



IIBM Newsletter

INDIAN INSTITUTE OF BANK MANAGEMENT

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Dr. K. Ramesha
Director

Dear Reader,

We are happy to publish 4th issue of IIBM Newsletter to keep you informed about the events that have taken place at IIBM Guwahati during the last month. This 4th 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.

Programme on Priority Sector Lending November 12-15, 2018



The main objective of the programme on “Priority Sector Lending” was to sensitize participants about the concepts, targets, classification and issues related to Priority Sector Lending. The programme also covered the topics Emotional Intelligence for Personal Effectiveness, MSME Financing, Importance of SHGs, JLGs and Financial Inclusion, Post Sanction Supervision of Priority Sector Lending, Managing Risk in Priority Sector Financing, Financing through KCC- Issues and Challenges, etc. The total number of participants was seven and the programme was coordinated by Shri Mayur Bora, Faculty, IIBM.

Certificate Course for Debt Recovery Agents November 12- 24, 2018

IIBM has been conducting programme for the Debt Recovery Agents since 2009 under the title “Certificate course for Debt Recovery Agents”. IIBM has been conducting this programme on behalf of Indian Institute of Banking and Finance (IIBF). It is a 100 hours long duration programme where participants would be taking the online examination conducted by IIBF post completion of this training programme. IIBF also issues certificates to all the participants who have completed training program.



The main objective of the programme is to ensure that the participants are equipped with the operational aspects of commercial banking with special focus on structure of Indian banking system and their functions, deposit accounts, banker customer relationship, various types of loans, legal aspects of banking, cheques and its features, retail products, NPA, KYC norms, regulatory framework for debt recovery, communication skills, etc. The programme Director was Shri B A Laskar and eleven participants attended the programme.

Sensitization Programme on SARFAESI Act & DRT for Effective Recovery November 14, 2018

In view of the increasing NPAs as also delay in recovery from NPAs, Dr K Ramesha, Director IIBM had designed a special program with the help of an Expert Faculty from Pune. On November 14, 2018, one day program on “Sensitization Programme on SARFAESI Act & DRT for Effective Recovery” for officers of different banks was held at IIBM campus, Guwahati.



It was inaugurated by Dr. K Ramesha, Director, IIBM. Twenty three bank officers attended the workshop. The program was led by an expert faculty from Pune i.e., Shri Mohan Kininge, Visiting Faculty to NIBM and other reputed bank training establishments. The program was highly appreciated by all the participants. Shri S Majumder was the Coordinator of the programme.

New Faculty

IIBM family added two new Faculty members on contract basis, in the month of November, 2018



Shri S R Medhi is an engineering graduate from IIT, Dhanbad (1979) and an MBA from IIM, Ahmedabad (1981). He has about 38 years of experience alternating between industry and academics. After a couple of years with HCL Ltd., he joined IIBM (erstwhile NEIBM), Guwahati as a Faculty Member in the area of Finance and was with the Institute from 1983 till 1995. Shri Medhi, thereafter, joined Numaligarh Refinery Ltd. in its initial project stage in 1995 in Finance & Accounts Department and rose to the level of the General Manager (Finance) in 2007.

Subsequently, he was elevated to the Board of the company as Director (Technical) in November, 2011 where his responsibilities included refinery operation, technical service, projects & commercial functions. He was a Member of Audit Committee and CSR & Sustainability Committee of NRL Board as well as Standing Committee of the Board for Tendering. Post retirement in January, 2017, Shri Medhi joined Department of Business Administration Tezpur University, as an Adjunct Professor teaching MBA students and was with the University till October, 2017. Thereafter, he took up an assignment with a Guwahati based industry as an Adviser. Shri Medhi has joined IIBM again in November, 2017 as Faculty Member. During his stint with IIBM and NRL, Shri Medhi was associated with a number of academic & training institutes of repute as visiting faculty.



Subhajyoti Majumder, Retired DGM of Dena Bank, joined as Faculty member on 01.11.2018. Shri Majumder is an experienced banker who worked mostly in operations at branch, RO and ZO handling credit. During his association with the bank, he headed several zones in different parts of the country and also headed Corporate Business Branch of the bank. At present, he is serving as a member on credit committee of Small Industrial Development Bank of India. Shri Majumder is a post graduate in Economics from the Jadavpur University and Certified Associate of Indian Institute of Bankers. He has also served as a visiting faculty member for Indian Institute

of Banking & Finance. He has good experience in training as a faculty member at IIBF where he taught bankers for JAIIB and CAIIB. Post retirement, he delivered lectures on behalf of IIBF to their various specialized programmes on credit.

Selected Branch Heads' Review Meet, United Bank of India November 22, 2018

United Bank of India, Guwahati Region had Organised one day workshop on "Selected Branch Heads' Review Meet" at IIBM premises on November 22, 2018, in the presence of Managing Director & CEO of United Bank Shri Ashok Kumar Pradhan. Dr. K Ramesha, Director, IIBM extended welcome to Shri Pradhan to IIBM with a traditional Assamese 'Salang Sador'.



Workshop on NPA Management November 26-28, 2018

A three day programme on NPA Management was conducted from November 26-28, 2018 for officers of banks and financial institutions. The programme was designed to equip and support the officers to understand the changing banking environment, preventive measures for arresting the growth of NPA with a thrust on recovery from NPAs. The programme was attended by ten officers.



The topics covered in the programme included IRAC Classification and Provisioning Norms, Assessment of WC, Enforcement of Security Interest through SARFAESI Act, Compromise Settlement of NPA Accounts within the Recovery Policy of Banks, Offsite & Onsite Monitoring of Loan Accounts, Managing Legal Risks in Loan Documentation, Group Work on Strategies for NPA Management, etc. Shri B A Laskar, Faculty IIBM was the coordinator of the programme.

One day Workshop on Corporate Governance for Directors of Cooperative Credit Institutions November 30, 2018

One day workshop on Corporate Governance for Directors of Cooperative Credit Institutions was held at IIBM on November 30, 2018. The programme was inaugurated by the Director of the Institute Dr. K Ramesha. While addressing the participants he took them through the genesis of cooperative banking and its importance primarily in the Indian set up where a large number of populations reside in unbanked rural areas and the cooperative banks can make an impact in their lives. It was attended by twenty three bankers representing various cooperative banks. Most of the participants were from the North Eastern region and one was from Rajkot Nagarik Sahkari Bank Ltd, Rajkot, Gujarat.



The bankers were appraised about the Roles & Responsibilities of the Directors on the Board of UCBs, Implementation of policies of the Government through NABARD and Corporate Governance in Cooperative Banks through the eyes of an RBI Inspector. The sessions were handled by senior officers of RBI & NABARD. The workshop was very well appreciated by the participants. The workshop concluded with distribution of certificates to the participants by Dr. Ramesha.

TRAINING CALENDAR
December, 2018 -March, 2019

Sl. No.	Programme Title	Date	Programme Director
1.	Focussed Programme on MSME Financing	December 03-07, 2018	Shri B.A. Laskar
2.	Specially Designed Programme for 1 st Time Branch Manager of Central Bank of India	December 3-5 & December 10-12	Shri S R Medhi & Shri S Majumder
3.	SHG, JLG and Financial Inclusion	December 10-12, 2018	Shri Mayur Bora
4.	EDP for Lady Officers of Banks & FIs	December 17-21, 2018	Ms. Namrata Shukla
5.	Customer Service/ Delight & Effective Recovery	December 19-21, 2018	Shri Mayur Bora
6.	Professional Excellence through Enhanced Effectiveness & Team-Building	January 07-10, 2019	Shri Mayur Bora
7.	MDP for Security Officers	January 08-11, 2019	Ms. Namrata Shukla
8.	Programme on Agriculture Lending	January 21-24, 2019	Shri Mayur Bora
9.	MDP for Private Secretaries	January 21-24, 2019	Ms. Namrata Shukla
10.	Special Programme for Credit Officers	Jan. 28- Feb. 01, 2019	Shri S. Majumdar
11.	Programme on Banking Operations for Junior Level Officers	February 04-08, 2019	Shri S. Majumdar
12.	MDP for Middle and Junior Level Officers	February 05-08, 2019	Ms. Namrata Shukla
13.	Programme on Leadership & Emotional Intelligence through MBTI	February 11-14, 2019	Ms. Namrata Shukla
14.	Credit Appraisal and Pre & Post Sanction Supervision Programs for UCBs	February 11-15, 2019	Shri B. A. Laskar
15.	Priority Sector Lending	February 18-21, 2019	Shri Mayur Bora
16.	Programme on NPA Management	February 18-22, 2019	Shri B. A. Laskar
17.	Financing SHG, JLG and Promotion of Financial Inclusion	February 25-28, 2019	Shri Mayur Bora
18.	Stress Management for Senior Officers	February 25-27, 2019	Ms. Namrata Shukla
19.	Soft Skill Tools for Bankers	March 04-07, 2019	Shri Mayur Bora
20.	Effective Branch Management Programme	March 05-08, 2019	Shri B. A. Laskar
21.	Focused Programme on MSME Lending	March 11-15, 2019	Shri B. A. Laskar
22.	EDP for Lady officers of Banks and FIs	March 25-29, 2019	Ms. Namrata Shukla

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.