



Committed to
professional excellence

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

VIRTUAL TRAINING PROGRAMME ON
“VARIOUS RECOVERY STRATEGIES”

from **06th to 07th March, 2025 (2days)**

Last Date to Apply: 03.03.2025



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:

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BACKGROUND OF THE PROGRAMME: Timely recovery of bank loans is important for variety of reasons and from various perspectives. From the borrower's angle, the longer the delay in settlement, the outstanding liabilities of the borrower increase; the likely penalties may also increase with time. From the bank's perspective, the longer the delay in recovery, they lose the opportunity to earn income in alternative investments, the security and collateral may lose value and hence may incur capital loss as well. More importantly, the delays in recovery proceeds can lead to liquidity crisis in the bank, run on the bank and consequent failure of the bank. From the society's angle, the productive assets are held up, not producing value, not creating employment and income. From the government's perspective, if such loan losses cascade and turn into systemic risk and endanger the financial and economic stability, the tax payers' money will have to be used up for rescuing these

banks, otherwise the depositors, meaning the ordinary, general public will have to bear losses. Thus from very many perspectives, timely recovery of loans is critical for the borrower, the bank, the society and the government. The legal framework relating to commercial transactions was not in pace with the changing commercial practices and financial sector reforms. It slowed down the pace of recovery of defaulting loans and escalated levels of nonperforming assets of banks and financial institutions. Narasimham Committee I and II and Andhyarujina Committee made suggestions to form new legislation for securitization and empowering banks and financial institutions to gain possession of the securities and to sell them without any intervention from the court. SARFAESI Act 2002 was formulated with an intent to empower banks to recover Non-Performing Against this backdrop,

CONTENT OVERVIEW:

- ❖ 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
- ❖ IRAC Norms and Impact of Provisioning for NPAs on Profitability of banks
- ❖ Guiding Principles in OTS / Compromise / referring eligible cases to Bank Adalat and Lok Adalat /Negotiated Settlements - Justification for compromise – Valuation of Securities - Upfront Payment - Repayment terms of Compromise Amount -
- ❖ Recovery through Bank Adalat/ Lok Adalat.
- ❖ RBI Guidelines on Declaration of willful Defaulters & Non Co-operative Borrowers,
- ❖ Fraud Accounts Recovery Measures in Fraud Account

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

<p>Date & Time: 06th to 07th March, 2025(10.00AM to 5.30PM)</p>	<p>METHODOLOGY: Virtual (Online) interactive lectures, Case Studies, presentations and sharing of experiences <u>on ZOOM</u>. 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.</p>	<p>FEE: Rs. 4000/- per participant plus GST@18%/- aggregating to Rs.4720/-(In case of TDS deduction, please send us TDS certificate)</p>
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CORRESPONDENCE ADDRESS: Indian Institute of Banking & Finance, PDC-EZ, Avani Heights, 2nd Floor, 59A, Jawaharlal Nehru Road, Near Ravindra Sadan Metro Station, Kolkata – 700020.



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

Programme Title: Various Recovery Strategies

Mode of Programme: Virtual Mode Date: 06th to 07th March, 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. 4,000/- per participant plus GST @18% aggregating to Rs. 4,720/-. (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. 19AAATT3309D2ZO, State - West Bengal**

CONTACT DETAILS:

Mr Tusharendra Barpanda Head – PDC-EZ, IIBF, Kolkata Mob. No.9717005551 Email Id. head-pdcez@iibf.org.in	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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59A, Jawaharlal Nehru Road, Nr. Ravindra Sadan Metro Station, Kolkata – 700020



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

NOMINATION FORM FOR SELF-SPONSORED CANDIDATES

Programme Title: Various Recovery Strategies

Mode of Programme: Virtual Mode Date: 06th to 07th March, 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. 4,000/- per participant plus GST @18% aggregating to Rs. 4,720/-.

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.
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