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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. | |

