

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
- Total Business touched Rs.3,14,654 Crores as on 31.03.2017
- Operating Profit : Rs.4000.71 Crores for the year ended 31.03.2017
- Net Profit : Rs.1405.68 Crore for the year ended 31.03.2017
- Core Banking Solution(CBS) in all 2682 branches as on 31.03.2017
- 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.

International Presence

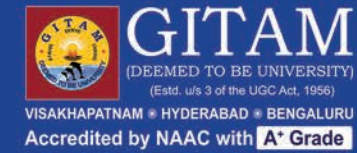
- Overseas branches in Singapore , Colombo including a Foreign Currency Banking Unit at Colombo and Jaffna
- 227 Overseas Correspondent banks in 75 countries

Banking Frontier's Finnoviti Award for the Best Technology Innovation – "e-Purse". Bagged "Skoch Technology Innovation Award" for "IB Smart Remote" Mobile Application. Bagged the top awards for SHG

Bank won 3 ASSOCHAM Social Banking Excellence Awards:

- Winner Medium Bank Class for Agriculture Banking
- Winner Medium Bank Class for Urban Banking.
- Runner up under Medium Bank Class Rural Banking

In September 2016: India's Best Bank Award by Financial Express for Strength & Soundness



Department of Finance GITAM INSTITUTE OF MANAGEMENT

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Jointly organizing

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

21st September, 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.

Major 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 : 21st September 2018

Venue: GITAM Campus, Visakhapatnam



Who can attend

Executives, line managers, Students policy makers, academicians, research scholars, students of Finance.

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 sent to 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 subthemes of the seminar

Last date for receiving abstract : 10th September, 2018

Last date for receiving full paper : 15th September, 2018

Last date for Registration : 20th September, 2018

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

Organizing Committee

Conference Chairpersons

Prof. P. Sheela

Principal, GIM-GITAM University

Mr. K.S. Sudhakara Rao

*Dy. General Manager & Zonal Manager
Indian Bank*

Conference Co-Chairpersons

Prof. S.S. Prasada Rao

GIM-GITAM University

Mr. K.B. Raman

Asst. General Manager, Zonal Office, Indian Bank

Conference Convener

Dr. M.S.V. Prasad

Head- Department of Finance, GIM- GITAM University

Conference Co-Conveners

Dr. G.V. Satya Sekhar

Associate Professor, CDL, GITAM University

Ms. T. Geetha Madhuri

Asst. Professor, Department of Finance, GIM

For further details contact

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Convener, National Conference on NPADPPP

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