



# INDIAN INSTITUTE OF BANKING & FINANCE

Professional Development Centre, Eastern Zone, Kolkata

Programme (Virtual Mode) on

**“Various Recovery Strategies Non Legal & Legal Recourse”**

**During 19<sup>th</sup> & 20<sup>th</sup> July 2024 (LAST DATE TO APPLY: 15.07.24)**

**Self-sponsored Candidates may also apply**



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/counseling and continuing professional development programs”. Considering the emerging requirements of the bankers in the ever changing dynamic environment, IIBF conduct training programs for the officials of Banks and FIs in contemporary and relevant functional areas

## **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. The

SARFAESI Act 2002 was formulated with an intent to empower banks to recover Non-Performing Assets (NPAs) without the intervention of a court. The SARFAESI Act full form is – “Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act”. The Act allows banks and other financial institutions for auctioning commercial or residential properties to recover a loan when a borrower fails to repay the loan amount. Thus, the SARFAESI Act, 2002 enables banks to reduce their non- performing assets through recovery methods and reconstruction. SARFAESI Act 2002 is a milestone in the recovery of NPAs. Against this backdrop, IIBF East Zone (Kolkata) has designed a 2 Day Training Programme on “Executing Recovery through Non-Legal & Legal Recourse”.

## **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:** Officials up to Scale IV looking after Credit & Recovery functions in their respective Banks.

<u><b>DURATION</b></u>	<u><b>METHODOLOGY</b></u>	<u><b>FEE</b></u>
<b>19th &amp; 20th July 2024</b> (Time : 10 am to 5.30 pm)	<b>Virtual (Online Based on Zoom) interactive lectures, Case Studies, presentations and sharing of experiences Participants can join the programme 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>	<b>Rs. 4000/- per participant plus GST@18% /- aggregating to Rs.4720/- (In case of TDS deduction, please send us TDS certificate)</b>

## **CONTACT DETAILS**

<b>Mr Tusharendra Barpanda</b> Head – PDC-EZ, IIBF, Kolkata Email Id. <a href="mailto:headpdcez@iibf.org.in">headpdcez@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>	<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>
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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:- *Various Recovery Strategies Non Legal & Legal Recourse***

**Mode of Programme: Virtual Mode**

**Programme Date & Time 19th & 20th July 2024 (Last Date to Apply : ) 15.07.24**

Details of Nomination (to be filled by the Bank/FI/Individuals):

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

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.: \_\_\_\_\_

**Fees:** Rs4,000/-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)**

**Program fees may be remitted to the credit of Institute's Bank Account as given 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**

**Nomination details may be submitted at the below mentioned address or by e-mails to:**

<b>Mr. Tusharendra Barpanda</b> Zonal Head, PDC-EZ, IIBF <a href="mailto:head-pdcez@iibf.org.in">Email : head-pdcez@iibf.org.in</a> Mob. No. 9717005551	<b>Ms. Samriddhi Guha</b> Jr. Executive, PDC-EZ, IIBF <a href="mailto:je.pdcez2@iibf.org.in">Email : je.pdcez2@iibf.org.in</a> Mob. No. 8420475917	<b>Ms Sneha Datta</b> Jr. Executive, PDC-EZ, IIBF <a href="mailto:je.pdcez3@iibf.org.in">Email : je.pdcez3@iibf.org.in</a> Mob. No. 9831637175
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**Correspondence Address:** Indian Institute of Banking & Finance, PDC-EZ, Avani Heights, 2<sup>nd</sup> Floor, 59A, Jawaharlal Nehru Road, Near Rabindra 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 Non Legal & Legal Recourse**

**Mode of Programme: Virtual Mode**

**Programme Date & Time 19th & 20th July 2024 (Last Date to Apply :) 15.07.24**

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 : Rs4,000/- per participant plus GST @ 18% i.e. Rs 720/- aggregating to Rs 4,720/- (In case of TDS deduction, please send us the TDS certificate).**

***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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- ✓ **PAN No.** AAATT3309D; **GST No.** 19AAATT3309D2ZO, **State** - West Bengal

**CONTACT DETAILS:**

<b>Mr. Tusharendra Barpanda</b> Zonal Head, PDC-EZ, IIBF <a href="mailto:head-pdcez@iibf.org.in">Email : head-pdcez@iibf.org.in</a> Mob. No. 9717005551	<b>Ms. Samridhi Guha</b> Jr. Executive, PDC-EZ, IIBF <a href="mailto:je.pdcez2@iibf.org.in">Email : je.pdcez2@iibf.org.in</a> Mob. No. 8420475917	<b>Ms Sneha Datta</b> Jr. Executive, PDC-EZ, IIBF <a href="mailto:je.pdcez3@iibf.org.in">Email : je.pdcez3@iibf.org.in</a> Mob. No. 9831637175
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