



कंपनी के कारोबारी मॉडल में अत्यधिक ऋण का होना बुनियादी समस्या का सूचक है: एसबीआई कार्यकारी

नई दिल्ली। भारतीय स्टेट बैंक (एसबीआई) के एक वरिष्ठ कार्यकारी ने शनिवार को कहा कि किसी कंपनी के कारोबारी मॉडल में क्षमता से अधिक ऋण का होना बुनियादी समस्या का सूचक है। एसबीआई के वाणिज्यिक ग्राहक समूहों के प्रबंध निदेशक अरिजित बसु ने कहा कि दिवालिया और दिवालियापन संहिता (आईबीसी) ने कारपोरेट क्षेत्र और बैंकों को बचकर का मौका दिया है। वह आईसीएआई के भारतीय दिवाला पेरेवर संस्थान (आईआईआईपीआई) द्वारा आयोजित दो दिवसीय सम्मेलन में बोल रहे थे। यह सम्मेलन शनिवार से शुरू हुआ। किसी कंपनी के कारोबारी मॉडल में क्षमता अधिक का ऋण का होना बुनियादी समस्या का सूचक है। बसु ने कर्ज नहीं चुकाने वाली कंपनियों से निपटने में दिवाला कानून की उपयोगिता को रखांकित करते हुए कहा, अगर आपके (कंपनी के) पास मजबूत ऋण समाधान योजना नहीं है, तो हमारे (बैंकों) पास आईबीसी के तहत एक व्यवहार्य समाधान योजना है। भारतीय ऋण सौधन-अक्षमता एवं दिवाला बोर्ड (आईबीबीआई) की सदस्य मुकुलिता विजयवर्गिया ने कहा कि इस संहिता का उद्देश्य कंपनियों का व्यवहार ठीक करना है और इस मोर्चे पर हमें काफी कामयाबी मिली है।



आइबीसी ने बढ़ाया भारतीय इकोनॉमी के प्रति निवेशकों का भरोसा

नई दिल्ली, आइएनएस : इंस्टीट्यूट ऑफ बैंकर्स एंड फाइनेंसियल एंड बैंकर्स कोड (आइबीसी) से देश को दोतरफा फायदा हुआ है। एक तरफ इसने वर्षों के फंसे कर्ज (एनपीए) से निजात दिलाकर बैंकों को मजबूत बनाया है। दूसरी तरफ यह भारतीय और विदेशी निवेशकों में देश की इकोनॉमी के प्रति भरोसा बढ़ाने में भी मददगार साबित हुआ है। इंस्टीट्यूट ऑफ बैंकर्स एंड फाइनेंसियल एंड बैंकर्स कोड (आइबीसी) ने शनिवार को भारतीय स्टेट बैंक के एमडी कॉमर्शियल क्लाइंट्स ग्रुप अरिजित बसु ने कहा, आइबीसी से पहले बैंकों के पास ऐसे मामलों में कर्ज पुनर्गठन एकमात्र रास्ता था। इसमें पांच-छह वर्ष लग जाते थे। लेकिन आइबीसी ने कारपोरेट सेक्टर और बैंकों के लिए समान अवसर सुझाया है। इसने कर्जदाताओं और कर्जदारों के रिश्ते बदले हैं और कारोबार को टूटने की जगह नए सिरे से चलने की स्थिति में लाने की संभावनाओं को विस्तार दिया है। बसु ने कहा कि अगर कर्जदारों के पास कोई व्यवहार्य योजना नहीं है, तो बैंकों के पास आइबीसी के तहत कोई न कोई योजना मिल जाएगी। कार्यक्रम के दौरान इंस्टीट्यूट ऑफ बैंकर्स एंड फाइनेंसियल एंड बैंकर्स कोड (आइबीसी) के प्रेसिडेंट अतुल कुमार गुप्ता का कहना था कि आइबीसी ने चार्टर्ड अकाउंटेंट्स के लिए भी संभावनाओं के नए द्वार खोले हैं।

Unsustainable debt symptom of fundamental issues in co's biz model: SBI executive

NEW DELHI: Unsustainable debt is a symptom of fundamental issues in the business model of the company concerned, a senior SBI executive said on Saturday.

Arijit Basu, Managing Director of Commercial Clients Groups at State Bank of India (SBI), also said the Insolvency and Bankruptcy Code (IBC) has provided equal opportunity to corporate sector and banks.

He was speaking at a two-day conference, organised by the Indian Institute of Insolvency Professionals of ICAI



(IIPPI), that began on Saturday. "Unsustainable debt is a symptom of fundamental issues in the business model of the concerned company. "In case if you don't have a viable resolution plan, we (banks) have a viable resolution plan under IBC," Basu said.

Insolvency and Bankruptcy Board of India (IBBI) Member Mukulita Vijaywargiya said the purpose of the Code is to change the behaviour of the corporate. "We have achieved much on this front despite the shortcomings," she added.

IIPPI Chairperson Ashok Haldia emphasised on strengthening the IBC to face new challenges.

CENTRAL RAILWAY

MANAGEMENT DEPARTMENT

Application for supply of Stores, No. EPS/22/2020

Board of India, invites the following advertised system. No manual/postal offers shall be accepted under the link website for submission of Tender.

Description	Tendered Qty.	Opening date
1. n Plus 3-Pln	4 Nos.	24.11.2020
2. rd "K" Type	78634 Nos.	24.11.2020
3. 4r	3099 Nos.	24.11.2020
4. rd Organic Brake	1996 Sets	24.11.2020
5. er for generator car	15 Nos.	24.11.2020
6. for FIAT IR Bogie	1842 Nos.	24.11.2020

Appeal for I



'IBC raised confidence of all investors in Indian economy'

New Delhi: The Insolvency and Bankruptcy Code (IBC) has not only strengthened the banking system by helping them resolve outstanding debt piled over years but has also come as a big booster of confidence of national and foreign investors in the Indian economy, a senior SBI official said on Saturday.

In his address as the Guest of Honour in the inaugural session of the international conference (online) on "Insolvency Resolution Paradigm: Global Headwinds and Responses", State Bank of India's Managing Director, Commercial Clients Groups, Arijit Basu, said that earlier banks only had "loan restructuring" option which used to take five to six years.

"Now, the IBC has provided equal opportunity to corporate sector and banks. It has changed the relationship between borrowers and creditors and provided a mechanism of insolvency.

"Unsustainable debt is a symptom of fundamental issues in the business model of the concerned company. In case if you don't have a viable resolution plan, we (banks) have a viable resolution plan under IBC," he said.

However, Basu expressed satisfaction that the big corporate houses in India have efficiently managed their cash flow during Covid-19.

The event was organised by the Indian Institute of Insolvency Professionals of ICAI (IIIP).

In his address, Institute of Chartered Accountants of India (ICAI) President Atul Kumar Gupta highlighted the role of CAs being played in IBC ecosystem as insolvency professionals (IPs).

"About 62 per cent of insolvency professionals are CAs. Besides, IBC has opened several new opportunities for CAs

IBC has changed the relationship between borrowers and creditors and provided a mechanism of insolvency

in the form of valuer, liquidator, technical experts in the NCLT, the NCLAT, high courts, and also the Supreme Court, and also various kinds of advisory services," he said.

Gupta also appreciated the initiatives of the Central government in helping businesses to wade through the economic crisis caused by the Covid-19 pandemic.

In the session titled "Perspective on Global Insolvency Regime", Joint Secretary, Corporate Affairs, Gyaneshwar Kumar Singh said:

"IBC has not only served corporates but livelihoods also. As per estimates, the total value of insolvency cases amount to about Rs 5.63 lakh crore. If it had undergone through liquidation, only about 7 per cent of the money would have been recovered. This would have adversely impacted the Indian economy."

"With IBC in place, there will be no sick companies and sick banks in the future".

In the same session, Paul Bannister, Head (Policy), Insolvency Service, UK, appreciated the response of India in handling the economic crisis caused by Covid-19.

"These are very difficult times. We already have a world-class insolvency regime but we are developing further against the context of crisis and changing international context including Covid and UK's exit from the European Union," he said.

IANS

'Unsustainable debt symptom of fundamental issues in cos biz model'

PTI
NEW DELHI, 24 OCTOBER

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