



## INDIAN INSTITUTE OF BANK MANAGEMENT

"A Centre of Excellence in the Service of Banks, FIs and their Customers"

<https://rbi.org.in/Scripts/OtherLinks.aspx>

### **Online Programme on Resolution of stressed assets for increasing profits in banks November 27-29, 2024**

#### ***Focus:***

Comprehensive measures have been taken by the Government and RBI to recover and to reduce NPAs, including those pertaining to corporate companies. Change in credit culture has been effected, with the Insolvency and Bankruptcy Code, 2016 (IBC) fundamentally changing the creditor-borrower relationship, taking away control of the defaulting company from promoters/owners, and debarring wilful defaulters from the resolution process. To make the process more stringent, personal guarantor to corporate debtor has also been brought under the ambit of IBC. The Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 has been amended to make it more effective. National Asset Reconstruction Company Limited has been set up as an asset reconstruction company with an aim to resolve stressed assets above Rs. 500 crore each. Government has also approved extending a guarantee of up to Rs. 30,600 crores to back Security Receipts issued by NARCL to Lending Institutions for acquiring stressed loan assets.

PSBs have also created Stressed Asset Management Verticals for stringent recovery, segregated pre- and post-sanction follow-up roles for clean and effective monitoring, and engaging specialised monitoring agencies for monitoring of large-value accounts. CRILC collects, stores and disseminates credit data to lenders, and banks are required to submit report on weekly basis to CRILC, in case of any default by borrowing entities with exposure of Rs. 5 crore and above.

Prudential Framework for Resolution of Stressed Assets was issued by RBI in 2019 with the key focus being early detection of potential loan defaults and their resolution & to provide a framework for early recognition, reporting and time bound resolution of stressed assets, with a build-in incentive to lenders for early adoption of a resolution plan.

These reforms, along with the growth of specialized financial intermediaries like ARCs and AIFs, have made it increasingly feasible for reconstruction, and take the trouble of recovering dues from NPAs off the banks' hands to enable them increase their profits.

#### ***Programme Objectives:***

The program will help bank officers to understand the various reforms undertaken by the government & RBI to undertake resolution plans with a time bound schedule for stressed assets with select focus on recovery thereby increasing the profit for the bank



## ***Learning:***

- Prudential norms on income recognition, asset Classification and provisioning pertaining to advances 2023
- Prudential framework for resolution of stressed assets 2019
- Insolvency and Bankruptcy Code, 2016
- ARC Industry- prudential norms for ARCs
- Prudential norms applicable to Restructuring
- Case study- Debt restructuring

The actual program contents may also be customized to suit participants' profile.

## ***Pedagogy:***

This online course will have 10 hours of engagement time spread over a maximum 3 days from Wednesday to Friday which includes several self-paced studies.

The courseware will include the following:

- I. Reading material for self-study, case study or exercise
- II. Live sessions by faculty and / or guest faculty
- III. Participants may ask questions after each session on the day's topic through chat.

Participants nominated and enrolled to the programme will be provided with log-in id and password to enter into the learning management platform of the institute. Guidance will be provided for navigating through the various activities in the platform such as accessing courseware, viewing video sessions, questions through chat etc. The programme window will be open for maximum 3 days including date of commencement. Live session schedule will be provided at the start of the programme or a day before. Participants attending the programme would need internet access on a desktop or laptop with Google Chrome to enable access to live sessions.

## ***Completion certificate:***

A completion certificate will be given to the participant at the end of the programme. A participant has to remain logged in for at least the total number of engagement hours within the duration of the programme for being considered to have completed the same.

## ***For whom:***

Scale I to IV Officers working in Credit section/ MSME Branches/ of Commercial Banks, officers of RRBs, Cooperative Banks, RBI and FIs.

## ***When & Where:***

The programme will commence on Nov. 27, 2024 (Wednesday) and will be over by Nov. 29, 2024 (Friday)



## Registration:

Participant shall be nominated by his/her organization through email: **programme@iibm.ac.in**. Online nomination is accepted through our website **www.iibm.ac.in**. **The last date for receiving nomination is Nov. 25, 2024.** Nominating Authority shall send mobile number (WhatsApp must) & email id of the nominee.

## Fee:

The all-inclusive fee per participant is as below:

	Fee	GST 18%	Total
Commercial Banks / Non Sponsor Banks	Rs. 5000/-	Rs.900/-	Rs.5900/-
Sponsor Banks of IIBM viz. RBI, NABARD, SBI, UCO Bank, Central Bank of India, Indian Bank & Union Bank of India.	Rs. 5500/-	Rs.990/-	Rs.6490/-
Cooperative Banks & RRBs	Rs. 4500/-	Rs.810/-	Rs.5310/-

***"Payment of fees for all employees of RBI shall be borne by RBI, Guwahati. A copy of nomination letter may be sent to RBI Guwahati for facilitating payment on time."***

a. Details of our Bank Account are as follows:

Beneficiary Name	INDIAN INSTITUTE OF BANK MANAGEMENT
Bank A/c No	10821418158
A/c Type	S B A/c
MICR Code	781002037
IFS Code	SBIN0010669
Name of the Branch	IIBM Branch

b. While remitting online programme participation fee kindly advise us the following particulars through the email address mentioned above under registration.

Title of Programme including Commencement Date	Name of the Participant/s	Name of Bank/ Organisation	Amt. of Fee	EFT/ NEFT UTR No.	EFT/NEFT Date

## Program Director:

Shri A.K Bajpai, Faculty Member, Cell: (+91) 9962094369

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