

## GITAM INSTITUTE OF MANAGEMENT

Gandhi Institute of Technology and Management (GITAM) is a frontline Deemed University offering quality education of global standards in diverse disciplines such as Engineering, Pharmacy, Science, Management, Law and International Business with campuses in Visakhapatnam, Hyderabad and Bangalore. Recognizing the holistic education the University is imparting the Ministry of Human Resource Development, Govt. of India ranked GITAM (Deemed to be University) as category 1 graded autonomy among the deemed universities of its kind. This tribute is symbolic of the 37 years of its track record in maintaining high standards in quality teaching, research and consultancy.

Since 1988, the GITAM Institute of Management has been in the forefront in offering innovative UG & PG programs namely BBA, B.Com.(Hons)+ACCA, BBA (Management Accounting-CIMA), BBA (Business Analytics), BA (Social Science) & Integrated MBA, MBA(HRM), MA (Applied Psychology). PG Diplomas namely Risk and Insurance Management & Financial Markets, Doctoral Programs namely M.Phil and Ph.D. It is the youngest business school accredited with "A" grade by NAAC in 2005, consistently ranked high by various agencies. GIM is proud to be one among the TOP 50 India's best B-Schools consistently in the media rankings.

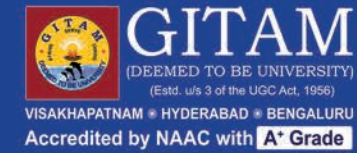
## Indian Bank

### A premier Public Sector, Government of India Undertaking

- Established on 15th August 1907 as part of the Swadeshi movement
- Indian Bank has been conferred with SKOCH challenger Financial Inclusion Award 2012
- The Bank also received award from CNBC TV -18 Award for Best Public Sector Bank under midsize category
- Established on 15th August 1907 as part of the Swadeshi movement
- 2842 branches including 3 overseas branches (at Singapore and Colombo)
- 2844 ATMs and 554 BNA machines
- Serving the nation with a team of over 19843 dedicated staff as on 31.03.2018
- Total Business touched Rs.3,71,020 Crores as on 31.03.2018
- Operating Profit : Rs.5000.99 Crores for the year ended 31.03.2018
- Net Profit : Rs.1258.99 Crore for the year ended 31.03.2018
- Information Systems & Security processes certified with ISO27001:2013 standard and is amongst very few Banks certified worldwide.
- Overseas branches in Singapore , Colobomo including a Foreign Currency Banking Unit at Colombo and Jaffna
- 227 Overseas Correspondent banks in 75 countries
- Information Systems & Security processes certified with ISO27001:2013 standard and is amongst very few Banks certified worldwide 2687 Branches.
- It is the only Indian Bank other than State Bank of India to feature in the list of Fortune 500 companies in the world.

### Bank Awards

- Golden peacock national Award for training.
- The Economic Times Best BFSI Brands 2018.
- Social Banks Excellence Awards 2017 - Winner (Best Social Bank) and Runner up (Priority Sector Lending); Services Excellence Awards 2017; INDIA'S SMEs Excellence Award 2017 for 'BEST SME OFFERINGS'.
- First Rank - National Award for Excellence in lending to Micro Enterprises during 2015-16 for PSBs from GOI.
- Best Performing RSETI in the country for the year 2017-18 awarded to Indian Bank Self Employment Training Institute (INDSETI), Pondicherry
- Excellence in performance under Self Help Groups (SHG) Bank linkage Programme in Tamil Nadu during the year 2016-17 under Public Sector Commercial Banks category
- APY Award – "Transformative Leaders Campaign"
- "The Third Best Bank at National Level under Public Sector Category for the year 2016-17": Award from State Forum of Bankers' Clubs, Kerala (SFBCK)
- One among the two Public Sector Banks which has credit linked the largest number of SHGs.
- Significant contribution in its Initiative for Transparency in the Organisation and for Outstanding Contribution in Vigilance Awareness Initiative.



## Department of Finance GITAM INSTITUTE OF MANAGEMENT



Jointly organizing

## National Conference on Non-Performing Assets - Disclose or Dispense: Problems, Process and Progress

9<sup>th</sup> November, 2018





## Non-Performing Assets –Disclose or Dispense: Problems, Process and Progress

### Introduction

In any business an element of bad debt is inevitable. Banking is a business and therefore, NPAs are unavoidable. The question is how to minimize NPAs. All NPAs are not irrecoverable loans. The NPA position in Indian Banking is exaggerated. Most crucial reason for the increase in the NPAs is the dilapidated and defaulter -friendly legal system. Pannir Selvam Committee of IBA on NPAs clearly brought out that it takes decades for courts to decide cases and even after decrees are obtained execution of decrees is virtually an impossible task. Thousands of cases are languishing in courts for decades. Debt Recovery Tribunals (DRTs) which were conceived as a fast-track technique for recovery of bank dues have been virtually non-starters.

This conference focuses on effective management of NPA and minimising credit defaults, bringing together rich experiences of Senior bankers, global and local case studies and lessons learned. It is an opportunity for recovery, credit, risk, legal and audit professionals to interact with industry experts and peers to address the key issue.

### Themes:

- RBI regulation on Non Performing Assets
- Prudential Norms on Income recognition, Assets classification
- Frauds in Banking Sector
- Non-Performing Assets- Measures, causes effects
- Recovery Mechanism through negotiated settlement
- Reputation risk and NPAs
- Role of MIS in the credit monitoring
- Current status of NPA in banks in India
- Status of NPA in India vis-à-vis other countries
- Default of restructured loans
- Wilful defaults
- Rising credit-related frauds
- Preventive and remedial measures for Asset quality management
- Due diligence in credit
- Prudential limits Appraisal standards/ Approval Process
- Delegation of powers
- Documentation standards

Time : 9 am to 5 pm

Date : 9<sup>th</sup> November 2018

Venue: GITAM Campus, Visakhapatnam



### Who can attend

Executives, line managers, students, policy makers, academicians and research scholars.

### Call for Papers

Research papers on the above areas of interests with empirical evidence are invited from Academicians, Researchers, Accountants, Practitioners and students. The soft copies of the research papers may be sent to [conference.gim@gitam.edu](mailto:conference.gim@gitam.edu)

Professionals from banks, regulatory agencies, insurance agencies and other financial related stakeholders are encouraged to contribute their ideas, case studies and findings on the topic in a broader perspective.

### Registration fee

Rs. 1000/- for Executives & Bankers

Rs. 700/- for academicians, research scholars & students

### Important Dates

Papers are invited on themes of the conference

Last date for receiving abstract : 1<sup>st</sup> November, 2018

Last date for receiving full paper : 5<sup>th</sup> November, 2018

Last date for Registration : 7<sup>th</sup> November, 2018

(D.D. in favour of the Seminars & Workshops Account - GIM, payable at Visakhapatnam.)

### Organizing Committee

#### Conference Chairpersons

**Prof. P. Sheela**

*Principal, GIM-GITAM*

**Mr. K.S. Sudhakara Rao**

*Dy. General Manager & Zonal Manager  
Indian Bank*

#### Conference Co-Chairpersons

**Prof. S.S. Prasada Rao**

*GIM-GITAM*

**Mr. K. Rambabu**

*Asst. General Manager, & Dy. Zonal Manager  
Zonal Office, Indian Bank*

#### Conference Convener

**Dr. M.S.V. Prasad**

*Head- Department of Finance, GIM- GITAM*

#### Conference Co-Conveners

**Dr. G.V. Satya Sekhar**

*Associate Professor, CDL, GITAM*

**Ms. T. Geetha Madhuri**

*Asst. Professor, Department of Finance, GIM*

*For further details contact*

**Dr. M.S.V. Prasad**

*Convener, National Conference on NPADPPP*

GITAM INSTITUTE OF MANAGEMENT, GITAM (Deemed to be University), Rushikonda, Visakhapatnam.

Ph: 9247895496, 8008134543 Fax: 0891-2790037 E-mail: [conference.gim@gitam.edu](mailto:conference.gim@gitam.edu)

[www.gim.gitam.edu](http://www.gim.gitam.edu)