



Senior/Top Management Workshop on Setting Business Strategies under PCA Framework

December 20 – 22, 2017

Coordinators

**Dr Arindam Bandyopadhyay
Prof Tasneem Chherawala**



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

Senior/Top Management Workshop on Setting Business Strategies under PCA Framework

The Reserve Bank of India (RBI) established the Prompt Corrective Action (PCA) framework for banks in India, as early as in 2002. The purpose was to initiate certain structured actions, under regulatory supervision, in respect of banks which have underperformed in terms of important business ratios representing capital adequacy, asset quality and profitability. Under this framework, RBI created and subsequently revised the threshold benchmarks of the business ratios, which would immediately trigger regulatory intervention in terms of restrictions on various aspects of the banks functioning. It would also create a time-bound strategy for the banks to improve its business position and emerge out of the PCA.

In June 2015, RBI brought one bank under the PCA and later in 2017, as the banking sector's stress worsened, six more banks were identified and subjected to the PCA. RBI has clarified that PCA imposed on these banks is not intended to constrain the normal operations of the banks for the general public. The PCA is triggered so that it allows the regulator to engage closely with the bank's management in order to improve the financial health of the organisation.

With this background, NIBM has specially designed this programme to sensitize the top management of banks about the challenges under the PCA framework and realign their business strategies such that they can appropriately respond to the regulatory concerns and gain market confidence.

Speakers

Industry experts from banks and rating agencies, Regulatory perspective from Senior Executives of RBI, NIBM Faculty and others.

Target Audience

Senior Management of Banks, Chief Risk Officers (CROs) and CFOs, GMs, DGMs and AGMs, Business Heads of Public Sector Banks

Workshop Coverage

○ Strategies to improve PCA indicators for the bank

Capital Adequacy

- Risk weight optimization
- Managing Credit Risk, Market Risk and Operational Risk
- Capital planning (short term & long term) & scope for recapitalization
- Raising equity and non-equity capital both from the government and the markets
- Credit planning and establishing a risk rating based lending culture in the bank

Net NPA Ratio

- Recovery strategies
 - Insolvency and Bankruptcy Code (IBC), 2016
 - National Company Law Tribunal (NCLT)
- Manage provisioning
- Other avenues

Profitability

- Strategies to enhance revenue
- Minimize cost
- Core vs non-core income
- Portfolio planning
- Setting RAROC-based business strategies

Leverage

- Management of Leverage Ratio under Basel III
- Strategies for non-fund based business

HR

- Improving work culture and motivating staff
- HR role, optimal allocation of skilled resources

○ Handling day to day operations

- Operational and business strategies within the regulatory PCA constraints. (Regulatory perspective)

○ Futuristic outlook

- Once out of PCA, how to reposition the bank and ensure sustainability in future.

Dates

December 20 – 22, 2017

The Workshop will begin at 9.00 am on December 20 and will conclude by 5.00 pm on December 22, 2017.

Venue

NIBM Campus, Kondhwe Khurd
Pune, India.

Accommodation

The workshop 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.

Workshop Coordinators

Dr Arindam Bandyopadhyay

Associate Professor and
Associate Dean
(Research & Consultancy)

Prof Tasneem Chherawala

Assistant Professor
(Finance Area Group)

Workshop Fee (per participant)

	Fee	GST	Fee+GST	TDS
Member Banks	26400	4752	31152	2640

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

Last Date for Receiving

Nominations:

December 9, 2017

Last Date for

Availing Early Bird Incentive of 5%:

December 5, 2017

(See fee structure on
home page of the website)

Please see workshop fee structure on home page of the website for early bird incentive, mode of remittance, Pune City route map and local conveyance.

Nominations and Enquiries

Please address your enquiries and nominations to:

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