

**Management Development Programme**  
on  
**“Credit Appraisal, Monitoring of NPAs in Banks  
amidst Insolvency & Bankruptcy Code”**

**February 21 -22, 2020**



**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 exhibits 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 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 NPA s 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 NPA's 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 NPA's
- 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 a Professor (Finance & Accounting). He is M.Sc. (Delhi University), L.L.B (Delhi University), CAIIB, MBA (Finance), Diploma International Trade – Exports (Bangalore) and Ph.D. –Washington DC USA. Prof. Tandon has over 37 Years' experience of both Industry as well as Academics. He has over 2 decades of academic teaching experience at renowned institutions, which includes University of Luton, University of Bedfordshire UK, Sasin University, Bangkok apart from 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 also rich industry experience of over 18 years having worked at Senior Management levels in Punjab National Bank, PNB Capital Services, Vysya Bank, J&K Bank Ltd, IndusInd Bank and Oriental Bank of Commerce.

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 authored over 130 research papers in journals of repute. He is on the editorial Board of over 11 International Journals. 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 has also been a Chairperson / Keynote speaker at various National and International Conferences. He is a recipient of various National and International academic and research awards and accolades from various Government and academic bodies of repute. He represents various academic institutes and universities as member of academic audit committees.

### **ADMINISTRATIVE DETAILS**

#### **Dates:**

**February 21 – 22, 2020**

#### **Venue:**

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

#### **FEE**

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

**Residential:** Rs. 25,000/- 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 20 till noon of February 23, 2020.**

**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: 50123177738  
MICR Code: 110010007, IFSC Code: ALLA0211083  
Pan No. AAAT10972K; GST No. 07AAATI0972K1ZJ

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**

International Management Institute (IMI) is India’s first corporate sponsored Business School founded in 1981 with the original campus in New Delhi. The corporate sponsors included RPG Enterprises (lead sponsor), ITC, Nestle, Tata Chemicals, British Oxygen, SAIL, and Williamson Magor. It was set up in collaboration with the then IMI Geneva, now IMD Lausanne. Subsequently two other campuses were set up in Kolkata (2010) and Bhubaneswar (2011). In the last several years, IMI New Delhi has been consistently ranked in the top 10-15 Business Schools in the country and among the top 5 private Business Schools. It is accredited by the UK based Association of MBAs (AMBA), one of the top three international accreditation bodies for Business Schools globally.

IMI New Delhi has global linkages with leading schools in Europe, North America, and Asia. The Institute currently offers the PGDM, PGDM-HRM, PGDM-Banking & Financial Services, Executive PGDM and FPM (doctoral program). In addition, it has built a vibrant Executive Education vertical offering training to management professionals from the corporate world. The Institute has been empaneled by the Government of India to train participants from developing countries under the International Technical & Economic Corporation (ITEC) program of the Ministry of External Affairs.

IMI New Delhi puts a strong focus on high quality research by its faculty leading to publications in international peer reviewed academic journals. Its faculty have PhDs from top international and national universities/institutes, with many of them also having significant corporate experience.

***For registration/any other information, please contact:***

**Dr. Ekta Saxena**

General Manager (MDP & Online Education)

**Mobile:** 9911941090

**International Management Institute**

**Address:** B-10, Qutab Institutional Area, Tara Crescent  
New Delhi 110016

**Phone:** (011) 4719 4172 (Direct)

**Fax:** (011) 46012729

**E-mail:** [ekta.saxena@imi.edu](mailto:ekta.saxena@imi.edu), [mdp@imi.edu](mailto:mdp@imi.edu)

**Website:** [www.imi.edu](http://www.imi.edu)