per participant)

US \$ 2000 for foreign participant

(See fee structure on home page of the website for incentive)

	Fee	GST	Fee+GST	TDS
Member Banks :	42000	7560	49560	4200
Non-Member Banks :	49200	8856	58056	4920

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

## Mode of Payment for Indian Participants

- The fee may preferably 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 GSTIN No. 27AAATN0040P1ZJ.
- National Institute of Bank Management  
NIBM Post Office, Kondhwe Khurd, Pune 411 048, INDIA.

## Mode of Payment for Foreign Participants

### Mode of Remittance: SWIFT\*

1. Name & Address of our Bankers : **Oriental Bank of Commerce  
C-2, Shop No. 4-5, Bramha Estate  
Kondhwe Khurd, Pune 411 048  
Maharashtra, India**
2. Name of the Account : **National Institute of Bank Management**
3. NIBM's Bank Account No. with Oriental Bank of Commerce : **Current A/C 11281131004402**
4. Bank's Swift Code : **ORBCINBBFCP**
5. Oriental Bank of Commerce A/c No. with Correspondent Bank : **36152559**
6. Preferred currency : **USD**
7. Correspondent Bank : **CITIBANK N.A.**
8. Swift code for Citi Bank : **CITIUS33**

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

**\*Payments will be accepted only through electronic mode.  
Cheques/DDs/Pay Orders will not be accepted.**

- **For all electronic remittances, kindly send a confirmatory e-mail at: [accounts@nibmindia.org](mailto:accounts@nibmindia.org) giving details of the remitter and participant, name and dates of programme, etc.**

Please see programme fee structure on home page of the website for early bird incentive, incentives for SAARC and other developing countries, mode of remittance, Pune City route map and local conveyance.