



# INDIAN INSTITUTE OF BANKING & FINANCE

(An ISO 21001:2018 Certified)

## **PROGRAMME ON RECOVERY MANAGEMENT IN BANKS**

### **(Physical Classroom Session)**

**28<sup>th</sup> to 29<sup>th</sup> August'2024 (Wednesday & Thursday)**



**Coordinated by:**

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

**Website: [www.iibf.org.in](http://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 Chennai, Delhi, 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 PDC's particularly in Chennai. 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 **28<sup>th</sup> to 29<sup>th</sup> August 2024** in physical class room at our South Zone Institute.

## OBJECTIVES

- To improve knowledge and skill in handling NPA Recovery Management function at Branches, Stress Asset Management Group 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 focus more on strategies under softcore and hardcore recovery measures
- 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 / 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 Accounts

| <u>METHODOLOGY</u>  | <u>TARGET GROUP</u>  | <u>TRAINING PERIOD</u>                                   |
|---|--|--|
| <u>Physical Classroom Session</u><br>Lecture sessions, real case studies, classroom exercise, discussions & sharing of experiences by industry 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. | 28.08.2024 to 29.08.2024<br>Timings: 10.00 AM to 5.15 PM |

## **TRAINING FEE:**

Rs. 6000/- (Six Thousand only) plus GST @18% aggregating to Rs.7080/- per participant

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

Programme fees may be remitted to the credit of Institute's account with State Bank of India, details of which are 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)**

**The programme is Non residential. Lunch and snacks will be provided to the participants by the Institute.**

**Overnight stay arrangements for the participants has to be arranged by the concerned officials/the respective banks.**

### **Venue**

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



**INDIAN INSTITUTE OF BANKING & FINANCE**  
(ISO 21001:2018 Certified Institute)

**Nomination Form (for Banks/FIs & Other Organisations)**

**Programme title: Recovery Management in Banks**

**Date: 28<sup>th</sup> to 29<sup>th</sup> August 2024**

**Programme Type: Physical Classroom (Non Residential)**

**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. 6,000/-per participant plus GST @18% aggregating to **Rs.7080/-**

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|----------------------------------|---|
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| IFSC code                        | : SBIN0011710                                     |
| PAN No: AAATT3309D and GSTIN No: | 33AAATT3309D2ZY                                   |

Please send your nominations at the earliest to:

|  |   |
|--|---|
| <b>Mr. G . Padmanaban</b><br>Head - PDC, South Zone, Chennai<br>Phone: +91- 44 - 23721429<br>Mobile: 7397240035<br>Email: <a href="mailto:head-pdcsz@iibf.org.in">head-pdcsz@iibf.org.in</a> | <b>Ms. Priya Maria A</b><br>Senior Executive, PDC-South Zone<br>Phone: +91- 44 -24722990<br>Mobile: +91 9566274128<br>Email: <a href="mailto:se.pdcsz1@iibf.org.in">se.pdcsz1@iibf.org.in</a> |
|--|---|



**INDIAN INSTITUTE OF BANKING & FINANCE**  
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**Nomination Form (for Self-Sponsored Candidates)**

**Programme title: Recovery Management in Banks**

**Date: 28<sup>th</sup> to 29<sup>th</sup> August 2024**

**Programme Type: Physical Classroom (Non Residential)**

**Details of the candidate:**

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

**Fee**

Rs. 6,000/-per participant plus GST @18% aggregating to **Rs.7080/-**  
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|--|---|