

DFS Convenes Colloquium of DRAT Chairpersons and DRT Presiding Officers to Strengthen Debt Recovery Framework

Mandatory e-filing, hybrid hearings and e-DRT 2.0 highlighted for improving efficiency and expeditious disposal of cases

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A colloquium of Chairpersons of Debts Recovery Appellate Tribunals (DRATs) and Presiding Officers of Debts Recovery Tribunals (DRTs) was convened by DFS at Vigyan Bhavan, New Delhi today. The Secretary, DFS addressed participants, including senior officials of DFS, representatives from public and private sector banks, and the Indian Banks' Association. A key focus of the deliberations was on reducing pendency and accelerating disposal of cases. With renewed emphasis on capacity building and strengthening infrastructure through targeted training programmes, DRTs have witnessed an encouraging increase in monthly disposal rates. Tribunals were urged to emulate best practices adopted by high-performing DRTs.

The Department of Financial Services (DFS) continues to convene regular colloquiums of Chairpersons of Debts Recovery Appellate Tribunals (DRATs) and Presiding Officers of Debts Recovery Tribunals (DRTs) as an important platform for policy dialogue, reform, and performance enhancement. These engagements have fostered a constructive exchange of ideas, many of which have translated into tangible improvements in the functioning of the Tribunals which also enabled the sharing of best practices across tribunals, encouraging them to adopt successful models.



The Secretary, DFS underscored the Department's strategic thrust on deepening digitisation to streamline tribunal processes. Key areas of discussion included strengthening oversight and monitoring mechanisms within banks to enhance recoveries through DRTs; prioritising high-value cases for optimal recovery outcomes; leveraging Lok Adalats as an effective alternate dispute resolution mechanism for expeditious disposal; advancing procedural reforms to accelerate case disposal; and undertaking comprehensive

capacity-building initiatives, including structured training programmes for Presiding Officers, Registrars, Asst. Registrars, Recovery Officers and other staff members of the Tribunals. To further address the issue of pendency of cases in the Tribunals, it was suggested to identify the cases for mediation in respect of pending as well as fresh cases.

On the technology front, mandatory e-filing, hybrid hearing facilities, and continuous enhancements under e-DRT 2.0 are contributing to improved efficiency and transparency. Participants were encouraged to maximise the use of these technological tools. The revamped BAANKNET e-auction platform is further facilitating better asset visibility and value realisation.

DFS remains committed to ensuring a robust, transparent, and efficient adjudication framework.

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