

July 13 – 20, 2020

(Online course duration 20 hours)

Online Programme on
NPA
Management

Coordinators

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

The year 2019-20 commenced on a promising note; the banking sector turned profitable in the first half of 2019-20 after a gap of two years; after seven years of deteriorating asset quality and lower profits, the Gross Non Performing Assets of Scheduled Commercial Banks had declined in 2018-19; fresh slippages slowed down; recovery efforts under the Insolvency and Bankruptcy Code, 2016 seemed to be bearing fruits with the resolution of a few large accounts. Amendments in the IBC Code and Supreme Court rulings providing much needed clarity on the IBC process. The notification of IBC with respect to Personal Guarantors to Corporate Debtors and on the matters of resolution of stress of Financial Institutions had infused fresh energy in the resolution mechanism. June 2019 Circular of the RBI on Resolution of Stressed Assets provided further clarity and direction on the expectations on resolution of stressed assets.

However, the break out of the Covid 19 Pandemic, accompanied with the lock down on economic activity has brought in a bout of further uncertainty on the immediate hopes for speedier and conclusive resolution of banks' distressed assets. There is a recent discussion among policymakers on a proposal for suspension on initiation of insolvency resolution process on fresh cases under IBC. Also government in wake of Pandemic-induced financial stress among individuals and businesses has suggested a moratorium on interests and principal on standard accounts for couple of quarters. Besides, there is also a further impetus on fresh and additional lending, bringing with it a fear in the minds of bankers of a probable rise in Non Performing Assets in coming quarters

Given the present context it is essential that bankers equip themselves with a practical understanding of all the possible methods and practices for reduction in existing cases of Non Performing Assets and avoid further incidence of asset stress in its balance sheets; while ensuring adherence to Government and RBI guidelines and also protecting the interest of the Banks.

Objective

This programme is designed to equip the banking executives of NPA management Departments / teams to maximize the value of stressed assets and minimise impact of NPAs on its books.

Content

Theme 1: Prevention, Detection and Classification of Non-Performing Assets

- Post Sanction Monitoring and Early Warning Signals
- Red Flagging of Accounts and Wilful Default
- Classification of NPAs and related RBI Circulars (including on MSME and Covid 19)

Theme 2: Recovery and Resolution (other than IBC)

- Debt Restructuring
- One Time Settlement, Sale of Assets to ARC
- SARFAESI
- DRT

Theme 3: Insolvency and Bankruptcy Code, 2016

- Resolution and Liquidation Process
- Evaluation of Resolution Plans
- Precautions for handling IBC cases.
- New Amendments and its impact on insolvency resolution.

Theme 4: Issues faced during NPA Management Process

Target Group

This programme is intended for middle and senior executives/officers from NPA management/Credit Management/recovery departments and Branch Management involved in the stress asset management process.

Modalities

This online course will have 20 hours of engagement time spread over a maximum 8 days, which includes several self-paced study and live interactions of participants. The courseware will include the following:

- I. Reading material for self-study, Case study or exercise material and Online references
- II. Video sessions comprising of:
 - i. Pre-recorded videos sessions on several topics.
 - ii. Live video sessions by faculty or guest lecturers, for discussions, clarification of doubt, etc.

Participants enrolled to the programme will be provided with login id and password to enter into the learning management platform of the institute. Guidance will be provided for navigating through the various activities in the platform such as accessing courseware, viewing video sessions, participating in live sessions, taking quizzes, etc. The programme window will be open for maximum 8 days including date of commencement.

Live session schedule will be provided at the start of the programme.

Executives attending the programme would need internet access on a desktop or laptop with Google Chrome to enable access to live and recorded sessions.

Completion Certificate

A completion certificate will be given to the participant at the end of the programme. Participant has to remain logged in for at least the total number of engagement hours within the duration of the programme for being considered to have completed the same.

Nominations and Enquiries

Nominations are invited from both Institutions and Individuals from India and Abroad. Executives working in Banks/Financial Institution/Consulting Firms/Technology Firms in the Banking and Financial Services domain can apply for the programme in their individual capacity.

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)
E-mail : k.dipali@nibmindia.org, harishkant@nibmindia.org
Web : www.nibmindia.org

Last Date for Receiving Nominations: July 10, 2020

Programme Fee (per participant) for 20 hours programme

US \$ 800 for foreign participant

	<i>Fee</i>	<i>GST</i>	<i>Fee+GST</i>	<i>TDS</i>
Member Banks :	18000	3240	21240	1800
Non-Member Banks :	21000	3780	24780	2100
Individual Nominee :	21000	3780	24780	----

The fee includes the cost of tuition, access to reading material and recorded videos, etc. (Central 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 giving details of the remitter and participant, name and dates of programme, etc.**