

Program on Resolution of Large Value Stressed Assets

Program Description:

All banks, especially Public Sector Banks, are facing tough time on account of increasing stressed assets in large value exposures. All stake holders including the Ministry and Reserve Bank of India (RBI) are ceased of the situation. Recently RBI has come out with guidelines to use the Insolvency and Bankruptcy Code (IBC) route, in addition to other conventional methods, to recover the large value stressed assets which are eligible. IBC is a recent regulation which involves time bound processes to be completed before banks can invoke the insolvency of the borrower. There is a need to educate the executives in banks, who are involved in handling legal and recovery matters of large value stressed assets, to effectively use the recent regulations to resolve the stressed assets.

This program is designed for decision makers to develop sufficient skills to handle the eligible cases confidently.

Program Objectives:

The program aims at enabling the participants to understand:

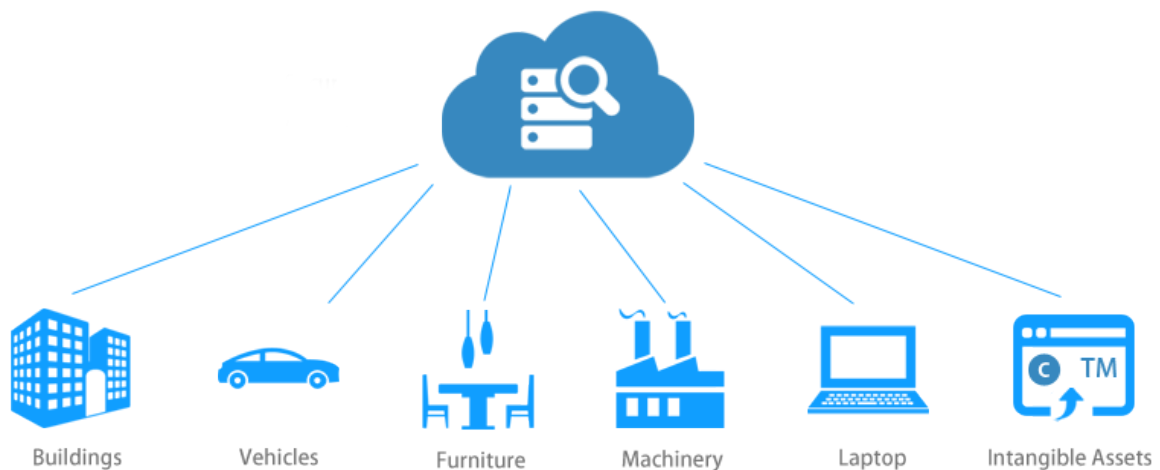
- ◆ Unique characteristics of Income Recognition, Asset Classification (IRAC) and provisioning norms set out by RBI in normal and restructured accounts
- ◆ Revised guidelines on restructuring of Non-Performing Assets (NPA) accounts issued by RBI Dated 12th Feb' 2018
- ◆ Tools of managing NPAs in a time bound manner
- ◆ Importance and intricacies of legal routes of resolution including Debt Recovery Tribunal (DRT), Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act (SARFAESI) and Insolvency and Bankruptcy Code, 2016 (IBC) and functioning thereof.
- ◆ Assignment of debts to Asset Reconstruction Companies (ARCs), Banks, Non-Banking Finance Companies (NBFCs).

Duration: 2 days

Target Group: Senior Officers/ Executives handling credit recovery in branches/Controlling Offices and Head Offices of Banks.

Program Contents:

- ◆ Updating on IRAC and provisioning norms
- ◆ Importance of intensive credit monitoring
- ◆ Revised guidelines of RBI in managing stressed accounts
- ◆ Importance of TEV Report and financial restructuring
- ◆ Legal routes of resolution
- ◆ Selling of portfolio / accounts
- ◆ Sharing of experience in handling large value stressed assets by experienced bankers



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