



भारतीय रिज़र्व बैंक

RESERVE BANK OF INDIA

www.rbi.org.in

CAB. 423 / 09.08.002/ 2018-19

April 11, 2019

The Chairman
All Regional Rural Banks

Kind Attn: General Manager (Human Resources / Training)

Dear Sir / Madam,

Programme on Managing NPAs and Recovery (May 29-31, 2019)

The high level of NPA in banks' loan portfolio is a serious challenge for the Indian banking industry. High NPAs have twin negative impacts: shifting management focus to recovery of loans and dissuading bankers from extending further loans. However, this can stymie the growth or even threaten the very survival of entrepreneurs in vulnerable sectors such as MSMEs and agriculture. Many problem accounts can be nipped in the bud through effective credit appraisal, judicious assessment of credit needs, extension of timely and adequate credit, and continuous monitoring. For accounts teetering on the edge of becoming NPA, there is an RBI-mandated framework for revival and rehabilitation for stressed MSMEs. It is also important for bankers to become familiar with legal framework available for recovery such as RDDBFI Act, SARFAESI Act and the Insolvency and Bankruptcy Code.

2. Taking into account these burning issues, the College has scheduled the captioned training programme during **May 29-31, 2019**. The objectives are – (a) to enhance the understanding of RBI guidelines on IRAC norms, framework for revival and rehabilitation of stressed MSME accounts and rescheduling of agricultural loans; and (b) to enable the participants to understand the importance of (i) assessing credit needs realistically (ii) monitoring loans and advances (iii) timely detection of stress in loan accounts and (iv) taking timely action to prevent assets from becoming NPAs.

3. Contents of Programme

The broad areas to be covered during the programme is as follows.

- Assessment of credit needs: Adequacy and timeliness
- Supervision and follow-up of advances for recovery of dues in time
- Non-performing loans and advances- Causes, Symptoms & Preventive Measures

कृषि बैंकिंग महाविद्यालय, विद्यापीठ मार्ग, पुणे 411016 (महाराष्ट्र) भारत

फोन: (91-020) 25538392 फैक्स (91-020)25538959/25537089/ ई-मेल principalcab@rbi.org.in

College of Agricultural Banking, University Road, Pune - 411 016, (Maharashtra), INDIA
Phone : 91-020) 25538392 Fax : (91-020) 25538959/25537089 E-mail : principal@cabrbi.org.in

हिंदी आसान है, इसका प्रयोग बढ़ाइये

- RBI guidelines on IRAC norms and framework for revival and rehabilitation of stressed MSME accounts and rescheduling of agricultural loans
- Management of NPAs – Legal and non-legal remedies - Management through compromise
- proposals –Role of DRTs, SARFAESI Act, 2002 – Important provisions & related Issues
- Insolvency and Bankruptcy Code and Bankruptcy Board of India
- Recovery methods

4. Training Methodology

Interactive lecture sessions, group work / discussion and case exercises

5. Target Groups

Officers of RRBs.

6. You may consider nominating one to two official/s from your bank/institution. Please refer the 'Annex' enclosed with this for details of applicable program fees and mode of payment. The official/s nominated for the Programme may, book their tickets only on confirmation of the nomination from the College. The officer concerned may please be advised that it will not be possible for the College to accommodate their spouse/family members accompanying them. Participants may be requested to carry proof of identification with them while reporting to the college. The duly filled in nomination form (**format enclosed**) along with fee payment details may be sent to us by **May 22, 2019**. The programme is scheduled to conclude at **17.30 hrs on May 31, 2019**, the participants may plan their return journey accordingly.

7. For nomination related enquiries, you may contact our academic section at 020- 25582361, 25582364 and the Programme Director. The nominations may be emailed to cabacademic@rbi.org.in and msundaramoorthy1@rbi.org.in

IMPORTANT DATES TO REMEMBER	
Programme Date	May 29-31, 2019
Confirmation to be received by	May 22, 2019
Reporting at CAB	May 28, 2019
Commencement of the programme	09.15 hrs on May 29, 2019
Completion of programme	05.30 pm on May 31, 2019

Yours faithfully,



(M Sundaramoorthy)
Assistant General Manager /Programme Director
020-25582318/ 9987282650
Encl: As above.

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