



# 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 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 online 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 Programme on Credit Appraisal & Monitoring for Better Asset Quality Management, (April 19-23, 2021)***

In view of the importance of quality appraisal and supervision, especially in the present pandemic hit economic and financial environment, IIBM had taken the initiative in organizing the captioned program.

The programme covered extensively the entire credit management with special thrust on appraisal, due-diligence and supervision. Fourteen participants from banks took advantage of this program. Apart from the in-house faculty members led by the programme coordinator Shri A K Bajpai, guest faculty Sri Chandrasekhar SS, Ex-GM, Recovery Dept of a PSB addressed the participants on recovery management. The program received an excellent feedback from the participants.

***On Line Programme for Lead Bank Officials  
(19-23 April 2021)***

An Online Programme on Lead Bank Scheme for the Lead District Officials was organized during 19 to 23 April 2021 to provide technical and behavioral inputs. The programme was attended by eleven participants. While the topics covered included those that are relevant for LBO officials, a special session was kept on the role of LDMs in the stressed circumstances like Covid. Apart from the in-house faculty Shri K R Chandra, the guest faculty from NABARD/BIRD Lucknow were also invited to lead sessions. The program was highly appreciated by the participants.

***Online Certificate Training Program for Debt Recovery Agents  
April 26 to May 13, 2021***

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 captioned programme Coordinator was Shri P K Purkayastha, Faculty IIBM and twenty-two participants attended the programme. During the program several rounds of online mock tests and practical oriented Case Studies were used to help the participants to develop confidence to face the examination of IIBF. As revealed by the feedback, the programme was very beneficial to the participants.

***Online Capsule Programme on Credit Analysis & Credit Monitoring  
(May 10-13, 2021)***

It is a well-known fact that the quality of the loan portfolio and the credit administration affects overall asset quality of a bank. In view of this, the captioned program was organized by IIBM for the benefit of branch functionaries and others from credit department to equip them with the necessary knowledge and skills in credit administration. The capsule program was coordinated by Shri A K BAJPAI, Faculty Member and the program covered the entire gamut of credit management viz., credit appraisal, risk analysis, due-diligence, credit monitoring, debt restructuring, arresting slippages, NPA and recovery management. The program, participated by twelve officers from different banks was very well received.

***Online Programme on Inspection, Audit and Compliance for the Officers of  
Urban Co-operative Banks (May 17-21, 2021)***

IIBM, Guwahati conducted a specially designed Online Programme on Inspection, Audit and Compliance for the Officers of Urban Co-operative Banks from May 17-21, 2021. The programme was sponsored by

the Department of Cooperative Bank Regulation, Reserve Bank of India, Central Office, Mumbai and thirty-one officials attended the programme from UCBs from different parts of India. The programme included sessions on regulation, supervision and audit and inspection aspects of UCBs. The participants appreciated the contents of the programme. Apart from in-house faculty, retired officials from RBI also handled sessions. Dr Pinky Dutta and Shri P.K. Purkayastha, Faculty IIBM coordinated the programme.

***Three-Day Online Training Programme for Auditors of  
Urban Cooperative Banks (UCBs) (June 2-4, 2021)***

A three-day online training programme for Auditors of Urban Co-operative Banks, sponsored by RBI, was conducted from June 2-4, 2021. Twenty-five officers from various North Eastern states working in Cooperative Department attended this programme. The main objective of the programme was to sensitize the participants about recent developments in UCB sector, audit processes and inspections. IIBM Faculty members delivered sessions effectively and the programme was well received and appreciated by all the participants. Dr. Pinky Dutta, Faculty IIBM, coordinated the programme.

***Focused Online Programme on Debt Restructuring  
June 7- 11, 2021***

The importance of the Debt Restructuring for MSMEs in the present pandemic hit economic and financial environment, needs no emphasis. The Government/RBI have been supporting MSMEs through policies and programs and the banking sector has been roped into support MSMEs. From banks point of view also Debt Restructuring Scheme for MSMEs assumes importance to save potentially viable units as also to maintain asset quality. The captioned program which was attended by fifteen participants was coordinated by Shri A K Bajpai, Faculty IIBM. Apart from in-house faculty, Sri S Prabhu, Executive VP of Equitas Small Finance Bank addressed the participants. The program was termed as ‘highly informative and beneficial’ by the participants.

***Online Programme on Digital Banking and Cyber Security  
June 07-11, 2021***

In view of the increasing importance of Digital Banking and also 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 forty-two participants and 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, NPCI, IDRBT and ex-CGM of SBI 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 Special Programme on Credit Appraisal, Analysis & Monitoring for Better  
Asset Quality Management for Officers of UCBs  
(June 14-18, 2021)***

One of the critical challenges faced by UCBs is asset quality. In order to help UCBs to improve the quality of loan portfolio, the captioned program was organized by IIBM. As the title reveals, the entire gamut of credit management was covered in the program with special thrust on appraisal and risk analysis. Shri A K Bajpai, Faculty Member, IIBM coordinated the program which was attended by thirty-eight UCB officials. Two sessions namely 'Role of Credit Risk Analysis & Credit Rating in Decision Making' & 'Monitoring of Advances' were handled by guest speakers i.e., Sri S Prabhu, Executive Vice president of Equitas Small Finance Bank and Sri R Ramanathan, Former GM, Union Bank of India respectively while the rest of the sessions were addressed by the in-house faculty members of IIBM. The program was sponsored by RBI which received an excellent feedback

***Online Training Programme on Financial Inclusion  
(14-18 June 2021)***

IIBM being an important institution in training & research in the area of financial inclusion, had organized an online programme on Financial Inclusion, 14 to 18 June 2021 for the officers of banks. This program was attended by thirteen officers from banks viz., RBI, domestic SCB and StCBs. Program coverage included different facets of Financial Inclusion, the present status, future outlook and the strategies required to achieve the goal of Financial Inclusion and Financial Literacy. Apart from in-house faculty led by Shri K R Chandra, Faculty IIBM, guest faculty were also invited to address the participants. As revealed by feedback, the participants found this program very useful and informative. .

***Online Programme on Effective Strategies for NPA Prevention and Recovery  
(June 28-July 02, 2021)***

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 June 28 to July, 02, 2021. Shri P. Kar Purkayastha, Faculty Member was the course coordinator. 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. Twelve practicing bankers from relevant departments took part in the program and the programme was appreciated by the participants.

List of Training Programmes proposed for July 15-August 2021

<b>Serial No</b>	<b>Programme Name</b>	<b>Duration</b>	<b>Coordinator</b>
1.	Asset Liability Management and Risk Management for RCBs and RRBs	July 19-20, 22-23, 2021	Shri K R Chandra
2.	Online Programme on Financing of Micro Enterprises	July 19-20, 22-23, 2021	Sri P K Purkayastha
3.	Orientation programme for Newly Recruited & Existing SWOs/ Frontline Staff in Branches	July 26-30, 2021	Sri P K Purkayastha
4.	Online Programme on Stress Management	July 26-28, 2021	Dr. Pinky Dutta
5.	Programme on Effective Strategies for NPA Prevention & Recovery for the Officers of UCBs	August 2-6, 2021	Sri P K Purkayastha
6.	Comprehensive Programme on Branch Banking & Business Development for First Time Branch Managers	August 2-6, 2021	Shri A K Bajpai
7.	Programme on Lead Bank Officials	August 9-13, 2021	Shri K R Chandra
8.	Online Training Programme on Marketing for Branch Manager	August 9-13, 2021	Dr. Pinky Dutta
9.	Programme on Customer Service & Grievance Redressal	August 16-20, 2021	Sri P K Purkayastha
10.	Special Programme on Credit and Operation of Risk in Banks	August 16-20, 2021	Shri A K Bajpai
11.	Programme on Farmers Producer Organisations (FPOs)	August 23-27, 2021	Shri K R Chandra
12.	Management Development Programme for Security Officers of Banks	August 23-27, 2021	Dr. Pinky Dutta