



Symbiosis Institute of Business Management Hyderabad



Symbiosis International (Deemed University), Pune

Guest Lecture by Mr. Kaza Sudhakar

Venue : SIBM H Finance Class Room

July 1, 2019

Report on Guest Lecture on Current scenarios of NPAs

The Non-Performing Assets (NPAs) in the Indian banking sector has become the subject of much discussion and scrutiny. This helped the students of finance specialization to get the knowledge about NPAs, the effects and impact of NPAs in the current scenario on the banking sector.

The speaker Mr. Kaza Sudhakar, was the Managing Director of Bharatiya Reserve Bank Note Mudran (P) Limited, a wholly owned subsidiary of Reserve bank of India February 1, 2014 to May 31, 2017 discussed about various concepts involving NPAs with an objective to enlighten the students of Finance specialization about them.



The guest started addressing the gathering by giving the definition of NPAs in an interactive manner to make the students understand from the basics. Then he discussed more about the different reasons for the birth of NPA from the perspective of banks.

The discussion continued by him explaining how the NPA affects the balance sheet of the bank and the various accounting concepts, RBI guidelines regarding NPA and the BASEL norms about the NPAs that involved in that. These shed light on the impact of NPAs on the banking system.

He also discussed various concepts like what are debt traps, investment portfolios, credit portfolios and complex derivatives, which are all very new for most of the students.

The discussion further also covered in brief, how the 2008 economic recession happened and various reasons for the same. He also shared his thoughts on how India evaded the recession by staying away from the introduction of complex derivatives into Indian financial markets.

It was a very interactive and knowledge sharing session and the students participated actively in the discussion and had a good Q/A interaction with the industry expert who gave his valuable insights about the discussed topics.