



# कोल्हापूर जिल्हा नागरी बँकस् सहकारी असोसिएशन लि;

## KOLHAPUR DISTRICT URBAN BANKS COOP. ASSOCIATION LTD.

१४५८/बी, जी.एन. चेंबर्स, कोळेकर तिकटी, मंगळवार पेठ, कोल्हापूर-४१६०१२

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जा.क्र.: कोजिनाबक्सअसो/२०२१-२२/१८७

Date :

दिनांक : २५ नोव्हेंबर, २०२१

प्रति,

मा. मुख्य कार्यकारी अधिकारीसो,

सदस्य बँका, कोल्हापूर.

विषय – बँक असोसिएशनतर्फे सदस्य बँकांचे अध्यक्ष, उपाध्यक्ष, संचालक, मुख्य कार्यकारी अधिकारी व कर्ज विभाग प्रमुख यांचेसाठी प्रशिक्षण कार्यक्रम.

महोदय / महोदया,

आपल्या बँक असोसिएशनच्या विद्यमाने 'KNIGHT FINTECH' या कंपनीने सदस्य बँकांसाठी सोमवार दि. २९ नोव्हेंबर, २०२१ रोजी “ हॉटेल अँट्रीया ” न्यू शाहूपुरी, सीबीएस स्टँडजवळ, भूविकास बँक शेजारी (जिल्हा उपनिबंधक कार्यालया शेजारी) कोल्हापूर येथे प्रशिक्षण / कार्यशाळा आयोजित केली आहे. त्याचा तपशिल पुढीलप्रमाणे आहे.

प्रशिक्षण विषय	बँकांचा एनपीए ARC ला विकण्यासंदर्भातील चर्चासत्र
प्रशिक्षण दिनांक	सोमवार दि. २९ नोव्हेंबर, २०२१
प्रशिक्षण वेळापत्रक	दु. ४.०० ते ४.३० नोंदणी
	दु. ४.३० ते ७.०० सेशन
	सा. ७.०० ते ७.३० प्रश्नोत्तरे
	भोजन

तरी प्रशिक्षण / कार्यशाळेकरिता आपले बँकेचे अध्यक्ष, उपाध्यक्ष, संचालक, मुख्य कार्यकारी अधिकारी आणि कर्ज विभाग प्रमुख यांची नोंदणी लवकरात लवकर करावी.

‘प्रशिक्षण शुल्क विनामुल्य’ आहे, प्रति बँक तीन प्रशिक्षणार्थी हजर राहू शकतील. प्रशिक्षणाची नोंदणी दि. २६ नोव्हेंबर २०२१ पर्यंत लेखी पत्राद्वारे किंवा ई-मेल द्वारे [kopbankasso@gmail.com](mailto:kopbankasso@gmail.com) या ई-मेल पत्त्यावर नोंदणी करावी. प्रशिक्षणार्थीची पूर्ण नावे व पदनामे कळवावीत.

सोबत कंपनीचा सविस्तर अर्जेडा पाठवत आहे.

कळावे,

आपला विश्वासू,

(अनिल नागराळे)

मुख्य कार्यकारी अधिकारी



## **Seminar On NPA Resolution through Sale of NPA to ARC**

### **on November 29,2021**

#### **Agenda :**

1. Understanding why ARC is one of the best options for UCB/RRB
2. Understanding Process of NPA Sale to ARC
3. Addressing challenges being faced by UCB/RRB in NPA Sale to ARC
4. Understanding ARC functioning in NPA Resolution and Recovery
5. Presentation & Knowledge Sharing by Mr. Mehul Gandhi, COO & CEO of Reliance ARC
6. Open Forum : Question and Answer session for the delegate.

#### **Speaker :**

##### **Ajay Sarate-VP-Credit & NPA Resolution, Knight Fintech**

BE, PGDM, IIM Calcutta, Has over 25 years of Experience in Distress Asset Management, Fund Management, Venture Capital. Worked with UTI Asset Management as Fund Manager, Allianz, ARCIL, Aavishkar Venture Management company at very senior Level. More than 10 years he is into Distress Management & consulting to Banks and NBFC. In his entrepreneur role, worked extensively in the Domain of fintech solutions in credit risk assessment and management in Banks and ARC.

#### **Guest Speaker :**

##### **Mr. Mehul Gandhi, COO and CEO of Reliance ARC,**

Ex CFO of Edelweiss ARC. Worked with International ARC and Asset Reconstruction of India Limited (ARCIL). Has over 20 years of Experience in ARC Ecosystem & Distress Assets Management at very senior level. He understands ARC sector extensively since its inception to the present evolution. He brings on one of the most successful hands-on experience in Acquisition, resolution, Recovery and best returns to its investors.

#### **Rationale**

The passage of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act (SARFAESI Act) in 2002 empowered banks and financial institutions to recover secured loans by enforcing the security interest, and auctioning borrowers' property without any court intervention. As part of the SARFAESI Act, ARCs were set up as another institutional alternative for NPA resolution in India. Finally, in 2016, came the Insolvency and Bankruptcy Code (IBC) that took the NPA resolution mechanism many steps further, as it was expected to streamline the insolvency resolution process for corporates and individuals, and protect the interests of not just secured but also unsecured creditors.

The ARCs, however, continue to be an important channel of loan recovery for banks and have a role to play in the field of asset management even in the post IBC world.

Recent RBI Circular Dated September 24, 2021 has enabled UCB's and RRB's for sale of their NPA to ARC. This has allowed all cooperative banks to sell NPA to ARC as per RBI guidelines and manage the NPA stress in Balance sheet in most dynamic way.





With an ever-increasing traction in the ARC segment, it is more important and pertinent for the Cooperative Banks to participate and utilize the dynamic NPA resolution along with the ARC. There is not better way to understand it from those who have seen & experienced this cycle since its inception.

**Venue –**

**Hotel Atriya**

**New Shahupuri, Kolhapur**

**Date – 29/11/2021**

**Monday 4.00 PM**

**Followed By Dinner**