



**INDIAN INSTITUTE OF BANKING & FINANCE**  
**Professional Development Centre – Eastern Zone (PDC-EZ), Kolkata**

One day virtual workshop on  
***“TRAC: UNDERSTANDING STRATEGIES TO MINIMIZE PROVISION”***

**21<sup>st</sup> June, 2025 (one day)**

**Last Date to Apply :18.06.2025**



IIBF has emerged as a premier institute on banking and finance education. It is the largest institute of its kind in the world and is working with a Mission to “develop professionally qualified & competent bankers and finance professionals primarily through a process of education, training, examination, consultancy/ counselling and continuing professional development programmes”. Indian Institute of Banking & Finance has been awarded the ISO 21001:2018 Standard. This standard is for Educational Institutes who have achieved the required level of excellence in their academic offerings. IIBF is among the few institutes to have been conferred upon this standard

**For More Detail & Nominations Please Contact:**

<b>Mr. Tusharendra Barpanda</b> Zonal Head, PDC-EZ, IIBF Email : <a href="mailto:head-pdcez@iibf.org.in">head-pdcez@iibf.org.in</a>	<b>Ms. Samriddhi Guha</b> Jr. Executive, PDC-EZ, IIBF Email : <a href="mailto:je.pdcez2@iibf.org.in">je.pdcez2@iibf.org.in</a>	<b>Ms. Sneha Datta</b> Jr. Executive, PDC-EZ, IIBF Email : <a href="mailto:je.pdcez3@iibf.org.in">je.pdcez3@iibf.org.in</a>
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**BACKGROUND OF THE PROGRAMME:** As per Master Circular - Prudential Norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances of Reserve Bank of India, in line with the international practices and as per the recommendations made by the Committee on the Financial System (Chairman Shri M. Narasimham), the Reserve Bank of India has introduced, in a phased manner, prudential norms for income recognition, asset classification and provisioning for the advances portfolio of the banks so as to move towards greater consistency and transparency in the published accounts. The policy of income recognition should be objective and based

on record of recovery rather than on any subjective considerations. Likewise, the classification of assets of banks has to be done on the basis of objective criteria which would ensure a uniform and consistent application of the norms. Also, the provisioning should be made on the basis of the classification of assets based on the period for which the asset has remained non-performing and the availability of security and the realisable value thereof. Customers are requested to go through the same, ensure timely servicing of the interest and principal repayments (on or before the due date) to avoid classification of an account as SMA / NPA. Given this backdrop, IIBF Professional Development Centre (PDC) East Zone has designed this one day virtual workshop.

### **CONTENT OVERVIEW:**

- ✓ Prudential Accounting Norms- Income Recognition, Asset Classification, Provisioning
- ✓ Stressed Assets Resolution- RBI Guidelines
- ✓ NPA management Policy
- ✓ MSME/Non MSME Restructuring

### **TARGET GROUP FOR THE PROGRAMME:**

Officials up to Scale IV looking after Credit & Recovery functions in their respective Banks

- ✓ *Open to both Members & Non- Members of IIBF*
- ✓ *Individuals may also register for this programme at their own cost.*
- ✓ *Banks may send their nominations in bulk*

<b><u>Date &amp; Time:</u></b> <b><u>21 June, 2025</u></b> <b><u>(10.00AM to</u></b> <b><u>5.30PM)</u></b>	<b><u>METHODOLOGY:</u></b>  Virtual (Online) interactive lectures, Case Studies, presentations and sharing of experiences <b><u>on ZOOM</u></b> . Programme can be attended from anywhere by using devices with Internet like PC, Laptop, Tablet or Mobile. Internet connection with good speed is required to stream live Virtual sessions.	<b><u>FEE:</u></b>  Rs. 2000/- per participant plus GST@18% /- aggregating to <b><u>Rs.2360/-</u></b> (In case of TDS deduction, please send us TDS certificate)
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**CORRESPONDENCE ADDRESS** : Indian Institute of Banking & Finance, PDC-EZ, Avani Heights, 2<sup>nd</sup> Fl., 59A, Jawaharlal Nehru Road, Nr. Ravindra Sadan Metro Station, Kolkata – 700020.

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**INDIAN INSTITUTE OF BANKING & FINANCE**  
**Professional Development Centre – Eastern Zone, Kolkata**  
**NOMINATION FORM**

**Programme Title:** IRAC: UNDERSTANDING STRATEGIES TO MINIMIZE PROVISION

**Mode of Programme:** Virtual Mode **Date:** 21 June, 2025

**Details of Nomination (to be filled by the Banks/FIs/Other Organizations):**

Sl. No.	Name of Participant	Designation	Branch/ Office	Contact No.	E-mail Id.
1					
2					
3					
4					
5					

Fees Paid Rs. \_\_\_\_\_ UTR/Transaction No. \_\_\_\_\_ Date of Payment: \_\_\_\_\_

Name of Sponsoring Bank / FI: \_\_\_\_\_ **GSTN of Bank/FI:** \_\_\_\_\_

Address of the Bank/FI: \_\_\_\_\_

Phone/Mob. No. \_\_\_\_\_ E-mail id.: \_\_\_\_\_

**FEE:** Rs. 2,000/- per participant plus GST @18% aggregating to Rs2,360/-. (In case of TDS deduction, please send us the TDS certificate). (Kindly provide your GST Number in the nomination letter to facilitate the raising of Invoice)

**Programme fees may be remitted to the credit of Institute's Bank Account as below:**

- ✓ **Name of Account Holder:** Indian Institute of Banking & Finance
- ✓ **Name of the Bank Branch:** State Bank of India, Vidya Vihar (West), Mumbai.
- ✓ **Savings Account No.** 37067835940 **IFSC:** SBIN0011710
- ✓ **PAN No.** AAATT3309D; **GST No.** 19AAATT3309D2Z0, **State** - West Bengal

**CONTACT DETAILS:**

Mr Tusharendra Barpanda Head – PDC-EZ, IIBF, Kolkata Mob. No.9717005551 Email Id. <a href="mailto:head-pdcez@iibf.org.in">head-pdcez@iibf.org.in</a>	Ms Sneha Datta Jr. Executive, PDC-EZ, IIBF Email : je.pdcez3@iibf.org.in Mob. No. 9831637175	Ms. Samriddhi Guha Jr. Executive, PDC-EZ, IIBF Email :je.pdcez2@iibf.org.in Mob. No. 8420475917
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**INDIAN INSTITUTE OF BANKING & FINANCE**  
**Professional Development Centre – Eastern Zone, Kolkata**

**NOMINATION FORM FOR SELF-SPONSORED CANDIDATES**

**Programme Title: IRAC: UNDERSTANDING STRATEGIES TO MINIMIZE PROVISION**

**Mode of Programme: Virtual Mode Date: 21 June, 2025**

Sl. No	Name (Mr/Mrs/Ms)	Designation	Contact No. (Mobile)	E-mail (PERSONAL)	Address (PERSONAL)	UTR NUMBER
1						

Name of Bank/ FI employed with: \_\_\_\_\_

Address of Bank/ FI employed with: \_\_\_\_\_

**FEE: Rs. 2,000/- per participant plus GST @18% aggregating to Rs. 2,360/-.** *Self-sponsored participants are requested to kindly contact the numbers given below before making the payment*

**Programme fees may be remitted to the credit of Institute's Bank Account as below:**

- ✓ **Name of Account Holder:** Indian Institute of Banking & Finance
- ✓ **Name of the Bank Branch:** State Bank of India, Vidya Vihar (West), Mumbai.
- ✓ **Savings Account No.** 37067835940      **IFSC:** SBIN0011710
- ✓ **PAN No.** AAATT3309D; **GST No.** 19AAATT3309D2ZO, **State** - West Bengal

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