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## Programme on Recovery and NPA Management

Target Group: - Officers

<b>Objectives of the Programme</b>	<p>At the end of the programme, the participants will be able to</p> <ul style="list-style-type: none"> <li>• Describe prudential norms, asset classification</li> <li>• List important provisions of relevant acts</li> <li>• Explain various recovery procedures</li> <li>• Monitor loans and advances</li> <li>• Follow up for recovery of overdues</li> </ul>
<b>Programme contents</b>	<ul style="list-style-type: none"> <li>• Prudential norms</li> <li>• RBI/NABARD guidelines on asset classification and provisioning</li> <li>• Provisions of MCS act related to recovery</li> <li>• SARFEASI Act and procedures of DRT</li> <li>• Enforceability of legal documents</li> <li>• Procedures of attachment and possession &amp; disposal of property</li> <li>• Role of SRO-powers and procedures</li> <li>• Role and responsibilities of authorizing officer</li> <li>• Appropriation of recovery</li> <li>• Recovery from societies under liquidation</li> <li>• OTS and Lok Adalat</li> <li>• MIS</li> </ul>

### Day to day Schedule

Date	Time	Session/Topic	Resource Persons
1st day		Registration, Introduction & Entry Test	
	I	Changing Banking scenario & financial inclusion	
	II	RBI/NABARD guidelines on income recognition, asset classification & provisioning	
	III	Measures for NPA Management	
	IV	Role & Responsibility of authorizing officer	
2nd day	I	Important provisions related to Recovery under MCS Act	
	II	Important provisions related to Recovery under MCS Act	
	III	NPA Classification & Assessment	
	IV	OTS, Lok Adalat & MIS	
3rd day	I	Enforceability of Legal Document	
	II	SARFEASI Act, 2002, Recovery Policy	
	III	Recovery & NPA-Case study	
	IV	Exit Test, Feedback & Valediction	

