



CAB News

During the January-March 2006 quarter, the College conducted 43 programmes for 868 participants. Important events, programmes and developments that took place during the quarter are highlighted below :

Events

The College organised a national **Seminar on Information and Communication Technology (ICT) for Rural Financial Services** from March 06 to 07, 2006 with focus on how ICT can be used to extend the outreach of financial services in the rural areas as a part of the strategic business initiative. Experts from the banks and financial institutions, State governments, NGOs, premier academic and research institutions and IT solution providers attended the seminar. Dr. Ashok Jhunjhunwala, Professor, Indian Institute of Technology, Chennai, Shri M. R. Muralidharan, Principal Research Scientist, Indian Institute of Science, Shri Arvind Sharma, Director, Institute for Development Research in Banking Technology and officials of M. S. Swaminathan Research Foundation, National Informatics Centre, Krishi Vigyan Kendra, Baramati, University of Manchester, Globe Telecom, Philippines and Microsoft India made presentations during different thematic sessions, such as, feasible technological solution for remote areas, e-Governance as facilitator for banking services and information base for leveraging banking services. Shri G. Padmanabhan, Chief General Manager-in-Charge, Department of Information Technology and Shri Kaza Sudhakar, General Manager, Department of Payment and Settlement Systems, RBI chaired two of the eight thematic sessions. A few stalls were also put up in the campus for demonstration of useful ICT products by the vendors.

The College organised the 63rd meeting of the **Co-ordination Committee on Training in Hindi (CCTH)** at Thiruvananthapuram on March 11, 2006 under the auspices of Indian Bank to review the progress of conduct of programmes in Hindi in the training establishments of banks, publication of reference books in Hindi and preparation of reading material for use in Hindi medium programmes.

Infrastructural Developments

New indoor games room, *Krishna*, which was inaugurated by Smt. Usha Thorat, Deputy Governor, RBI, touch screen information kiosks at both the hostels, *Indrayani* and *Godavari*, of the College and the renovated Yoga Centre in the *Indrayani* hostel lounge were the latest additions on the infrastructural front.

Studies and Papers

Shri E. V. Murray, Member of Faculty, made a presentation on the revival package announced by the Government of India for the short term co-operative credit structure at the Reserve Bank of India, Patna on February 25, 2006. The seminar, which was organized at the request of the Government of Bihar, was attended by the senior officials of the Co-operation and the Finance Departments of the State Government and the chairmen/senior officials of the Bihar State Co-operative Bank and the Central Co-operative Banks. The State Government has since shown interest in early implementation of the package for revival of the co-operative credit institutions.

Programmes

The College has been organizing training programmes on **Human Development and State Finances** in collaboration with the UNDP and the Planning Commission. The fourth programme in the series, held between January 16 and 21, 2006 was inaugurated by Smt. Usha Thorat, Deputy Governor. Her inaugural address on “Financial Inclusion and the Millennium Development Goals” was widely covered by the press and has also been included in the BIS Review. In her speech, she termed State Governments, the formal financial system and community based organizations as the three pillars in achieving societal transformation. She also emphasized the need for the formal financial system to recognize the huge business potential coming from a large segment of the financially excluded population. She said that the recommendations of the Internal Group on Rural Credit and Microfinance of RBI would go a long way in extending the outreach of the formal financial sector and, thereby, financially ‘including’ the poor and the disadvantaged in both rural and urban areas. The technical sessions in the programme were handled by well-known academicians and practitioners including Dr. Seeta Prabhu and Dr. Suraj Kumar, Human Development Resource Center, UNDP, India, Dr. N. H. Antia, Foundation for Community Health, Dr. J. B. G. Tilak, NIEPA, Dr. P. K. Mohanty, Director General, Centre for Good Governance, Hyderabad and Shri Vijay Mahajan, Chief Executive Officer, BASIX Group. The participants, who had the unique experience of an on-line electronic quiz on “Human Development”, gave a very good rating to the programme.

The College organised the **International Programme on Restructuring and Strengthening of Rural Financial Institutes (RFIs)** in collaboration with the Centre for International Cooperation and Training in Agricultural Banking (CICTAB) from January 23 to 28, 2006. In addition to the SAARC countries, such as, Bhutan, India, Nepal and Sri Lanka, for the first time, at the initiative of the College, participants from the central banks of some of the other developing countries, such as, China, Philippines and Indonesia attended the programme.

The College also conducted an **Overseas Exposure Programme on Microfinance and Microenterprises** for 24 participants from banks, financial institutions, NGOs and others from February 24 to March 4, 2006 to develop

perspectives on the microfinance structures and institutional set-up in other countries as a tool of poverty eradication and draw lessons for India. The major part of the programme (i.e. about one week) was conducted in China in collaboration with the China International Centre for Economic and Technical Exchange (CICETE) which supports and coordinates with the UNDP for the poverty alleviation programmes in China. The success of Chinese economy, particularly its poverty eradication programmes through microenterprises and development initiatives taken by the Government and others like the private guarantee funds, special schemes for laid-off workers and cap on interest rate charges by MFIs provided a number of learning points to the Indian delegation. The participants prepared four reports based on their learnings in China.

The **2nd Programme on Financing Export Oriented Agriculture** was conducted from January 30 to February 3, 2006 in collaboration with the Export-Import Bank of India (Exim Bank). The objectives of the programme were to apprise the bankers of the opportunities for export of agricultural & allied products and equip them with the knowledge and skill to promote financing of export-oriented projects. Among others, Shri A. K. Garg, Managing Director, Agricultural Finance Corporation, Shri S. Sridhar, Executive Director, Exim Bank and other senior officials of Exim Bank and the Export Credit Guarantee Corporation (ECGC) interacted with the participants.

The **2nd Programme on Housing Finance** held from January 30 to February 2, 2006 was attended by 30 officials from commercial, co-operative and regional rural banks and housing finance companies. The course contents, *inter-alia*, included appraisal techniques, risk mitigation measures, distribution channels, case studies on frauds and product innovations in housing finance. The programme was well received by the participants.

The **2nd Programme on Effective Lending in Rural Areas** was organized in the College from January 23 to February 3, 2006. The programme which is based on a study conducted by the College in collaboration with the University of Reading, United Kingdom (UK) in 2002-2003 was organised with the objective of enhancing the effectiveness of lending in rural areas through attitudinal changes. Experts from a team of counsellors administered psychometric tests to the participants and through

counselling attempted to enhance their inter-personal relationships, creativity and leadership qualities. The methodology, which included case studies, discussions, management games, movies and lectures, was highly appreciated by the participants.

In the **2nd Programme on Risk Management in Rural Lending** aimed at creating awareness of the risks in rural lending and equipping the participants to effectively manage and mitigate such risks was held from January 9 to 13, 2006. Officials of the Multi Commodity Exchange (MCX) apprised the participants of the role and functioning of commodity exchanges in hedging the price risks of the agricultural products.

The **5th Programme on NPA and Recovery Management for the Officers of the Urban Co-operative Banks (UCBs)**, which was organized from January 16 to 19, 2006, received an overwhelming response with 43 officers from different UCBs attending the programme. Looking at the success and the demand for the programme, the 6th programme in the series was organised in the following week which was attended by another 30 officials.

To develop conceptual skills to handle securitisation in banks and financial institutions, the College has been regularly conducting programmes on **Asset Securitisation** in view of increasing demand from the client institutions. The 6th programme in the series was conducted from January 2 to 6, 2006. The training methodology included case studies, hands-on case exercises in the Computer Lab and interactive sessions handled by subject matter specialists.

The College conducted a **Programme on Emerging Trends in Payment and Settlement Systems** from February 6 to 10, 2006. 19 officers participated in the programme. The College is planning to conduct more such programmes in future considering the positive feedback from the participants. The **26th Programme on Investment and Funds Management** for the officers of the UCBs from February 6 to 10, 2006 was also conducted. Thirty-one participants including Directors, CEOs, and other the officers of UCBs, who took part in the programme, were highly appreciative of the programme.

The College organized the **2nd Programme for the Chief Executive Officers (CEOs) of the Regional Rural Banks (RRBs)** from February 13 to 15, 2006. The programme, which was attended to by 26 CEOs, focussed on the issues and challenges faced by RRBs, particularly in the context of

consolidation, use of ICT for expanding outreach of rural financial services, business planning, investment management and financial inclusion. The participants also had interactions with the senior officials of RBI and NABARD like Shri G. Srinivasan, CGM, RBI, Shri N. Srinivasan, CGM, and Shri B. K. Mahunta, GM, NABARD, besides a very fruitful interface with Dr. K. C. Mishra, Director, National Insurance Academy (NIA) on 'Change Management – Challenges for Leadership' and Smt. Vani Sharma, Regional Director, RBI, Ahmedabad on 'Role of the Empowered Committees in Strengthening the RRBs'.

For **Branch Managers of Dena Bank**, posted at centres having high potential for growth in agricultural lending, the College conducted the 9th and the 10th **Customized Programmes for Agricultural Financing**. The impact of these programmes has been reflected in substantial growth in direct agricultural credit extended at the branches whose branch heads were trained in the earlier programmes organized by the College.

The **1st Programme on Leadership Renewal for the Branch Managers of Corporation Bank** was conducted successfully with participation of 27 Branch Managers from the bank. The College also conducted the **2nd Leadership Renewal Programme** for 29 Branch Managers of the bank which happened to be the 6th course in the series of customized leadership programmes conducted for the bank during the year. Apart from group presentations on goal setting for their bank/branch made by the participants during the concluding session, the programme included modules on 'The Future of Indian Banking', 'Marketing of Banking Products & Services', 'Conflict Management', 'Emotional Management' and 'Leadership Behaviour & Styles'.

The **1st Customized Programme for Agricultural Extension Officers (AEOs) of Canara Bank** was conducted from February 27 to March 10, 2006 with the objectives of (i) acquainting them with the emerging opportunities in agriculture and rural finance; (ii) providing insights to the technical and financial aspects of some important agricultural activities; and (iii) equipping them with required credit appraisal skills. The training programme included a three-day field visit and at the end of the programme, the officers prepared action plans based on learnings from the programme with particular reference to their work areas. This programme was attended to by 29 participants. The second programme for another batch of 30 AEOs of the bank is scheduled to be held in April 2006.

The College also organized the first ever **Customized Programme for the Agriculture Finance Officers of the Union Bank of India** from February 6 to 11, 2006. Inputs on agricultural finance, viz. appraisal techniques, micro finance, micro irrigation, dry-land agriculture, contract farming, agro clinics and agro business centre, micro-finance, non-farm activities like dairy were provided to the participants. Inter-actions with agri exporters and exposure visit to the Horticultural Training Centre (HTC) on floriculture and horticultural crops were some of the highlights of the programme.

The College organized a three day **Workshop for the Regional in Charges of the Rural Planning and Credit Department of RBI** from March 27 to 29, 2006. The focus of the workshop was to provide an opportunity to deliberate on the quantitative and qualitative aspects of flow of credit to agriculture, exchange views and share experiences, deliberate on the issues of topical relevance and provide a forum for interactions with the senior officials of the Central Office of RBI & other apex level institutions. Inaugurating the programme Shri A. V. Sardesai, former Executive Director, RBI stressed on the need for pro-active role by the Regional In-Charges to ensure compliance with the mandate of the Government of India and RBI with regard to enhancing the flow of credit to the farmers and, in the process, achieving higher CD ratio, especially in credit starved states and the neglected areas like the North East states. He also called for meaningful discussions for the effective utilization of the fora, such as, DCC/SLBC. The latest perspectives on flow of credit to agriculture and SSI sectors were given by the Senior officers from NABARD and SIDBI. The participants of the programme were also benefited by the presentation on "Risk Mitigation on Agricultural Lending through Commodity Futures" by the official of MCX with live demonstration of buying and selling operations. Shri H. R. Khan, Principal discussed on the subject of enhancing the outreach of financial services through different intermediaries with the participants who made structured presentations on topics like financial inclusion, package of measure for RRBs, issues concerning Lead Bank Scheme and the SLBC and the recovery of priority sector loans.

The College conducted the **37th Inspection Oriented Programme for Officers of the Urban Banks Department of RBI** from March 20 to 30, 2006. The **20th Programme for Nominee Directors on Boards of RRBs** was held from March

6 to 10, 2006. The **25th Orientation Programme for Officers of RPCD of RBI** was held from March 20 to 24, 2006. The College conducted two Training Programmes on OSS package for the UCBs from March 13 to 17, 2006. The College also conducted the **Sixth Programme on Style and Usage in Written Communication and Upgradation of IT Skills for the officers of RBI** from March 27 to 31, 2006.

The College organized the **4th Annual Seminar for the Chief Security Officers (CSOs)** of banks and financial institutions from March 27 to 29, 2006. This was attended by 30 CSOs. Among others S/Shri Yogesh, Director, CVC, O.P.Bali, Security Adviser and Sandeep Ghose, CGM-i-c, Human Resources Development Department, RBI and Col. Athale, well known defence strategist and Shri Milind Vaidya, expert on disaster management addressed the participants. A few stalls showing latest security gadgets available for effective security management were also put up by some leading vendors.

The College conducted a four-day '**Anuvad Karyasala**' from March 20 to 23, 2006 for the benefit of Rajbhasha Officers of commercial banks. The aim of the workshop was to apprise the participants of the new concepts in the changing banking scenario and to give them a feel of the increasing challenges in translation faced by technological advancement in banking. The participants were subjected to a detailed study of the complexities of translation and were also exposed to the need for simplicity and uniformity in the target language. 24 participants from various banks attended the workshop. As a special feature of the programme, students from acting stream of the Film and Television Institute of India, Pune presented a dramatized version of two stories by Surendra Verma and Sadat Hasan Manto. The participants to the various programmes appreciated this.

Outstation Programmes

The College conducted a **Programme on Prudential Norms and Regulatory Issues for Regional Rural Banks (RRBs) at Guwahati** in collaboration with the Indian Institute of Bank Management (IIBM) from February 6 to 9, 2006. It was attended to by 31 participants from different RRBs.

The College also conducted a programme for the Security Officers of banks and financial institutions on **Advanced Techniques in Security Management** at Guwahati in collaboration with IIBM from March 20 to 23, 2006. ■