

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

September 16 – 19, 2019

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



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

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

A stable and sound banking system is required for the healthy growth of an economy and NPA levels are major impediment to it. According to Shri Shaktikanta Das, Governor, Reserve Bank of India (RBI), the unprecedented rise in NPAs over the years especially that of Public Sector Banks (PSBs), can be traced back to the credit boom of 2006-11, when bank lending grew at an average rate of over 20 per cent. Other factors that contributed to the deterioration in asset quality were adverse macro-financial environment; lax credit appraisal and post-sanction monitoring standards; project delays and cost overruns; and the absence of a strong bankruptcy regime until May 2016. In response, RBI introduced various restructuring schemes, Central Repository of Information on Large Credits (CRILC) and Asset Quality Review (AQR). Realising the significance of NPA issues, Government of India introduced IBC, 2016 to improve assets quality position of banks through quick and timely recovery. These efforts put in by RBI and GOI have started bearing fruits. The Gross NPAs have come down, recently, but still stood at a higher level of 9.3 per cent as on March 2019 and the recovery rate for the 94 cases resolved through IBC by fiscal 2019 is 43 per cent, compared with 26.5 per cent through earlier mechanisms, like DRTs, SARFAESI, etc. according to recent CRISIL study.

Still there is need for Indian banks 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 more loan default and low recovery rate. 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 NPA's.

Methodology

Lectures will be supplemented with case studies, group discussions, sharing of experiences and best practices in NPA Management.

Content

- ❑ Recent trends in NPAs and reasons for loan default
- ❑ Prudential Framework for Resolution of Stressed Assets
- ❑ Analysis of Financial and Macro-economic Environment
- ❑ Forensic Audit
- ❑ Credit Audit
- ❑ 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 (DRTs)
- (b) Recovery strategies under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act (SARFAESI): Procedural aspects
- (c) Insolvency and Bankruptcy Code, 2016 Resolution process; Liquidation process; Working of COC; Recent Case Laws

– Non-Legal

- (a) Negotiating skills for loan recovery
- (b) Compromise Settlement
- ❑ Sale of loan assets to Asset Reconstruction Company

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

September 16 – 19, 2019

The programme will commence on September 16th at 9.00 am and conclude by 5.00 pm on September 19, 2019. Participants are requested to reach NIBM Campus by the evening of September 15, 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 Richa Verma Bajaj
Assistant Professor

Dr Dipali Krishnakumar
Assistant Professor

(Finance Area Goup)

Last Date for Receiving Nominations:

September 6, 2019

Last Date for Availing Early Bird Incentive of 5%:

August 31, 2019

(See fee structure on home page of the website)

Nominations and Enquiries

Please address your enquiries and nominations to:

Dr Richa Verma Bajaj
Dr Dipali Krishnakumar
Programme Coordinators
National Institute of Bank Management
NIBM Post Office, Kondhwa Khurd
Pune 411 048, INDIA

Tel. : 0091-20-26716000 (EPABX)
0091-20-26716/320/315 (Direct)

Fax : 0091-20-26834478

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

For further details, visit us at Website :
www.nibmindia.org

Programme Fee (per participant)

US \$ 1600 for foreign participant

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

| | Fee | GST | Fee+GST | TDS |
|--------------------|-------|------|---------|------|
| Member Banks : | 36000 | 6480 | 42480 | 3600 |
| Non-Member Banks : | 42000 | 7560 | 49560 | 4200 |

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, Kondhwa 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
Kondhwa 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 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.