

Annexure

Day to Day Schedule on Programme NPA and Recovery Management

Date	Session	Topic	Session Objective
I st Day	I	Registration and Inauguration	Ice breaking, climate-setting and knowing the participants.
	II	RBI guidelines relating to income recognition, asset classification and provisioning in respect of Loans and advances – impact on NPAs on profitability	Explain policy guidelines on income recognition, asset classification and provisioning in respect of Loans and advances – impact on NPAs on profitability
	III	Case exercise on NPAs	Explain NPA with a case exercise.
	IV	Management of NPAs legal and non-Legal remedies management through compromise proposals	Analysis of NPAs of banks and designing effective recovery strategy with a case exercise.
II nd Day		Recap	
	I & II	Initiating Recovery Proceeding within Cooperative laws & under SARFAESI Act	Describe the process of legal measures of recovery proceedings
	III	Recovery measures as per State Cooperative Societies Act (SCS Act)	Explain recovery measures as per State Cooperative Act
	IV	Guidelines on IRAC norms to Cooperative Banks and administering case exercise	Explain policy guidelines on prudential norms. Explain Income recognition & Asset classification (IRAC) and provisioning as per asset classification.
III rd Day		Recap	
	I	Documentation aspects	Documents to be obtained at the time of loan sanction & release. Legal implication of documents.
	II	Introduction to capital adequacy to risk weighted asset ratio (CRAR)- case study	Explain capital adequacy norms and calculation of CRAR through case exercise
	III	Preventive of curative measures for Credit Risk- loan policy, recovery, policy,	Identify various risks in cooperative banking and design ways to mitigate them- Risk Management Committees
	IV	Action planning by participants – panel discussion – feedback & valediction.	

