



PROGRAMME ON RECOVERY MANAGEMENT IN BANKS

13th and 14th December 2023 (Wednesday & Thursday)



Coordinated by:
Indian Institute of Banking & Finance,
Professional Development Centre, South Zone,
94, Jawaharlal Nehru Road
Vadapalani, Chennai - 600 026

Website: www.iibf.org.in

For Details & Nomination, please contact:

Individuals can also register for the program at their own cost

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BACKGROUND

During its 96 years of service, IIBF has emerged as a premier institute in the banking industry. Considering the emerging requirements of the bankers in the dynamic environment, IIBF has been offering certification courses and training programmes to the banking professionals.

The training programs are designed in consultation with the industry experts and human resources personnel with an endeavour to address the skill gaps on a continuous basis. The regular offerings in varied areas prepare the banking professionals ahead of the impending change.

IIBF offers virtual training programmes for its Blended Certification courses and many other programmes to facilitate learning across the country.

IIBF also has state-of-the-art training facilities at its Leadership Centre at Mumbai. The four Professional Development Centres (PDCs) at Delhi, Chennai, Kolkata & Mumbai cater to the increasing demand for the focused training programmes.

BRIEF BACK GROUND OF THE PROGRAM

The Non-Performing Assets of Banks have increased over the past couple of years affecting the health of Banking System. Growing level of interest de-recognition and provision in stressed assets is eating away the profits that are earned through banking operations in this highly competitive environment. Even though Banks have taken various measures to maintain the asset quality and to step up cash recovery in NPAs / Written-off accounts, need has been felt to step-up the efforts in this area to improve the overall profitability of Banks.

Looking into the challenge of Banks to train more officials in the field of NPA Management and Recovery, the Institute is organising training programmes on Recovery Management regularly in Mumbai and other cities. All such programmes have been well received by Banks and are found to be quite useful.

With this objective, Professional Development Centre, South Zone of IIBF has decided to organize a 2-days Training Programme on Recovery Management in banks on **13th and 14th December 2023** in virtual mode.

OBJECTIVES

- To improve knowledge and skill in handling NPA Recovery Management function at Branches, controlling offices and at Corporate Office.
- To have comprehensive understanding covering the entire gamut of Regulatory Norms and Legal Framework in respect of NPA recovery management
- To develop expertise in handling complex cases.
- To improve overall recovery culture in the Organization

CONTENT OVERVIEW

- ✚ IRAC Norms and Impact of Provisioning for NPAs on Profitability of banks
- ✚ Recovery Policy/NPA Management Policy of banks – the guiding factors
- ✚ Recovery through filing suits with DRT/Civil Courts, Recovery through R.C.s filed under Public Money Recovery Acts and Agriculture Recovery Acts of various States, Process involved in Execution of Decree - Discussion on critical issues
- ✚ Recovery through SARFAESI action - Rules and Process Flow - Discussion on Critical Issues
- ✚ Approach towards soft NPAs; Revival through Viability study, Rephasement and Restructuring of viable units, Restructuring/ Rescheduling norms for Agriculture / Allied sector loans affected due to natural calamities
- ✚ Guiding Principles in OTS / Compromise / Negotiated Settlements - Justification for compromise - Valuation of Securities - Upfront Payment - Repayment terms of Compromise Amount - Recovery through Lok Adalat.
- ✚ RBI Guidelines on Declaration of wilful Defaulters & Non Co-operative Borrowers, Fraud Accounts Recovery Measures in Fraud Accounts

| <u>METHODOLOGY</u> | <u>TARGET GROUP</u> | <u>TRAINING PERIOD</u> |
|---|--|--|
| Online classes delivering the sessions by <ul style="list-style-type: none">✚ Lecture✚ Case Studies✚ Sharing of experiences by Subject Experts/ practicing Professionals. | Branch Heads and dealing officials of high NPA Branches, Stressed Asset Recovery Branches, Officials of Recovery Department in Head Office / Corporate Office and other administrative offices and Trainers. | 13.12.2023 & 14.12.2023 Timings: 10.00 AM to 5.15 PM |

TRAINING FEE:

**Rs. 4000/- per participant plus GST @18% i.e. Rs.720/- aggregating to Rs.4,720/-
(In case of TDS deduction, please send us TDS certificate)**

(Pl Remit the amount only to the following Account)

Programme fees may be remitted to the credit of Institute's account as given below:

- ✓ Name of the Bank branch: State Bank of India, Vidya Vihar(West), Mumbai.
- ✓ Account no: **37067835882** IFSC code: **SBIN0011710**
- ✓ PAN No: AAATT3309D and GSTIN No. 33AAATT3309D2ZY

(Kindly provide your GST Number in the nomination letter to facilitate raising of invoice)



INDIAN INSTITUTE OF BANKING & FINANCE
(ISO 9001:2015 Certified)

NOMINATION FORM

Programme title: Programme on Recovery Management in Banks

Date: 13th & 14th December 2023 (Wednesday & Thursday)

Programme Type: On-line

PARTICIPANTS NOMINATED:

| Sl. No | Name (Mr./Ms./Mrs.) | Designation | Branch /Office | Mobile No. and Land Line No. | E-mail |
|--------|---------------------|-------------|----------------|------------------------------|--------|
| 1 | | | | | |
| 2 | | | | | |
| 3 | | | | | |
| 4 | | | | | |

Bank/Organisation: _____

Address: _____

_____ Pin Code: _____

Phone: _____ Fax: _____ E-mail: _____

Fee

Rs. 4,000/-per participant plus GST@18% i.e. Rs.720/- aggregating to

Rs.4,720/-

(In case of TDS deduction, please send us TDS certificate)

Programme fees to be remitted to credit of Institute's account details as follows:

- **Name of the Bank branch: State Bank of India, Vidya vihar (West).**
- **Account no: 37067835882 IFSC code: SBIN0011710**
- **PAN No: AAATT3309D and GSTIN No. 33AAATT3309D2ZY**
- Please quote your GST Number in the nomination form.

Please send your nominations at the earliest to:

Programme Co-ordinator

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|--|---|
| Mr. R Govindarajan Head – PDC, South Zone, Chennai Phone: +91- 44 - 23721429 Mobile: +91 9619160141 Email: head-pdcsz@iibf.org.in | Ms. Priya Maria A Senior Executive, PDC-South Zone Phone: +91- 44 -24722990 Mobile: +91 9566274128 Email: se.pdcsz1@iibf.org.in |
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INDIAN INSTITUTE OF BANKING & FINANCE
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FORM FOR SELF-SPONSORED CANDIDATES

Programme title: Programme on Recovery Management in Banks

Date: 13th & 14th December 2023 (Wednesday & Thursday)

Programme Type: On-line

Details of candidate:

| Sl. No | Name (Mr./Ms./Mrs.) | Designation | Contact No. (Mobile) | E-mail (PERSONAL) | UTR NUMBER/DATE towards fees remitted |
|--------|------------------------|-------------|-------------------------|----------------------|---|
| 1 | | | | | |

Name & Address of Bank/ FI employed with:

Postal Address of participant:

PIN code:

Fee: Rs. 4,000/-per participant plus GST@18% i.e. Rs.720/- aggregating to Rs.4,720/-

Programme fees to be remitted to credit of Institute's account details as follows:

- **Account Name:** Indian Institute of Banking & Finance
- **Name of the Bank branch:** State Bank of India, Vidya Vihar (West), Mumbai
- **Account no:** 37067835882 **IFSC code:** SBIN0011710
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