



PRESENTS

Exploring different concept for Restructuring of Loans under Retail Segment & Corporate Segment to mitigate impact of Covid-19

Background	COVID-driven travel restrictions and social distancing have had an immediate and dramatic impact on the cashflows of many corporate and SMEs, from airlines to retailers to restaurants. Banks are already being inundated with requests for credit and must make urgent and “distressed” credit decisions . Near-term bank decisions on how to respond to clients’ financing needs will have a huge impact on the economic consequences of the crisis , including whether companies survive and continue to employ staff. Restructuring of accounts under stress not only enables the corporate to continue in business but also support the employees for their continuous employment. The exercise of restructuring shall help in restoring falling confidence of business community as well as employees under distress Different techniques need to be adopted for different borrowers like conversion of debt, treatment of core sector project with long economic life and assets under severe stress.
Level (Low/Mid/Senior/High)	Mid to Senior-Level
Duration	Four days online program
Target Audience	Mid to Senior-Level Executives with commercial banks, other financing Institutions involved in funding retail and commercial loan including SMEs
Program Takeaways	<ul style="list-style-type: none"> The emphasis of the program would be on Restructuring strategies and defining out of box thinking in terms of providing helping hands to the stressed borrower on account of an external event beyond the control of anyone but impacting everyone Creation of Rehabilitation and support packages against squeezing cash flows for both retail and corporate borrowers Regulatory Aspect on Loan Restructuring and Rescheduling, session by speaker from Nepal Rastra Bank
Program delivery	Lecture, Discussion/interaction, case-studies
Date & Time	21st September 2020 (7:30am to 9:00am) 22nd to 24th September 2020 (3:30pm to 6:40pm)
Fee	10,000+ VAT per person (5% Discount for individuals) 3-5 participant: 5% discount 6 and above: 10% discount Deadline for nominations: 15th September, 2020

Testimonials

- Mr. Singhal with such International exposure trainer helps us to act globally and smartly.*
- The training of Mr. Singhal is productive as he tries to consolidate the Nepalese scenario as well in the session.*

Program Itinerary:

Time	Details of Session
Day 1 (21st September 2020)	
7:30am to 9:00am	Regulatory aspect on loan restructuring and rescheduling Facilitator: From NRB
Day 2 (22nd September 2020)	
3:30pm to 5:00pm	Impact analysis of Covid 19 on Retail/Corporate Segment and changing customer behavior Facilitator: NK Singhal
	Tea Break (10 minutes)
5:10pm to 6:40pm	Central Bank measures to help the borrowers and its likely impact on squeezing cash flows Concepts of Private Equity/Venture Capital, Debt conversion into Equity and SPV route for restructuring of loan accounts. Facilitator: NK Singhal
Day 3 (23rd September 2020)	
3:30pm to 5:00pm	Exploring different options for restructuring of corporate accounts DCCO (Date of Commencement of Commercial Operations) extension Flexible Structuring of Long-Term Loans for infrastructure and core sector projects Scheme for Sustainable Structuring of Assets with severe cash flow shortfalls Facilitator: NK Singhal
	Tea Break (10 minutes)
5:10pm to 6:40pm	Segregation of Corporate borrowers in different segment for building Restructuring/ support packages Facilitator: NK Singhal
Day 4 (24th September 2020)	
3:30pm to 5:00pm	Restructuring for corporate borrowers under medium and severe stress Facilitator: NK Singhal
	Tea Break (10 minutes)
5:10pm to 6:40pm	Building Restructuring package for Retail borrowers and Small business segment Facilitator: NK Singhal

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FACILITATOR 'S PROFILE



Mr. Narendra Kumar Singhal

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- Accomplished banker and risk professional with over 36 years of experience in Credit and risk management. Highly focused with an extensive experience in bank framing policy guidelines, in addition to a comprehensive understanding risk and credit management. Exceptional leader, Well-versed with the techniques used to assess risk factors in a modern business organization with the ability to adapt according to the situational requirements and deliver the desired results.
- Conducting specialized training program in Risk Management and Credit Appraisal Techniques with Institutes and Banks including NIBM Pune.
- Advisor with Auronova Consulting Solutions, a specialized consulting firm engaged in the business of providing cutting edge consulting services and solutions to banks and other financial institutions in the area of risk management. It also provide analytical services, implementation support and compliance related advisory and solutions. It has served more than 15 clients in multiple countries across the globe over the last 5 years, creating a niche for the firm in a short span of time by providing its clients best in class solutions, while competing with the best in the industry.
- Also a qualified and Registered Insolvency Professional (IBBI/IPA-002/IP-N00563/2017-2018/11704)
- Professional highlights
 - Instrumental in establishing Risk Management structure in Punjab National Bank, which includes Development of risk reporting and governance structures, risk policies, constituting various risk committees and making them functional, developing banks own Credit risk rating models, retail scoring models, early warning signal models, behavioral models etc and defining risk appetite for the bank.
 - Implementing Basel accord and enabling bank to adopt advance approaches for market, credit and operation risk.
 - Instrumental in value enhancement of organization through implementation of RAROC framework and capital allocation to different business units.
 - Establishing Group risk management structure in PNB and aligning risk management structure at subsidiaries.
 - Development of strategic revamping plan for Punjab National Bank in view of the current environment and future challenges.
 - **Instrumental in establishing “CORDEX” for External loss data collection at industry level.**
- Career Highlights
 - Group Chief Risk officer of PNB for more than 3 years
 - **Bank’s nominee director on the Board of CORDEX**
 - Member / permanent invitee to the Risk Management committee of PNBIL, Druck PNB, PNB Gilts.
 - Handled very large credit and project finance for nearly ten years

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