

**Annexure IV -Session Plan**

**GEDP to Debt Recovery Agents (13 Days)**

Day	Session	Topic
1	I	Registration & Inauguration
	II	Micro Lab – Ice Breaking Exercise
	III	Debt Recovery Agency- As an Enterprise.
	IV	Introduction to Banking : Principles of Banking, Functions of Banks
2	I & II	Achievement Motivation
	III & IV	Entrepreneurial Competencies – Importance, explanation with examples and its applicability to Recovery Agents.
3	I & II	Effective Communication Skills.
	III	Banker Customer Relationship & KYC norms.
	IV	Principles of lending
4	I	Lending norms of Bank : (a) Rate of Interest-Including method of calculation; (b) Margin, (c) Repayment terms, (d) Surety and security and (e) Insurance and other lending aspects
	II	Credit Schemes of the Bank – Priority and Non-Priority credit; Term loan and Working capital concept,
	III & IV	Securities & Mode of Creating Charge- Hypothecation, Simple mortgage, Equitable mortgage, Charge creation, Pledge, Assignment, Noting of lien , Personal guarantee, Co-obligation etc.
5	I & II	Vehicle loans and Housing loans- Charge Registration, Noting of Banks lien,; Security for housing loan- Mortgage of property.
	III & IV	Risk taking behavior & Goal Setting - Ring Toss Game
6	I & II	Credit cards, Personal Loan & Consumer Loan
	III & IV	NPA norms and Methods of Recovery: Sending of Notices, Follow-up and personal contacts for recovery, Issue of legal notices, Filing of Application under State Recovery Acts, Filing of Suits in the court- of- law.
7	I	Seizure of assets charged to the bank & safe Keeping of seized assets
	II	Time management.
	III & IV	Etiquettes – personal & telephonic
8	I & II	Bank's recovery policy & OTS.
	III	Persuasion and Negotiation Skills
	IV	Tower Building- Self Confidence and Dependence Syndrome- (when and to what extent and from whom to seek help)

9	I	E- Banking & IT products of Bank.
	II	Inter Personal Skills.
	III & IV	How to gather vital information about the borrowers/co-obligants/ guarantors & details of assets in their name from various sources
10	I & II	RBI & Govt. guidelines, SARFAESI Act, Recent Trends
	III & IV	Conflict Management
11	I	Problem Solving
	II	Interaction With Legal & Recovery Officers of the Bank
	III & IV	Interaction with Successful Debt Recovery/Seizure Agents
12	I & II	Impact of Human behavior
	III & IV	Case studies.
13	I & II	Evaluation and Test
	III & IV	Feedback & Valedictory.