



INDIAN INSTITUTE OF BANKING & FINANCE

(An ISO 21001:2018 Certified)

TRAINING PROGRAMME

ON

LEGAL FRAMEWORK FOR NPA RECOVERY – DRT/DRAT, SARFAESI, IBC 2016

Virtual Mode – 08.07.2026 & 09.07.2026 (Wednesday & Thursday)

LEGAL FRAMEWORK
— FOR NPA RECOVERY —
DRT/DRAT, SARFAESI, IBC 2016

Enabling Effective Recovery | Ensuring Accountability | Promoting Financial Stability

RECOVERY OF NPAs

1. DRT / DRAT

- Established under the Recovery of Debts and Bankruptcy Act, 1993
- DRT adjudicates and recovers debts due to banks and financial institutions
- DRAT hears appeals against orders passed by DRT
- Specialized mechanism for speedy recovery of bank dues

FORUM: DRT / DRAT

2. SARFAESI ACT, 2002

- Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002
- Enables banks & FIs to enforce security interests without court intervention
- Banks can take possession, take over management and sell secured assets
- Applicable mainly to secured loans

FOCUS: ENFORCEMENT OF SECURITY INTEREST

3. IBC, 2016

- Insolvency and Bankruptcy Code, 2016
- Time-bound process for resolution of stressed assets
- Cases handled by NCLT for corporate entities
- Focus on resolution and revival of viable businesses; liquidation is last resort
- Can be initiated by financial creditors, operational creditors and corporate debtors

FOCUS: INSOLVENCY RESOLUTION & VALUE MAXIMISATION

COMPARATIVE SUMMARY			
Purpose	Recovery of debts	Enforcement of security interest	Insolvency resolution
Forum	DRT / DRAT	No prior court intervention required	NCLT / NCLAT
Applicability	Banks / FIs	Secured creditors	Corporate persons, LLPs, Individuals*
Focus	Recovery of dues	Recovery through secured assets	Resolution of insolvency
Outcome	Recovery Certificate	Sale / realization of secured assets	Resolution Plan or Liquidation

* As per applicable provisions & notifications

A STRONG LEGAL FRAMEWORK. A STRONGER BANKING SYSTEM.

Towards Sustainable Recovery and Economic Growth

Coordinated by:

**Indian Institute of Banking & Finance,
Professional Development Centre (PDC), South Zone,
94, Jawaharlal Nehru Road
Vadapalani, Chennai - 600 026**

For Details & Nomination, please contact:

Individuals can also register for the programme at their own cost

<p>Mr. G . Padmanaban Head – PDC, South Zone, Chennai Phone: +91- 44 – 23721429 Mobile: 7397240035 E-mail: head-pdcsz@iibf.org.in</p>	<p>Ms. Priya Maria A Senior Executive, PDC-South Zone, Chennai Phone: +91- 44 -24722990 Mobile: +91 9566274128 E-mail: se.pdcsz1@iibf.org.in</p>	<p>Mr Harinadh Nethinti Junior Executive, PDC-South Zone, Chennai Phone: +91- 44 -24722990 Mobile : 8317550652 E-mail : je.pdcsz2@iibf.org.in</p>
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BACKGROUND

During its 98 years of service, IIBF which is an "Institute of the Bankers, for the Bankers and by the Bankers", has emerged as a premier institute in banking and finance education. Considering the emerging requirements of the bankers in the ever changing dynamic environment, IIBF has been providing training to bankers in select areas. IIBF has world class training facilities at its Leadership Development Center, Mumbai. It also has seven Professional Development Centres (PDCs) at Chennai, Delhi, Kolkata, Mumbai, Guwahati, Lucknow & Bengaluru.

PURPOSE

💰 Importance of Timely Recovery

- 🕒 Delays in repayment increase outstanding dues and penalties for borrowers.
- 📄 Banks lose opportunities to deploy funds into profitable avenues.
- 📊 Value of underlying securities/collateral may decline, leading to capital erosion.
- ⚠️ Prolonged recovery cycles can strain a bank's liquidity and financial stability.

🌐 Broader Economic Impact

- 🏭 Delayed recovery keeps productive assets idle.
- 👤 Limits economic activity, employment generation, and income creation.
- 🛡️ Widespread loan defaults can create systemic risks.
- 🏛️ Public funds may be required to bail out distressed institutions.
- 👥 Depositors may face losses if financial institutions fail.

⚖️ Evolution of the Legal Framework

- 📖 Commercial transaction laws did not evolve in line with changing business practices and financial sector reforms.
- 🇮🇳 This contributed to slower recovery processes and rising NPAs.
- 👤 Narasimham Committee I & II and Andhyarujina Committee recommended reforms.
- 🔑 Recommended empowering banks to take possession of and liquidate secured assets without court intervention.

🏠 SARFAESI Act, 2002

- 📖 Enacted to strengthen banks' ability to recover NPAs efficiently.
- 🎓 Training focuses on swift and effective recovery strategies at every stage.
- 🤝 Encourages both legal and non-legal recovery approaches.
- 💬 Includes interactive sessions, group discussions, experience sharing, and practical exercises.

📖 Insolvency and Bankruptcy Code (IBC), 2016

- ⚡ Introduced for timely reorganization and insolvency resolution.
- 🏢 Covers corporate entities, partnerships, and individuals.
- 🔄 Significantly shifted the loan repayment culture.
- 📚 Banks continuously update staff on the Code, amendments, and judicial rulings.
- 🎯 Helps tackle critical NPAs in corporate accounts effectively.

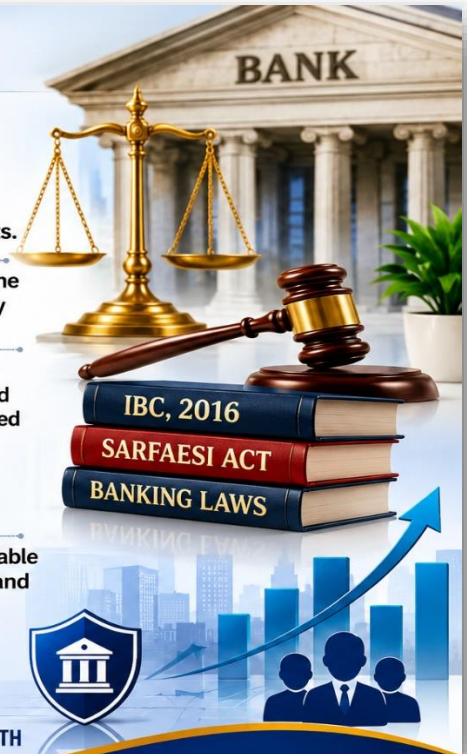
📌 Key Legal Pillars Covered

⚖️ DRT / DRAT | 🏠 SARFAESI Act, 2002 | 📖 IBC, 2016

OBJECTIVES

-  To develop a comprehensive understanding of stressed assets, SMA accounts and NPAs.
-  To enhance understanding of stressed assets management and early warning signals in loan accounts.
-  To equip banking professionals with understanding of the legal and regulatory framework governing NPA recovery including Insolvency and Bankruptcy Code 2016.
-  To impart participants with skills to handle cases related to stressed assets by discussing significant case laws and judgements from NCLT, NCLAT and Supreme Court related to IBC and stressed asset resolution.
-  Strengthen skills in formulating effective recovery strategies for corporate and retail NPAs.
-  Enhance practical understanding of recovery tools available under SARFAESI Act, DRT mechanisms, Lok Adalats, and compromise settlements.
-  Encourage adoption of both legal and non-legal approaches for improving recovery performance and reducing NPAs.

STRONGER RECOVERY • FINANCIAL STABILITY • SUSTAINABLE GROWTH



CONTENT OVERVIEW

	• Overview of Stressed Assets and its management.
	• RBI Guidelines on SMA, NPA classification and provisioning norms.
	• Early Warning Signals and Preventive Monitoring of Credit exposure
	• Debt Restructuring & Framework for Revival and Rehabilitation of MSME
	• Non-legal & Legal tools for Recovery of NPAs including CGTMSE claim procedure/ Recovery camps.
	• Roles & duties of Debt Recovery Agents.
	• SARFAESI Act, 2002 – Procedures, Enforcement and Practical Issues
	• Recovery through DRTs/DRATs, Lok Adalats.
	• Evolution & Institutional framework/process of IBC 2016, Corporate Insolvency Resolution Process (CIRP)
	• Liquidation process under IBC 2016.
	• Interactive Discussions, Group Exercises, Case Studies and Practical Learning Sessions



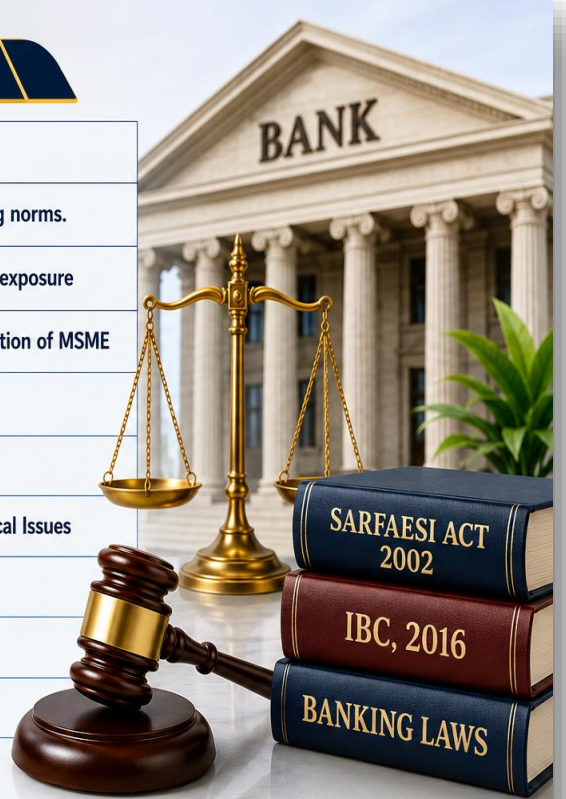
STRONGER RECOVERY







FINANCIAL STABILITY



SUSTAINABLE GROWTH



 METHODOLOGY	Lecture sessions, real case studies, Group discussions, classroom exercise, discussions & sharing of experiences by industry experts/ practicing professionals.
 TARGET GROUP	<ul style="list-style-type: none"> ➤ Middle & Senior level officers working in Stressed Assets Management Vertical (SAMV). ➤ Recovery Officers posted in Zonal/Regional offices and Branch Heads
 DURATION	2 Days: 08.07.2026 & 09.07.2026 Timings: 9:30 AM to 5:30 PM
 FEES	Rs. 5,000/- per participant plus GST @ 18% (Rs. 900/-) aggregating to Rs. 5,900/- (Rs. Five Thousand Nine Hundred Only) (In case of TDS deduction, please send us TDS certificate).

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)



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Nomination Form (for Banks/FIs & Other Organisations)

Programme Title: LEGAL FRAMEWORK FOR NPA RECOVERY – DRT/DRAT, SARFAESI, IBC 2016

Date: 08.07.2026 & 09.07.2026 (Wednesday & Thursday)

Programme Type: Virtual Mode

Participants Nominated:

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

Name of the Bank/FI	:
Address	:
GST No	:
PAN No	:
Phone/Mobile Number of Nominating Official :	
E-Mail ID of Nominating Official	:

Fee

Rs.5,000/- plus GST @18% aggregating to **Rs.5,900/-** per participant (In case of TDS deduction, please send us TDS certificate)

Please send your nominations at the earliest to:

Mr. G . Padmanaban Head – PDC, South Zone, Chennai Phone: +91- 44 – 23721429 Mobile: 7397240035 E-mail: head-pdcz@iibf.org.in	Ms. Priya Maria A Senior Executive, PDC-South Zone, Chennai Phone: +91- 44 -24722990 Mobile: +91 9566274128 E-mail: se.pdcz1@iibf.org.in	Mr Harinadh Nethinti Junior Executive, PDC-South Zone, Chennai Phone: +91- 44 -24722990 Mobile : 8317550652 E-mail : je.pdcz2@iibf.org.in
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Nomination Form (for Self-Sponsored Candidates)

Programme Title: LEGAL FRAMEWORK FOR NPA RECOVERY – DRT/DRAT, SARFAESI, IBC 2016

Date: 08.07.2026 & 09.07.2026 (Wednesday & Thursday)

Programme Type: Virtual Mode

Details of the candidate:

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

Fee

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