

September 14 – 18, 2020
(Online course duration 15 hours)

**Online Programme on
Managing
Non Performing Advances
during the Current Pandemic:
Effective Strategies for
Prevention and Recovery**

Coordinators

Dr Richa Verma Bajaj

Assistant Professor

Dr Dipali Krishnakumar

Assistant Professor

(Finance Area Group)



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

According to Shri Shaktikanta Das, Governor, Reserve Bank of India (RBI), the economic impact of the pandemic may result in higher Non-performing Assets (NPAs), resulting in capital erosion of banks. As per the rating agency ICRA, the gross NPAs of NBFCs will double from 4.6 per cent in March 2020 to 9.6 per cent in March 2021. The 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 of probable rise in Non-Performing Advances in coming quarters. Other factors that have contributed to the deterioration in asset quality are adverse macro-financial environment; lax credit appraisal and post-sanction monitoring standards; project delays and cost overruns over the years, in general and lockdown imposed recently, in particular, to reduce the spread of current pandemic. Given the present context, it is essential that bankers equip themselves with a clear understanding of all the possible methods to reduce Non Performing Advances in the banking system in line with RBI and government directives and to avoid fresh slippages.

Objective of the programme

To enhance knowledge and skills of executives of branches and credit/recovery officers in recovery department and law officers in banks and non-banking financial institutions to identify reasons of loans default to arrest fresh slippages and timely recovery.

Content

- Recent trends in NPAs and reasons for loan default
- Credit Risk Management
- Classification of NPAs and related RBI Circulars (including on MSME and Covid 19)
- Post Sanction Monitoring and Early Warning Signals
- Red Flagging of Accounts and Wilful Default
- Forensic Audit
- 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
 - (c) 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.
- Measures of Recovery: Non-Legal*
 - (a) Negotiating skills for loan recovery
 - (b) Compromise Settlement
- Sale of loan assets to Asset Reconstruction Company

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

Middle and senior level executives of specialized recovery branches, credit monitoring department, and law officers in scheduled commercial banks and non-banking financial institutions and executives in ARCs.

Modalities

This online course will have 15 hours of engagement time spread over a maximum 5 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.
 - 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 5 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 Richa Verma Bajaj
Dr Dipali Krishnakumar
Programme Coordinators
National Institute of Bank Management
NIBM Post office, Kondhwe Khurd
Pune 411 048, India

Mobile : 9960025591, 9823181911
Tel. : 0091-20-26716000 (EPABX)
E-mail : richa@nibmindia.org, k.dipali@nibmindia.org
Web : www.nibmindia.org

Last Date for Receiving Nominations: September 11, 2020

Programme Fee (per participant) for 15 hours programme

US \$ 600 for foreign participant

	Fee	GST	Fee+GST	TDS
Member Banks :	13200	2376	15576	1320
Non-Member Banks :	15500	2790	18290	1550
Individual Nominee :	15500	2790	18290	----

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.**