

Program on Strategies under PCA Framework

Program Description:

Public Sector Banks (PSBs) are facing tough times on account of increasing Non Performing Assets (NPAs) and inability to keep up with the demand on capital leading to imposition of Prompt Corrective Action (PCA) by Reserve Bank of India(RBI).

This will necessitate two- pronged approach for re-orienting the business strategy under the new framework and to plan to come out of the restrictions imposed.

Above situation would warrant the bank to redraw its plans and strategise to achieve the short term goal of moving out of the restrictive regime and long term goal to grow in identified areas.

The program will also be useful for banks which are near the threshold of breaching the PCA triggers and which can pro-actively work to avoid getting into PCA.

Program Objectives:

The program aims at enabling the participants to:

- ◆ Understand the implications of PCA
- ◆ Draw strategies to come out of the restrictive regime
- ◆ Improve functioning at all levels under regulatory restrictions
- ◆ Up keep the morale of employees and involving them
- ◆ Keep the momentum of growth unaffected

Duration: 3 days (15 sessions of 70 minutes each)

Target Group: Senior Management of Banks, Chief Finance Officers, Risk Officers, Business Heads of Banks, Branch heads of Very Large and Exceptionally Large banks, Other critical Executives.

Program Contents:

- ◆ PCA framework- An over view
- ◆ Improving NPA ratios
- ◆ Capital optimization
- ◆ Plans for improving profitability
- ◆ How to manage HR issues in tough times
- ◆ Plans to grow within constraints
- ◆ Strategies for repositioning
- ◆ Focus on Retail & MSME for credit growth
- ◆ Shedding big ticket credit portfolio



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