



# IIBM *Newsletter*

**INDIAN INSTITUTE OF BANK MANAGEMENT**

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Dr. K. Ramesha  
Director

*Dear Reader*

*I am happy to inform you that IIBM Newsletter has completed one year. While thanking you for the patronage, I am happy to present you the 1<sup>st</sup> issue of Volume-2, to keep you informed about the key events that have taken place at IIBM Guwahati in the last month.*

*At IIBM, we have been announcing training programs in consonance with the fast-changing training needs of the personnel of banks and financial institutions. This issue of IIBM Newsletter will keep you informed about the forthcoming training, 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.*

*Dr. K Ramesha  
Director*

**Programme on Credit Appraisal and NPA Management**  
**August 05-09, 2019)**

A five-day programme on NPA Management was conducted from August 05-09, 2019 for officers of banks and financial institutions. The programme was designed to strengthen the credit delivery mechanism in the banks by strong appraisal system, effective supervision, monitoring and follow up

at every stage, preventive measures for arresting the growth of NPAs with a thrust on recovery from NPA. Twenty officers attended the programme. The topics covered in the programme included Assessment of Working Capital, Appraisal of Term Loan, Managing Legal Risks in Loan Documentation, Offsite & Onsite Monitoring of Loan Accounts, IRAC Classification and Provisioning Norms, Enforcement of Security Interest through SARFAESI Act, Compromise Settlement of NPA Accounts within the Recovery Policy of Banks, etc. Shri S Majumder, Faculty IIBM was the coordinator of the programme.



**Programme on Team Building and Effective Communication**  
**(August 19-23, 2019)**

IIBM organised a programme on Team Building and Effective Communication from August 19 to 23, 2019 for officers of banks and financial institutions. The programme was designed to cover various aspects of team building and communication, which are required by an individual for effective management of the organisation. Fifteen officers attended the programme from banks and RBI. The topics covered in the programme included understanding the Team Building process, Dynamics of High-Performance Team, Leadership for Effective Team Management, Emotional Intelligence, Communicating, etc. The participants appreciated the design, content and conduct of the program. Dr.Pinky Dutta, Faculty IIBM coordinated this programme.



**Programme on Credit Appraisal for Officials of UCBs**  
**(August 19-23, 2019)**

A training programme on Credit Appraisal for officers of UCBs was conducted from August 19-23, 2019. Altogether eighteen participants attended the programme. The programme was coordinated by Shri S Majumder, Faculty Member, IIBM. The programme covered the various topics viz, Analysis and Interpretation of Financial Statements including Ratio Analysis, CMA Data, Cash Flow, Fund Flow, Prospects of Retail Lending and Appraisal of Retail Loans, Loan Documentation, Credit Risk Management, Monitoring and Supervision , Recovery of NPAs etc. This program was sponsored by RBI.



**Programme on Financing Micro Enterprises**  
**(26-28 August, 2019)**

In the last week of August, IIBM organized a training programme focusing on Financing Micro Enterprises for the benefit of bank officers looking after the MSME segment. The programme was specially designed for officers in the scale of I-IV. The programme covered important theoretical as well as operational areas in financing the crucial Micro Enterprises in India. Apart from the in-house faculty from IIBM, Director, IIBM and invited resource persons from NABARD & NIRD delivered lectures on topics such as entrepreneurship development, NABARD initiative towards developing Micro Enterprises etc. Dr. Hemanta Barman, Faculty Member, IIBM coordinated the programme.





**Programme on Stress Management for Senior Officers**  
**(August 26-29, 2019)**

IIBM organised a programme on Stress Management for Senior Officers of Banks & FIs during August 26-29, 2019. The focus of the programme was on Emotional Intelligence & Personal Effectiveness, Stress Management, Role of Proper Diet & Nutrition etc. Twenty-two officers attended the programme from banks and RBI. The programme was coordinated by Ms Pinky Dutta, Member of Faculty, IIBM. The officers felt that such programmes would benefit them not only in their professional life but also in their personal lives.



*Yoga session*

**Programme on EASE Reforms for Officials of PSBs**  
**(August 28-30, 2019)**

EASE Reforms were initiated of Government of India to bring about qualitative changes in the areas of Customer Service, Credit off-take, NPA Management, Financing of MSME and Financial Inclusion. The banks have been asked to implement this program in a time bound manner and the progress achieved is being monitored by Ministry of Finance on an ongoing basis. This programme has been designed to familiarize and sensitize the officials of Public

Sector Banks about EASE Reforms. The programme was attended by five participants and coordinated by Shri B A Laskar, Faculty, IIBM.



### **Independence Day Celebration**

IIBM family celebrated 73<sup>rd</sup> Independence Day in its campus. Dr. K Ramesha, Director IIBM hoisted the tri-colour flag and the staff and their family members sang National anthem.



## TRAINING CALENDAR

September - November 2019

1	Programme on Sustainable Group Mode of Financing	September 09-04, 2019	Shri S.R. Medhi
2	Executive Development Programme for Lady Officers of Banks and FIs	September 09-13, 2019	Dr. Pinky Dutta
3	Programme for Auditors of UCB	September 16-20, 2019	Dr. Pinky Dutta
4	DRA Programme	September 16-28, 2019	Shri B A Laskar
5	Programme on Leadership for Branch Excellence	September 23- 27,2019	Dr. Pinky Dutta
6	Programme on Ensuring Branch Viability	October 14-17, 2019	Shri S R Medhi
7	Programme on Financing Agriculture and Other Priority Sectors	October 14-17, 2019	Dr. Hemanta Barman
8	Programme on Financing Solar Energy Projects	October 16-17, 2019	Dr. Hemanta Barman
9	Focussed Programme on Internal Inspection & Audit, RBI Inspection and Compliance, for the Officers of Urban Co-operative Banks (UCBs)	October 21-25, 2019	Dr. Pinky Dutta
10	Programme on Financing of MSME	October 21-25, 2019	Shri B A Laskar
11	Programme on Financial Analysis and Credit Appraisal	November 04-07, 2019	Shri S R Medhi
12	Conclave of Bank Economist	November 05-06, 2019	Dr. Hemanta Barman
13	Programme on Banking Operations	November 11-15, 2019	Shri S Majumder
14	Programme on Change Management	November 11- 14, 2019	Dr. Pinky Dutta
15	Programme on Credit Appraisal and Pre- and Post-sanction Monitoring for Officials of UCBs	November 18- 22, 2019	Shri S. Majumder
16	Vigilance and Discipline Management	November 25-28, 2019	To be announced

Accordingly, the Programme Director(s) may do the needful to announce the programmes, prepare the draft session plans, finalise the resource persons and attend to all the related coordination work in consultation with the undersigned, as and when necessary