

Programme on
**Management of
Non-Performing Advances:
Effective Strategies for Prevention,
Restructuring and Recovery**
(*Focus: Insolvency and Bankruptcy Code, 2016*)

May 21 – 25, 2018



Coordinators
**Dr Dipali Krishnakumar
Dr Richa Verma Bajaj**



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

Programme on Management of Non-Performing Advances: Effective Strategies for Prevention, Restructuring and Recovery (Focus: Insolvency and Bankruptcy Code, 2016)

A stable and sound banking system is required for the healthy growth of an economy. But ballooning non-performing assets problem is the biggest impediment to it. Management of these assets continues to be the biggest challenge for Indian banks given the macroeconomic conditions prevailing in the country. The unprecedented rise in NPAs is a matter of concern for banks who have to make higher provisions putting their profitability, and thereby Capital Adequacy, under stress. During the high growth phase of the economy (2002-2010) banks rushed to give money to the corporates in all sectors without adequately assessing the demand and capacity requirements as well as the group leverages. The project appraisal process in banks appeared to be weak. With excess capacities, high leverages and a slow recovery in growth of the economy (both domestic and global) cash flows of companies were affected and they began to delay and later default on their dues to banks. Banks, in response, aggressively restructured loans in the hope of improvement in underlying economic activity which continues to remain elusive. This has resulted in loans turning bad one by one.

At the present juncture, Indian banks have to fight on two counts, viz. speedy recovery of bank dues from the existing NPAs and arresting further slippage in standard loan asset quality. In addition, the NPA portfolio needs to be analyzed to determine the reasons for loan default, which could be due to both, external and internal factors. Some of the significant internal factors include inadequate loan appraisal, weak post sanction credit monitoring, faulty documentation, poor efforts for recovery, etc.

There is paradigm shift in the recovery landscape after Insolvency and Bankruptcy Code (IBC) has kicked in on 1st December 2016. The Legislator has provided the skeleton and judicial pronouncement providing blood and mass to it. It's necessary to update knowledge through perusal of these case laws and simultaneously refine policy and methodology for recovery to reap the benefits of the code. The course will have discussion on the relevant case laws through case study on the subject. It will upgrade skills of participants in facing the issues arising out of the insolvency process. The experts will enrich participants through their experience of participation in the resolution process.

Given this background, there is a need to enhance knowledge and skills of branch managers of bigger branches and credit/recovery officers in controlling offices to arrest slippages and to recover NPAs.

Objective

To equip the participants with skills and tools for identification and recovery of Non-Performing Advances

Content

- Recent trends in NPAs and reasons for loan default
- Latest Income Recognition and Assets Classification norms (IRAC) guidelines
- Expected Credit Loss Model for provisioning under Ind AS
- Analysis of Financial and Macro-economic Environment
- Credit related frauds and Preventive measures
- Early Warning Signals
- Post Sanction Supervision and Follow-up, highlighting annual reviews and Credit Monitoring
- Measures of Recovery
 - Legal
 - (a) Expediting recovery through legal process and functioning of Debt Recovery Tribunals
 - (b) Recovery strategies under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act: Procedural aspects
 - Insolvency and Bankruptcy Code, 2016
 - Non-Legal
 - (a) Negotiating skills for loan recovery
 - (b) Compromise Settlement
- Sale of loan assets to Asset Reconstruction Company
- Global Best Practices in NPA Management

Methodology

Lectures will be supplemented with case studies, group discussions, sharing of experiences and Best Practices in NPA Management by participants on the objectives enumerated above.

Target Group

Branch Managers, Credit Officers, Managers of Specialized Recovery Branches, credit monitoring department, and Law Officers in banks and financial institutions and executives in ARCs.

Dates

May 21 – 25, 2018

The programme will commence at 9:00 am on Monday, May 21 and will conclude by 5:00 p.m. on Friday, May 25, 2018.

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

Dr Richa Verma Bajaj
Assistant Professor

(Finance Area Group)

Last Date for Receiving

Nominations:

May 11, 2018

Last Date for

Availing Early Bird Incentive of 5%:

May 05, 2018

(See fee structure on
home page of the website)

Nominations and Enquiries

Please address your enquiries and
nominations to:

Dr Dipali Krishnakumar

Dr Richa Verma Bajaj

Programme Coordinators

National Institute of Bank Management

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**For further details, visit us at 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. : **Current A/C 11281131004402**
with Oriental Bank of Commerce
4. Bank's Swift Code : **ORBCINBBFCP**
5. Oriental Bank of Commerce A/c No. : **36152559**
with Correspondent Bank
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 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.