



Programme on NPA Management

January 2 – 6, 2018

Programme Coordinators
Dr M Manickaraj
Prof N Ramani



National Institute of
Bank Management
Pune, India

Programme on NPA Management

Risk of default is an inherent feature of credit business and is a major concern for banks and other lending institutions. Default by borrowers may lead to loss of both interest income as well as principal. Other consequences of NPAs include fall in quality of loan portfolio, erosion of capital, legal issues, and the like, and it may also at times lead to collapse of the banks. Therefore, banks will always try to prevent loan defaults by taking timely action and if not possible to at least prevent default they may take steps to minimize the level of non-performing loans (NPAs). As banks are using depositors' money regulations governing lending and recovery are quite stringent. Regulatory guidelines govern recognition of delinquencies, provisioning for NPAs, risk weightage for advances and allocation of capital, recovery of bad loans, write-offs, compromise settlements and so on. Nevertheless, banks and lending institutions do face the problem of NPA and they have to do their best to recover whatever is possible. Banks do lend money to variety of customers including MSMEs, corporates, infrastructure projects, agriculture farmers, and retail customers. Methods and means to be used for dealing with different type of customers for recovery of loans could be different. Management of NPA and recovery of bad loans thus call for well trained and skilled personnel.

Objectives

To equip the participants with necessary skills and tools for identification of stress in loan accounts, resolution of NPAs, and recovery of bad loans efficiently.

Target Group

Officers dealing with credit, credit monitoring, and NPA and recovery management.

Content

- Causes and consequences of NPA
- Early warning signs
- Cash flow analysis for identification of liquidity crisis
- Tools for prediction of default
- Income Recognition and Asset Classification (IRAC) norms
- Legal measures for resolution of bad loans (Lok Adalats, SARFAESI Act, DRT Act, etc)
- Resolution of NPAs under Insolvency and Bankruptcy Code 2016
- Non-legal measures
- Restructuring loans
 - ☆ CDR/SDR/S4A
- Sale of NPAs to asset reconstruction companies

Pedagogy

Case studies, group discussions, lectures and interface with experts

Dates

January 2–6, 2018

The programme will commence on January 2, 2018 at 9.00 a.m. and conclude by 5.00 p.m. on January 6, 2018. Participants are requested to reach NIBM Campus by the evening of January 1, 2018.

Venue

NIBM Campus, Kondhwe Khurd, Pune, India.

Hostel 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 the appropriate clothes/gears.

Nominations and Enquiries

Please address your enquiries and nominations to:

Dr M Manickaraj

Prof N Ramani

Programme Coordinators

National Institute of Bank Management

NIBM Post office, Kondhwe Khurd

Pune 411 048, India

Tel : 0091-20-26716000 (EPABX)
26716357/26716284 (Direct)

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E-mail : manick@nibmindia.org
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Web : www.nibmindia.org

Last Date for

Receiving Nominations:

December 23, 2017

Last Date for

Availing Early Bird Incentive of 5%

December 18, 2017

(See Fee Structure on home page of the website)

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 NIBM 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*

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