



# IIBM Newsletter

**INDIAN INSTITUTE OF BANK MANAGEMENT**

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**Dr. K. Ramesha**  
Director

*Dear Reader,*

*The impact of COVID-19 pandemic on the economy is well known. The businesses and service providers including training establishments have changed their way of functioning and IIBM Guwahati is no exception. While embarking on the new terrain of online training, IIBM continues to be with the banking system in the present challenging times. We present the 11<sup>th</sup>-12<sup>th</sup> and 1<sup>st</sup> issues (Vol-2 & Vol-3) of IIBM Newsletter to keep you informed about the activities that have taken place at IIBM Guwahati during the last three months. This issue of IIBM Newsletter will also keep you informed about the forthcoming training programs, research and other academic activities of the Institute. We look forward to your patronage and participation in our endeavour towards augmenting the knowledge and skills of personnel from banks and financial institutions.*

## **Online Training Programme on Debt Restructuring Scheme for MSMEs (September 07-11, 2020)**

In order to sensitize the bankers about the recent initiatives of the Govt/RBI in the area of MSME finance, IIBM organised an online programme on Debt Restructuring Scheme for MSMEs between

September 07-11, 2020. Fifteen officers attended the programme and the program was coordinated by Shri A K Bajpai, Member of Faculty, IIBM. The coverage of the programme included the significance of MSME sector in the present covid impacted Indian economy, financial challenges faced by MSMEs, the way forward besides the MSME loan appraisal, debt restructuring scheme of RBI and one-time settlement. The program was well received by the participants.

### **Online Programme on Leadership and Effective Team Building (September 07-11, 2020)**

IIBM organised an online programme on Leadership and Effective Team Building from September 07-11, 2020 for officers of banks and financial institutions. The programme was designed to cover leadership imperatives in banking, various aspects of team building and communication. Thirteen bankers attended the programme from different banks. The topics covered in the programme included understanding the Leadership qualities, Team Building process, Dynamics of High-Performance Team, Leadership for Effective Team Management, Emotional Intelligence, Communication etc. The participants appreciated the design, content and conduct of the program. The programme was coordinated by Dr. Pinky Dutta, Faculty, IIBM.

### **Online Training Programme on Branch Inspection & Audit (September 14-18, 2020)**

An online training programme on Branch Inspection & Audit was conducted from September 14-18, 2020. Altogether eighteen participants attended the programme and Shri A K Bajpai, Faculty Member IIBM, coordinated the program. The programme sessions also included a guest faculty – an experienced & practicing chartered accountant of repute from Chennai. This programme was specially designed for branch managers / officers at branch and other officers deployed in inspection & audit section at Regional/ Zonal Offices. The primary objective of this program was to equip the participants in (scale I to III) with the required knowledge on various risks and the risk based internal audit (RBIA) in branches besides concurrent audit & statutory audit. The guest faculty addressed the participants in detail on the practical aspects of concurrent and statutory audit in banks. The programme received excellent feedback from the participants.

### **Online Training Programme on Asset Liability Management and Risk Management for Cooperative Banks and RRBs (September 14-18, 2020)**

Online programme on ALM and Risk Management was organized for the benefit of the functionaries of Cooperative Banks (Both Rural and Urban - Scheduled and Unscheduled). The nominations were sought from those who looking after Risk Management and ALM functions in their respective banks. The programme was attended by 12 participants with 4 from State Cooperative Banks and 8 from Urban Cooperative Banks. The content of the program covered all aspects of ALM besides discussions on the recent guidelines/circulars from RBI/NABARD. The programme was highly appreciated by the participants. This program was coordinated by Shri K R Chandra, Faculty, IIBM.

## **Online Programme on Digital Banking and Cyber Security (September 28-October 1, 2020)**

In view of the increasing importance of Digital Banking and associated risks, IIBM took the initiative of designing the captioned program for the benefit of banks and financial institutions. The program apart from digital banking, also focused on Cyber Security. The captioned programme attended by 42 participants was coordinated by Shri P K Purkayastha, Faculty Member. The contents of the program included the entire gamut of digital banking and the cyber security. Expert guest faculty from RBI, Central Office, Mumbai, NPCI, Mumbai, IDRBT, Hyderabad and an ex-CGM of SBI having good exposure in IT handled sessions on various relevant topics. This program was not only highly appreciated by participants but also thanked IIBM for organizing such a program.

## **Online Programme on Retail Banking (October 05-09, 2020)**

In order to equip the bankers about the increasing importance of retail banking, a five days online training program on Retail Banking was conducted by IIBM from October 05-09, 2020. Shri A K Bajpai, Faculty Member, IIBM coordinated the programme. The programme aimed to comprehend the strategies and skills for the present-day market-oriented and customer-centric retail banking. This program was specially designed for potential branch managers/incumbents of commercial banks, RRBs, cooperative banks and Small Finance Banks with a thrust on retail assets products, marketing and risk mitigation. Seventeen bank officers of various banks participated in the programme. The programme well received and registered high level of interactions

## **Online Programme on DRA (Oct 5-Nov 2, 2020)**

IIBM as an accredited institution by IIBF has been conducting training programmes for the Debt Recovery Agents since 2009 under the title “Certificate Course for Debt Recovery Agents”. The programme Coordinator was Shri P K Purkayastha and seventeen participants attended the programme. During the program several rounds of online mock tests were conducted to help participants to develop confidence to face the examination of IIBF. As revealed by the feedback, the programme was very beneficial to the participants.

## **Comprehensive Programme on Branch Banking & Business Development for first-time Branch Managers (October 12-16, 2020)**

An online comprehensive training programme of 15-hour online engagement on Branch Banking & Business Development for first-time Branch Managers was conducted from October 12-16, 2020. Shri A K Bajpai, Faculty Member, IIBM coordinated the programme. Twenty officers from different banks participated in the programme.

This online programme broadly covered; Business Planning & Budgeting, liability products, KYC, PMLA, CFT norms, ASBA, DMAT & products for NRIs, Credit Marketing, Loan Appraisal, Priority Sector Advances (DCP/AAP), Retail & MSME financing. Alternate Delivery Channels, and NPA as also recovery. The program was well received by one and all.

### **Online Training Programme on Extending Bank Outreach through MFI Financing (October 27-30, 2020)**

A four days online programme on Extending Bank Outreach through MFI Financing from 27 to 30 October 2020 was conducted for officers of banks and financial institutions. Shri K R Chandra, Faculty, IIBM coordinated the programme and nine participants attended the programme. Apart from in-house faculty, the resources from BIRD, Lucknow and NEDFi, Guwahati were also utilized. An interaction with an MFI was also arranged so that the participants get a first-hand understanding of the situation of resource crunch and other operational problems that the MFIs are facing in Covid-19 scenario. The participants gave positive feedback and appreciated the input provided on techniques of appraisal and other specifics of MFI lending.

### **Online Programme on Retail Banking for Officers of UCBs (November 02-06, 2020)**

IIBM organized a five-day training programme on Retail Banking for the officers of Urban Cooperative Banks, from November 02-06, 2020. The programme was conceptualized and designed keeping in mind the increasing potential of retail banking in the changing banking scenario. It aimed at upgrading the credit & marketing skills of the bank officials in the retail segment. The programme was sponsored by the Department of Cooperative Bank Regulation, Reserve Bank of India, Central Office, Mumbai. Sixteen bankers from various parts of northeastern region attended the programme. Dr. Pinky Dutta, Faculty Member, IIBM coordinated the programme.

### **Trainers Training Programme for CSPs/BCs from North East Region – NABARD Funded Programs (November 02-04, 09-11, 16-18, 18-20, 23-25, & 25-27, 2020)**

Recognizing the importance of BCs/CSPs in furthering financial inclusion and also against the backdrop of National Strategy on Financial Inclusion 2020-24, IIBM took the initiative to conduct the captioned for CSPs/ BCs from North East Region with funding support from NABARD. Six training programs were conducted by IIBM and coordinated by Shri K R Chandra, Pinky Dutta and Shri P K Purkayastha, Faculty Members of IIBM. In all, nearly 180 CSPs from North East Region took advantage of this program. The larger objective

of the program was to create a pool of trainers among the CSPs who in turn could conduct financial literacy camps in remote areas of North East. Apart from guest faculty, the Director IIBM and Faculty of IIBM handled sessions. These programs were highly appreciated by participants. They also expressed gratitude to IIBM for the initiative.

### **Online Training Programme on Credit Appraisal & Credit Monitoring for Better Asset Quality (November 09-13, 2020)**

IIBM conducted an online training programme on Credit Appraisal & Credit Monitoring for Better Asset Quality from November 09-13, 2020 for the benefit of officers working in credit departments and branches in banks. The program coordinated by Shri A K Bajpai, Faculty Member, IIBM was attended by fifty-seven officers from various banks. The program coverage included the entire credit cycle from sourcing of proposals to recovery with emphasis on credit appraisal, risk rating and mitigation, credit monitoring, NPA management and recovery. This program received good feedback from participants.

### **Programme on Effective Strategies for NPA Prevention and Recovery (November 23-27, 2020)**

Against the backdrop of high level of NPAs in the banking system, an online Programme on Effective Strategies for NPA Prevention and Recovery was organized by IIBM from Nov. 23 to Nov. 27, 2020. Shri P. Kar Purkayastha, FM was the Course Co-ordinator. The online training programme broadly covered various monitoring tools and techniques for identification of potential stress, credit monitoring, techniques of prevention of slippages in SMAs using soft-approach, preventive methods, recovery of NPA through non-legal methods and legal channels. Practicing bankers from relevant departments were invited as guest speakers. The programme was highly appreciated by the participants.

### **Consultancy work**

IIBM successfully completed one consultancy work on sourcing manpower in the month of November 2020 for a reputed bank in North East Region.

List of Training Programmes proposed for December 2020

<b>Serial No</b>	<b>Programme Name</b>	<b>Duration</b>	<b>Coordinator</b>
1.	Programme on Effective Branch Banking for JMG/ MMG	Nov 30- Dec 4, 2020	Dr. Pinky Dutta
2.	Focussed Online Programme on MSME	Dec 07-11, 2020	Shri A K Bajpai
3.	Online Programme on Effective Strategies for NPA Prevention & Recovery for UCBs	Dec 07-11, 2020	Shri P K Purkayastha
4.	Online Programme on Discipline & Vigilance Management in Banks	Dec 14-18, 2020	Shri A K Bajpai
5.	Programme on Banking through Alternate Channels	Dec 14-18, 2020	Shri K R Chandra
6.	Online Training Programme for Auditors of UCBs	Dec 21-23, 2020	Dr. Pinky Dutta
7.	Programme on FPO Financing	Dec 21-24, 2020	Shri K R Chandra