

Management Development Programme
on
“Credit Management, NPAs and Recovery
Strategies in Banks and Financial Institutions”

February 22nd -23rd, 2019



Program Director: Prof. Deepak Tandon



International Management Institute
New Delhi

INTRODUCTION

The financial health of a bank can be read easily from NPA figures reported in its balance sheet by its credit portfolio. Over the period of time NPAs, Bad loans and Frauds have been mounting due to lapses in compliances, Operational risk and corrupt practices. Amongst the various indicators of financial stability, Non-performing loans are a cause of concern since they directly exhibit the efficiency, asset quality and credit risk. Non-Performing Assets (NPAs) in banks and financial institutions are a matter of concern for profitability and efficiency of business. Utmost care and strategic insights are needed to ensure that credit remains healthy and realizable. To enhance asset quality, conceptual clarity with determined efforts is required at each stage of approval and monitoring. Credit risk management is a key component of overall risk management initiatives of banks and financial institutions. Effective NPA Monitoring and Recovery Management program is designed to apprise the participants of the need, processes and outcome-based approach to effective NPA management.

Through conceptual clarity and interactive experience sharing the program will equip participants with requisite knowledge and confidence to deal with NPAs more effectively. The purpose of this MDP is to highlight the percolating Frauds in the banks leading to NPAs in Banks, taking corrective measures. This is substantiated with the need, role and amend the Insolvency and Bankruptcy Code, 2016. Streamlining the compliances and the PCA guidelines have to be adhered to revive the ailing Banks and are highlighted. To revive the credit growth Investment books of the Banks have to be freed by securities receipts through Asset trading platform in near future and haircuts be allowed apart from stressed assets restructuring amidst changes and strict regulations.

OBJECTIVES

This program has been specially designed for operating officers/managers, officers dealing with credit approval and monitoring as well as policy planners in banks and financial institutions to deal effectively with identification, follow-up, remedial measures and eventual turnaround of NPAs into healthy, profit generating assets.

CONTENTS

The broad coverage in the program will include:

- Asset quality in Banks - design, identification and follow up for effective monitoring
- Credit Management by banks -
- NPA norms, Norms on Income Recognition and Asset Classification, Provisioning
- NPA identification and assessment for rehabilitation and recovery
- Preventive maintenance and follow up for zero tolerance on NPAs
- PCA guidelines by RBI and its impact on NPA
- Remedial measures and processes
- Corporate Bankruptcy law 2016: key to tackling the burgeoning NPA issue. Role of DRT, ARCIL, IBC Code Recent amendments
- Case studies & Exercises

PEDAGOGY

The program will use a blend of activities/exercises, interactive discussions, presentations, lectures and case studies.

Senior faculty and Top Management Industry/ Banks experts mix, Optimal combination of theory and practice, Comprehensive courseware and practical

applications, Current case studies research-based training Information technology integrated delivery are the key features of this MDP.

WHO MAY ATTEND

The program is aimed at banking and financial institutions executives, mainly from the Middle Management Cadre, especially the Branch Managers, dealing with credit Monitoring and Recovery.

FACULTY AND RESOURCE PERSONS

IMI faculty members and eminent resource persons will share expertise and experience in various sessions.

PROGRAM DIRECTOR

Prof. Deepak Tandon is Professor (Finance & Accounting) and Program Chairperson PGDM (Banking & Financial Services) at IMI New Delhi. He is M.Sc. (Delhi University), L.L.B (Delhi University), CAIIB, MBA (Finance), Diploma International Trade – Exports (Bangalore) and Ph.D. Prof. Tandon has over 2 decades of teaching experience at renowned institutions, which includes University of Luton, Bedfordshire UK, Sasin University, Bangkok, Lal Bahadur Shastri Institute of Management, New Delhi, IMT Ghaziabad, British Council, ICAI, Shriram College of Commerce at New Delhi and SP Jain Institute of Management, Mumbai. He has rich Banking industry experience of 14 years having worked at senior Management levels in Punjab National Bank, PNB Capital Services, J&K Bank Ltd, IndusInd Bank, Oriental Bank of Commerce.

He is on the recruitment and promotion board of various Banks. Prof. Tandon is an approved ISO Lead Auditor from Nigel Bauer & Associates (Germany) and is an IRCA Certified (London) Auditor. He has written many books and has contributed research papers in journals of repute. His areas of expertise are Financial Management, Management of Banks, and Treasury & Risk Management in Banks, Investment Banking, Working Capital Management and Financial & Commodity Derivatives. He has an accredited recognition of receiving awards in areas of Banking & academics from various bodies & universities of repute. He can be reached at: deepaktandon@imi.edu.

ADMINISTRATIVE DETAILS

Dates:

February 22nd – 23rd, 2019

Venue:

International Management Institute
B-10, Qutub Institutional Area
New Delhi 110016

FEE

Non-residential: Rs. 25,000/- per participant (plus @18% GST) covering professional fee, program kit and tea/lunch.

Residential: Rs. 35,000/- per participant (plus @ 18% GST) covering professional fee, program kit and boarding and lodging (air-conditioned single room) at IMI Campus, New Delhi from noon of **February 21st till noon of February 24th, 2019.**

Group Discounts

- 10% discount on fee amount is available in case an organization nominates 2 or more participants to the program.
- 20% discount on fee amount is available in case an organization nominates 4 or more participants to the program.

Fee is payable in advance by way of local cheque/DD in favor of **"International Management Institute"** payable at New Delhi or through direct electronic fund transfer to IMI Bank Account, as per following details:

Allahabad Bank Account Number: 50084979288
MICR Code: 110010007, IFSC Code: ALLA0211083
Pan No. AAAT10972K; GST No. AAAT10972KIZJ

Please mention the program name while making payment through electronic fund transfer.

REGISTRATION

The registration form duly filled in along with the program fee should reach us at least 7 days before the commencement date of the program. In case of subsequent withdrawal or cancellation of registration no refund of fee will be allowed. However, substitute(s) may be permitted with prior intimation.

CERTIFICATE OF PARTICIPATION

A certificate of successful participation by International Management Institute (IMI) will be issued to each delegate at the culmination of the program.

ABOUT IMI

IMI International Management Institute Nestled in Qutab Institutional Area, International Management Institute (IMI), New Delhi was established in 1981 in collaboration with IMI Geneva (now IMD Lausanne). IMI's flagship two-year Post-Graduate Diploma in Management (PGDM) program (launched in 1993) has Student Exchange programs with leading International Schools. These include ESC Rennes, France, Montpellier Business School, France, Frankfurt School of Finance and Management, Germany, Grenoble Ecole de Management, France, Louvain School of Management, Belgium, Sichuan Academy of Social Sciences, China, KEDGE Business School, France, University of Guelph, Canada to name a few. Besides its regular PGDM program, IMI New Delhi runs a two-year PGDM program in Human Resource Management (PGDMHRM) launched in 2006, a two-year PGDM program in Banking and Financial Services (PGDM B&FS) launched in 2014, a 15-month Executive PGDM for mid-career executives (Executive PGDM) launched in 1984 and a Fellow Program in Management (FPM) launched in 2011.

In addition, IMI New Delhi also offers ITEC (Indian Technical and Economic Cooperation) Programs, as it is one of the few empanelled Institutes of the Ministry of External Affairs, Government of India. Under the aegis of MEA organised special Commonwealth Assistance Program, 15 international students are selected into the Executive PGDM Program. These ITEC programs are targeted at various developing countries from the Afro-Asian, South American and SAARC region. Another distinguishing feature of IMI Delhi is its strong Alumni network of over 5000+ professionals at senior management levels in leading corporate houses.

All IMI New Delhi's long-term programs are approved by AICTE, Ministry of HRD, and Government of India. IMI New Delhi is internationally accredited by Association of MBAs (AMBA), UK. IMI's diverse and experienced resource pool of faculty resources having a rich combination of academic rigor and corporate exposure is one of the institute's distinct strengths. This vast and enriched pool has a special focus on delivering management education, training, research and consultancy. IMI contributes significantly to the growth and development of management as a discipline in India.

IMI conducts a large numbers of Management Development Programs (MDPs) every year, which include Open Programs, specially designed In-company programs and Online programs in different functional areas. These programs are aimed at capability building of senior-level and top-level managers and executives to help them in updating their concepts and enhancing leadership and managerial skills.

IMI's strength across diverse management disciplines, backed by an excellent team of faculty and the strong network with eminent organizations, helps deliver its commitment towards its vision of being a premier global management school.

For registration/any other information, please contact:

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&

Ms Vijaya, Deputy Manager

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