INDIAN INSTITUTE OF BANKING & FINANCE

(ISO 21001:2018 Certified)

PROFESSIONAL DEVELOPMENT CENTRE LUCKNOW

Launches training programme on

"MANAGING NPAs THROUGH DRT, SARFAESI, NCLT & IBC 2016"

In Physical/Virtual MODE

Dates: 20th and 21st November 2026

"Individual participant can also register for the programme at their own cost and submit details as per Annexure II"

Programme Coordinator: Mr. Abhay Kumar, Mr. Udit Negi
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"MANAGING NPAs THROUGH DRT, SARFAESI, NCLT & IBC 2016"

BACKGROUND

The Indian Institute of Banking & Finance (IIBF) is a professional body founded in 1928, now in its 97th year of service to the banking fraternity in India, has always strived to pursue its mission of developing professionally competent bankers and financial services professionals. The flagship courses of the Institute, JAIIB and CAIIB and RBI mandated capacity building courses in the specialized domains of Treasury, Credit Management, Risk Management, Foreign Exchange and Accounting & Audit are presently offered to Banking & Finance professionals. Indian Institute of Banking & Finance is an ISO 21001:2018 Certified Institute.

The Institute has also been focusing on developing customised Certifications for banks for upskilling and cross skilling of Bankers, depending on the knowledge and skill-gap identified in consultation with the bank itself. Also Diploma and Certification courses are offered to upgrade the competencies of the Banking and Finance Professionals in specialized fields like Credit Management, MSME, Compliance, KYC/AML, Digital Banking, Cyber Security, Advance Wealth Management, Risk Management, NPA Management etc.

IIBF also has state-of-the-art training facilities at its Leadership Centre at Mumbai. It also has six Professional Development Centres (PDCs) at Chennai, Delhi, Kolkata, Mumbai, Guwahati & Lucknow conducting training sessions in virtual mode and physical training classes, covering all topics related to banking & Finance.

PURPOSE

Timely recovery of bank loans is crucial from multiple viewpoints. For borrowers, delays in repayment lead to a rise in outstanding dues, often accompanied by overdue interest and additional penalties over time. From the bank's perspective, slow recovery results in lost opportunities to deploy funds into profitable avenues, while the value of underlying securities or collateral may decline, potentially causing capital erosion. More significantly, prolonged recovery cycles can strain a bank’s liquidity, increasing the risk of financial instability or even failure.

Looking at the broader impact, delayed recovery keeps productive assets idle, thereby limiting their contribution to economic activity, employment generation, and income creation. From the government’s standpoint, widespread loan defaults can escalate into systemic risks, threatening overall growth of the economy.

Historically, the legal framework governing commercial transactions did not evolve in line with changing business practices and financial sector reforms. This gap contributed to slower recovery processes and a rise in non-performing assets (NPAs) within banks and financial institutions. Committees such as Narasimham Committee I & II and the Andhyarujina Committee recommended the introduction of legislation to facilitate securitization and to empower banks to take possession of and liquidate secured assets without court intervention. In response, the SARFAESI Act, 2002 was enacted to strengthen banks’ ability to recover NPAs efficiently.

Further, the Government promulgated the Insolvency and Bankruptcy Code, 2016 in order to consolidate laws for the reorganization and insolvency resolution of corporate entities, partnerships, and individuals in a timely manner and since its inception, the IBC has significantly shifted the loan repayment culture. Banks are now updating their staff on the Code, amendments, and relevant judicial rulings to effectively tackle critical NPAs in corporate accounts.

Training initiatives under this framework focus on enhancing participants’ knowledge and skills to adopt swift and effective recovery strategies once accounts turn non-performing. These programs emphasize a combination of legal and non-legal approaches, supported by interactive sessions, group discussions, experience sharing, and practical exercises, alongside conventional training methods.

OBJECTIVES

- To develop a comprehensive understanding of stressed assets, SMA accounts and NPAs.
- To enhance understanding of stressed assets management and early warning signals.
- 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.

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

METHODOLOGY

Lecture sessions, real case studies, Group discussions, classroom exercise, discussions & sharing of experiences by industry experts/ practicing professionals.

TARGET GROUP

- Middle & Senior level officers working in Stressed Assets Management Vertical (SAMV).
- Recovery Officers posted in Zonal/Regional offices and Branch Heads

DURATION- 2 Days: 20th and 21st November 2026

Timings: 9:30 AM to 5:30 PM

FEES

Participants can join the training either physically at our Professional Development Centre at Lucknow or they may join virtually through Zoom. The fees for both are as below:

Physical (Offline) Training at our Lucknow centre- Vibhuti Khand, Lucknow-226010	Virtual (Online) Training
₹7000/- + 18% GST= **₹ 8260/-**	₹5000/- + 18% GST= **₹ 5900/-**

Programme fees may be remitted to the credit of Institute's account as given below:

Particular	Account Details
Account Name	Indian Institute of Banking & Finance
Virtual Account No.	IIBF28TRGLUCKNOW
IFSC	SBIN0004266
BANK	STATE BANK OF INDIA
Bank Branch Address	Kurla West

PAN No: AAATT3309D and GST No. 09AAATT3309D1ZQ
(Kindly provide your GST Number in the nomination letter to facilitate raising of invoice)

Participants will be provided with a Participation Certificate after successful completion of the training programme.

ANNEXURE I

INDIAN INSTITUTE OF BANKING & FINANCE

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NOMINATION FORM FOR ORGANIZATION NOMINATING THE PARTICIPANTS

Programme title: "MANAGING NPAs THROUGH DRT, SARFAESI, NCLT & IBC 2016"

Date: 20th to 21st November 2026 **Programme type: Physical/Virtual Mode**

Details of nominee(s):

Sr.	Name	Designation	Branch/Office	Contact	Email

Name of Bank/FI:____
Address:____
GST Details of nominating Bank/FI:_____________________________________
Name, Designation of nominating official: __________, ________ **Email:**__________________
Phone No.: ________________

Fees: Participants can join the training either physically at our Professional Development Centre at Lucknow or they may join virtually through Zoom. The fees for both are as below:

Physical (Offline) Training at our Lucknow centre- Vibhuti Khand, Lucknow-226010	Virtual (Online) Training
₹7000/- + 18% GST= **₹ 8260/-**	₹5000/- + 18% GST= **₹ 5900/-**

Programme fees may be remitted to the credit of Institute's account as given below:

- **Bank, Branch**: State Bank of India, Kurla (West), Mumbai
- **Virtual Account No**: IIBF28TRGLUCKNOW **IFSC code**: SBIN0004266
- **PAN No**: AAATT3309D and **GST No:** 09AAATT3309D1ZQ

(Kindly provide your GST Number in the nomination letter to facilitate raising of invoice)

For Registration, please contact Programme Co-Ordinators:

1- **Mr. Abhay Kumar, Email: head-pdclko@iibf.org.in, Mobile: 9340666010**
2- **Mr. Udit Negi, Email: se.pdclko1@iibf.org.in , Mobile: 8077847373**

ANNEXURE II

INDIAN INSTITUTE OF BANKING & FINANCE
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NOMINATION FORM FOR SELF SPONSORED CANDIDATES

Programme title: "MANAGING NPAs THROUGH DRT, SARFAESI, NCLT & IBC 2016"

Date: 20th to 21st November 2026 **Programme type: Physical/Virtual Mode**

Details of nomination:

Sr.	Name	Designation	Branch/Office	Contact	Email

Name of Bank/FI employed with:____
Address of Bank/FI:____
UTR No. with date of payment:____

Fees: Participants can join the training either physically at our Professional Development Centre at Lucknow or they may join virtually through Zoom. The fees for both are as below:

Physical (Offline) Training at our Lucknow centre- Vibhuti Khand, Lucknow-226010	Virtual (Online) Training
₹7000/- + 18% GST= **₹ 8260/-**	₹5000/- + 18% GST= **₹ 5900/-**

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