



Explore, Enable, Excel

Institute for Development and Research in Banking Technology

(Established by Reserve Bank of India)



CREDIT RECOVERY ANALYTICS

November 28 – 30, 2016

WE are glad to announce a Programme on Credit Recovery Analytics, November 28 – 30, 2016. The details of the programme are given below.

Introduction:

In 2008, when the financial crisis was raging, RBI permitted the widespread use of an intermediate category of “restructured” loans. The terms of these loans had been watered down to help the borrower but banks could assume any difficulties were a blip and avoid building up provision. The spirit of that rule has been misused in the past five years as total problem loans, either non-performing or restructured, have reached 13.2% (as of March 2015) of the total which is alarmingly near the level of a decade ago. The banks are already in poor shape, with low levels of reserves against those loans that have been declared as non-performing, and lowish capital ratios. The new Basel 3 rules could require them to raise \$20 billion-30 billion in equity from external sources. Finding these funds could be tough. Institutional investors are fed up—most state lenders' shares trade below book value. A cash-strapped government, meanwhile, is likely to be stingy about injecting more money into the state banks.(source: The Economist & The Hindu, 15 June 2015). This could hamper credit growth, subsequently GDP growth on the country. Hence, this needs to be resolved at a strategic level i.e. using the best available technology and information (credit bureaus) to reduce the levels of stressed assets by DMAIC (Define, Measure, Analyze, Improve and Control) approach.

Having understood this problem of the banking industry, IDRBT has come up with a workshop called “Recovery of Stressed Assets to pave way for Future Credit Growth - Using Data Mining & Analytics” where the potential resources in banks are trained on the recovery model development using best information available and its application in various strategic initiative in recovery. This will help banks to look at their portfolio more objectively by measuring it, analyzing it, thereby improving the recovery step by step.

Contents:

- ★ Introduction to Analytics: Statistics
- ★ Introduction to Analytics: Data Mining
- ★ Why Analytics in Recovery (Current BAU Vs Latest Trends)
- ★ Recovery Case Study from Indian Market (This gives a real life scenario on how analytics works in recovery)
- ★ Hands-on Session I: Data from Case Study: Compilation, creation of modeling window, creation of necessary variables.
- ★ Hands-on Session II: Development of basic models for targeting (e.g. segmentation through pivot tables or regression)

Objective:

The main objective of this workshop is to train the participants to use credit bureau data effectively in collection/recovery management in the retail finance industry. This is achieved through providing participants with an exposure on retail finance, statistical procedures, database knowledge and software and how this is used to improve profitability of a bank through case studies. The participant would not only get trained in analytics and recovery modeling but also would improve their decision making abilities and get themselves ready for bigger role in their future career.

Profile of Participants:

Executives from Banks and Financial Institutions, who work in Credit Risk Policy, Recovery, MIS, of retail finance and are interested in decision making, experimentation, trying new ideas and having comfort with mathematics and statistics, good knowledge and experience of computers.

End Use:

Participants shall learn to take the route of analytics in solving the perennial problem of recovery of loans.

Fee & Nomination:

The fee for the programme is Rs. 21,000/- + Service Tax 15% = Rs. 24,150/- per participant. It includes boarding, lodging, training, course material, kit, and other infrastructure overheads. The fees can be remitted through NEFT (details furnished here under):.

IDRBT Bank Account Details for NEFT transfer:

Account Name :	IDRBT
Bank :	Axis Bank Limited
Branch :	Mehdipatnam Ring Road Branch, Hyderabad
Account No. :	426010100018823
MICR Code :	500211012
IFSC Code :	UTIB0000426

Nominations, should be sent latest by NOVEMBER 14, 2016.

PAN Number :	AAAAI0204K
Service Tax Number :	AAAAI0204KST001

The Programme will commence at 9.30 am on the first day and conclude by 5.30 pm on all the days.

Please depute suitable executives from your Bank/Financial Institutions, for this programme. Please provide the following information for the nominees from your Bank:

Please provide the following information for the nominations from your Bank:

- 1) Name of the Official :
- 2) Bank :
- 3) Designation :

4) Official Postal Address :

5) Mobile /Phone No. :

6) Email address :

Please inform the nominees of the landmark to locate IDRBT, i.e., Behind NMDC.

The fees includes boarding, lodging, training, course material, kit, and other infrastructure overheads. Nominations accompanied, should be sent to the following address:

The Coordinator - EEDP

Institute for Development and Research in Banking Technology, Road No.1, Castle Hills, Masab Tank, Hyderabad 500 057

Fax : 040-2329 4123

Programme Coordinator :

Dr. Sagar Koparkar, Adjunct Faculty, IDRBT

Email : program@idrbt.ac.in

FEE DISCOUNTS FOR REGIONAL RURAL BANKS & COOPERATIVE BANKS

No. of Participants	Residential			Non-Residential		
	Fees	Service Tax 15%	Total Fees	Fees	Service Tax 15%	Total Fees
1	Rs. 15,000/-	Rs. 2,250/-	Rs. 17,250/-	Rs. 12,000/-	Rs. 1,800/-	Rs. 13,800/-

*This is the discounted fees to be paid uniformly for each participant

FEE FOR OTHER BANKS

No. of Participants	Residential			Non-Residential		
	Fees	Service Tax 15%	Total Fees	Fees	Service Tax 15%	Total Fees
1	Rs. 21,000/-	Rs. 3,150/-	Rs. 24,150/-	Rs. 18,000/-	Rs. 2,700/-	Rs. 20,700/-

The fees to be paid uniformly for each participant

FEE FOR FOREIGN COUNTRIES

Sl. No.	Classification of Countries	Fees per participant (Residential only) US \$	Service Tax (15%) US \$	Total Fees (US \$)
1	SAARC Countries	600 \$	90\$	690\$
2	Other Countries	900 \$	135\$	1035\$



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Behind NMDC, Castle Hills, Road No. 1, Masab Tank, Hyderabad - 500 057, India.

EPABX : +91 - 40 - 23294121, Fax : +91 - 40 - 23535157

Web : www.idrbt.ac.in E-mail : program@idrbt.ac.in