IIBM Newsletter

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Dr. Pinky Dutta
Director i/c

Dear Reader,

We are happy to publish Volume 3 Issue 9-11of IIBM Newsletter to keep you informed about the events 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 trainings, 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 Branch Inspection & RBIA (05-09 July, 2021)

Indian banking sector is witnessing major changes in recent years. With the implementation of Basel III requirements, more importance is given to risk-based bank audits. With the volume of increasing bank frauds, RBI is bringing in more stringent controls to mitigate the risk involved in the banking sector. Internal audit function is undergoing major changes with the assimilation of international internal audit standards to the banks. Under RBIA, banks have shifted focus from system of full-scale transaction testing to risk identification, prioritisation of audit areas and allocation of audit resources in accordance with the risk assessment. The risk assessment covers risks at various levels as also the processes in place to identify measure, monitor, control & investigate the risks. Risk Based Internal Audit not only aims at improving the operations but also ensures a systematic and disciplined approach towards risk management, control, governance processes & compliance. The programme was very well participated in by bank officers from various banks criss- crossing the entire country. The Guest faculty- one heads Equitas SFB as VP Audit & Vigilance and the other is a top CA from Chennai addressed two sessions. The programme was a success. Total 42 participants participated the programme and was coordinated by Shri A K Bajpai, Faculty IIBM.

Online Programme on Retail Lending with Focus on Risk Mitigation (12-16 July, 2021)

A five-day online training Programme on 'Retail banking' with Focus on Risk Mitigation was conducted from July 12-16, 2021. The programme objective was to sensitize the bank officers about the strategic needs for effective retail banking and to enhance the skills in the areas of marketing and other strategies in retail segments for improving bank's profitability. The Programme covered sessions on emerging Issues & Challenges in Retail Banking, Marketing strategies with Special emphasis on Retail loan products, Customer Service and Customer Relationship Management, Financing of Retail Credit, Various types of recovery mechanisms of NPA, Banking Ombudsman Scheme, BCSBI, Profit Planning and Control process and Role of Hard Skills and Soft Skills to Enhance Efficiency in Banks. Twenty-eight officers attended the programme from various banks. The programme was coordinated by Dr. Pinky Dutta, Member of Faculty, IIBM

On Line Programme Asset Liability Management and Risk Management for Coop. Banks and RRBs (19-23 July, 2021)

The programme was organised for 10 hours in four days (21st. July 2021 being holiday) during 19 to 23 July 2021 to discuss the different facets of Asset Liabilities Management and the risks arising out of the mismatch. The programme was attended by 26 participants and thoroughly discussed the investment management, CRR/SLR obligations of RRBs and Cooperative Banks with the help of case exercises. The services of both in-house Faculty members and guest experts were utilised. The participants were enthusiastic about the programme barring a few who faced network issues. They also indicated that full day programme would be more helpful rather than part office and part training under the current system.

Online Training Programme on Financing of Micro Enterprises (19-23 July, 2021)

An online programme on "Financing of Micro-Enterprises" were conducted at IIBM from July 19-23, 2021. A total of 26 participants attended the Programme. The programme was co-ordinated by Shri Partiosh Kar Purkayastha, Faculty Member. The topics covered were Opportunities in financing MEs, Appraisal of WC/TL/ Comp. Loan, Do's and Don'ts in financing MEs, Due Diligence & Monitoring, KVIC & Govt. Sponsored Schemes, Agri Business Unis, CGTMSE/CGTMU, NPA and Recovery Management etc. The Programme was highly rated by the participants. They expressed that the topics were very informative, attractive and will be very helpful / useful for better performance in the bank. They also requested that they need more such programmes to further improve their confidence and efficiency.

Online Programme on Stress Management (28-30 July, 2021)

IIBM organised an online programme on Stress Management for Officers of Banks & FIs during July 28-30, 2021. The focus of the programme was on Emotional Intelligence & Personal Effectiveness, Stress Management, etc. Twenty-four officers attended the programme from banks and RBI. The programme was coordinated by Dr. 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

Online Comprehensive Programme on Branch Banking & Business Development For 1st Time Branch Managers (02-06 August, 2021)

The program was designed by IIBM keeping in view the pivotal role played by branch manager in mobilization of fresh business, administration, marketing, credit management, handling RBIA and other inspections/audits, reporting timely compliances, asset quality maintenance, resolution of stressed assets, NPA recovery management & highly efficient customer service- digital customer engagement, efficient operations and robust cyber fraud management etc. to equip the first time Branch Managers / Branch Managers (designate) with the necessary knowledge, skill and attitude to take up the assignment as Branch Manager.

The programme coordinated by A K Bajpai, Faculty IIBM and participated by 14 bankers. The programme witnessed a good level of interaction by the participants who were nominated by various banks across the country. The guest speakers included DGM, RBI (retd.) & EVP, Equitas SFB who addressed one session each, while other sessions were addressed by the in-house faculty members of IIBM. The feedback received was excellent.

Online Programme on Effective Strategies for NPA Prevention & Recovery for UCB (02-06 August, 2021)

On the backdrop of high level of NPAs in the UCBs, an online Prog on "Effective strategies for NPA prevention and recovery for UCBs" were conducted by IIBM from August 2-6, 2021. The programme was spread over 5 days with 2 online sessions of 1 hour each day. Out of the 36 participants 21 were from Assam State, 5 were from Manipur State, 7 were from Tripura and 3 were from RBI, Guwahati. The programme was co-ordinated by Sri P. Kar Purkayastha, Faculty Member. 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 and various relief packages and schemes for Covid 19 provided by the Govt. through banks. The overall programme was very well appreciated and highly rated by the participants and expressed to be very useful to them in the practical field. They also desired that more such programmes should be conducted to upgrade / update their knowledge.

Online Training Programme on Lead Bank Scheme (09-13 August, 2021)

Online programme on Lead Bank Scheme was organised during 09 to 13 August 2021 for the Lead Bank/District officers of Banks/RBI which was attended by 14 officers from RBI and Domestic SCB. 2021 to provide technical and behavioural input. The programme thoroughly discussed the role of LDOs/LDMs in the stressed circumstances in the Covid scenario with the help of in-house Faculty members and guest faculty. Behavioural input to tackle the tough situation with mental steadfastness was highlighted by B S experts. The participants found the programme very useful and informative, in spite of some technical snags. The programme was coordinated by Shri K R Chandra.

Special Online Programme On Credit & Operation of Risks in Banks
(16-20 August, 2021)

The banks as financial intermediaries are exposed to risks like credit, operational and market risks and therefore, a sound risk management system is a pre-requisite for sustained growth. It is well known that credit and operational risks are very critical in Indian context. The changing macro-economic, financial environment on account of pandemic warrants banks to sensitize their staff with respect to credit and operational risk management. Thus, it is imperative that the branch level executives are fully equipped in the area of credit risk analysis and administration. The captioned program was specially designed to focus on the entire gamut of credit management viz., credit appraisal, risk analysis, due-diligence, credit monitoring, debt restructuring, SMA management & NPA recovery management. Target group was - scale I- III bank officers of PSBs, RRBs, SFBs, NABARD & RBI. There were 14 participants from various banks. The guest speaker addressed two sessions. Rest were addressed by in-house faculty members led by the coordinator Sri A K Bajpai. The sessions had a high level of interaction. The program was a success.

Programme on Excellence in Customer Service
(16-20 August, 2021)

Customer Service being the key to overall growth and performance improvement in a service industry like Bank, an online training programme on "Excellence in Customer Services" was conducted at IIBM, Guwahati from August 16-20, 2021. Total 39 participants from PSBs, RRBs, UCBs, SCBs, India Post Payment Bank and RBI joined the programme from various parts of the country. The Prog was co-ordinated by Shri Paritosh Kar Purkayastha, Faculty Member. Topics on various Customer Services practical Skills / Guidances / Soft skills, RBI Guidelines and initiatives on Customer Services, Selling Solutions, Complaint Management and Grievance Redressal, Banking Ombudsman, KYC & PMLA etc. were covered through the programme which were highly hailed by the participants. At the end all the participants were advised to jot down 3 points to improve Customer Services going back to their respective Bank / Branches. The progress in implementation and ground level feedback from participants were taken subsequently with extension of appropriate on the field guidance wherever necessary. Overall the programme was highly rated by the participants and expressed that it has gone a long way to change their attitude & perspective of Customer Service and suggested to conduct such programmes frequently to benefit the banking fraternity and customers by effecting improvement in Customer Services.

Participant's Feedback

a) Customer service Programme Feedback 1
b) Customer service Programme Feedback 2

Online Training Programme on Financing FPOs for Bankers
(23-27 August, 2021)

Online programme on Financing FPOs was organised during 23 to 27 August 2021. 9 Participants from Domestic SCBs and StCB attended the programme. The programme thoroughly discussed the emergence of FPOs as an important economic player in the rural scenario for aggregation and its importance as a business opportunity for Bankers. The in-house Faculty members and guest faculty addressed the participants and the programme was coordinated by Shri K R Chandra, Faculty, IIBM.The participants indicated that practical aspect of Bank financing of FPOs could help the participants in actual appraisal and sanction of loan proposals from FPOs.

MDP for Private Secretaries/ Executive Asst./ Executive Secretaries (23-27 August, 2021)

IIBM Guwahati organized a five-day (10 hour) MDP for Private Secretaries/Executive Assistants/Executive Secretaries in Banks and FIs from August 23-27, 2021. Dr. P.Dutta, Co-ordinator pf the programme, inaugurated the programme and addressed the participants. Twenty-one participants from various banks took part in the program. The programme contents included sessions on navigating workplace communication, managing stress at work and home, art of public speaking, time management, emotional intelligence and personal effectiveness. The programme was highly appreciated by participants.

Online Collaborative Programme on Agricultural Lending (30 August - 03 September, 2021)

. The participants indicated that offline sessions would have had helped them more as part The programme was conducted in collaboration with College of Agricultural Banking, RBI, Pune. The collaboration between CAB and IIBM dates back to the RBI Report of the Committee on Financial Sector Plan for North Eastern Region (Chair: Usha Thorat, year 2006), wherein the committee had recommended for collaboration between IIBM and CAB for the capacity building of the bank personnel in north-east region. 10 Participants from RBI and StCBs attended the programme. The programme was inaugurated by Principal CAB, Pune and FMs from IIBM, Guwahati and CAB, Pune handled the sessions. The case exercises of appraisal of agricultural schemes were administeredoffice part training was offering some disturbance.

Online Training Programme on Marketing for Branch Manager (30 August - 3 September, 2021)

Indian Institute of Bank Management, Guwahati organised a special Online Training Programme on Marketing for Branch Manager from August 30-Sep 3, 2021. The programme was designed to equip the Junior and Middle Level officers of Banks with the necessary marketing skills and strategies important at the branch level. 30 bank officials attended the programme. To conduct the sessions, apart from the in-house faculty, expert from Union Bank and State Bank of India were invited. The participants appreciated the programme. It was coordinated by Dr. Pinky Dutta, Faculty, IIBM.

Programme on Investment and Profitability for Officers of UCBs (6-7; 9-10 September, 2021)

A ten-hour training Programme on Investment and Profitability for Officers of UCBs sponsored by RBI, was conducted from Sept 6-7; 9-10, 2021. Thirty-eight officers from various UCBs attended the programme. Guest speakers from industry, apart from IIBM Faculty delivered lectures in the program. The program was well received and highly appreciated by all the delegates. Dr. Pinky Dutta, and Shri A.K.Bajpai, Faculty IIBM, coordinated the programme.

Programme for Debt Recovery Agents
(6-7; 9-10 September, 2021)

IIBM as an accredited institution of IIBF, has conducted an online training programme for the Debt Recovery Agents under the title "Certificate Course for Debt Recovery Agents" from 6th September to 24th September, 2021. The programme Coordinator was Shri P Kar Purkayastha, Faculty Member and 25 participants from different states of N. E. Region attended the programme. During the program, in addition to covering extensively the full syllabus of DRA course on banking, soft skill etc., several rounds of online mock tests and practical oriented Case Studies were also conducted to help participants to develop confidence to face the examination of IIBF. As revealed from the feedback, the programme was very beneficial to the participants and gave them the necessary knowledge and skill to face the IIBF exam confidently.

Strategic Preparation for Audit/Inspection and Regulatory Compliance Management by Branches (13-17 September, 21)

Increasing sophistication and innovations in banking have unarguably exposed banks to the variety of risks inherent in banking business. One of the time-tested risk mitigation methods has been a strong compliance culture. In order to nurture and also ensure this compliance culture, a sound internal inspection & audit system is imperative. It is in this context that branch inspection/ audit & compliance management assumes high importance. IIBM designed the above programme for branch Managers / ABMs and other officers deployed in branches or inspection /audit & compliance sections at Regional/ Zonal Offices of banks.
The participants termed the program as "fruitful" & "really useful for branch heads" in their feedback. Feedback received was excellent. The programme was coordinated by Shri A K Bajpai and attended by 24 participants.

Advanced Programme For Assessment of Credit Risk and Mitigation for MSMEs (20-24 September, 2021)

Recognising the importance of the timely revival of MSME sector and also to help the potentially viable MSMEs through Debt Restructuring Scheme, IIBM planned 5 days online Advanced Programme for Banks and FIs to update the knowledge & skills of the bankers. There was 12 participants and Shri A K Bajpai coordinated programme.

Online Programme on Internal Audit
(27 September - 1 October, 2021)

A five-day training on Internal Audit from September 27-October 1,2021. Seven officers from various banks attended the programme. The main objective of the programme was to sensitize the participants about audit processes and internal inspections. Guest speakers from industry and SIBSTC, apart from IIBM Faculty delivered lectures in the program. The program was well received and highly appreciated by all the delegates. Shri P.K.Purkayastha and Dr. Pinky Dutta, Faculty IIBM, coordinated the programme

Online Program for Newly Recruited Officers on Banking Operations (27 September -r 1Octobe, 2021)

The captioned programme targeted at newly recruited officers, focused on Emerging Banking Scenario, Basic Credit Appraisal, KYC & AML, Banker Customer Relationship, Analysis of Financial Statements, etc.. Thirteen young officers from various banks attended the programme. Apart from in-house faculty members, Shri S. R. Medhi and Shri S. Majumdar delivered sessions. Dr. Pinky Dutta, Faculty IIBM, coordinated the programme.

Visit of Shri Jose J Kattor, Executive Director, Reserve Bank of India, Mumbai to IIBM

Shri Jose J Kattor, Executive Director, Reserve Bank of India, Mumbai and Acting Director, IIBM Guwahati visited IIBM Campus along with Smt. Rajani Prasad, CGM, CSBD RBI Mumbai and Shri Sanjeev Singha, Regional Director, RBI Guwahati on 17th September, 2021.

Independence Day Celebration

IIBM family celebrated 75th Independence Day in its campus. Dr. Pinky Dutta, Director i/c IIBM hoisted the tri-colour flag and the staff and their family members sang National Anthem.

List of Training Programmes proposed for Oct-Nov 2021

Serial No.	Programme Name	Duration	Coordinator
1	Online Programme on Bank Finance to NBFCs	Oct 4 - 8, 2021	Shri K R Chandra
2	Resolution of Stressed Assets, NPA & Recovery Management	Oct 25-29, 2021	Shri A K Bajpai
3	Programme on Effective Branch Banking for JMG/ MMG	Oct 25-29, 2021	Dr. Pinky Dutta
4	Programme on Cross Selling & Insurance Mutual Fund and Portfolio Management	Nov 08-10, 2021	Shri P K Purkayastha
5	Discipline and Vigilance Management in Banks	Nov 08-12, 2021	Shri A K Bajpai
6	Programme on Hi-tech Agriculture	Nov 08-12, 2021	Shri K R Chandra
7	Asset Quality Management for Robust Fundamentals	Nov 15-19, 2021	Shri A K Bajpai
8	Management Development Programme for Senior Officers of Banks & FIs	Nov 15-19, 2021	Dr. Pinky Dutta
9	Programme on Project Financing	Nov 22-26, 2021	Shri P K Purkayastha
10	To be announced	Nov 22-26, 2021	Dr. Pinky Dutta
11	Programme for Employees in Transition to Retirement	Nov 29- Dec 3, 2021	Shri P K Purkayastha
12	Asset Liability Management and Risk Management for Coop and RRBs	Nov 29- Dec 3, 2021	Shri K R Chandra