

# CAB News



During the July-September 2006 quarter, the College conducted 43 programmes for 1241 participants. Important events, programmes, and developments that took place during the quarter are highlighted below:

## EVENTS

The College celebrated its 38<sup>th</sup> Foundation Day on September 29, 2006 with a well attended social get-together of its employees & their families.

On the same day, the inaugural function, to mark the Silver Jubilee Year of the Central Records and Documentation Centre (CRDC), RBI located in the College campus, was also held. Dr. Rakesh Mohan, Deputy Governor and Shri H.N. Prasad, Principal Chief General Manager, RBI were the Chief Guest and the Guest of Honour respectively. A large number of senior bankers, other dignitaries, retired RBI executives and media representatives attended the function. The new name of CRDC, "Reserve Bank of India Archives" (RBIA) was officially announced with the unveiling of the plaque by the Deputy Governor. A souvenir and a report on the activities of the RBIA and its future plan were also released on the occasion. Addressing the gathering, Dr. Rakesh Mohan felt that proper record management provides the basis for sound research and study. While complimenting RBIA for its various record management activities, he urged that all concerned should look ahead and contemplate on issues like upkeep of television clippings for archival purposes. He advised the staff to focus on retrieval of data which is very important in the interest of transparency, particularly in the context of the recently enacted Right to Information Act. The efficiency of the archival staff of RBI came in for special

praise by the Deputy Governor. A colourful cultural programme followed by a dinner was organized in the evening as part of the celebrations.

To commemorate the Hindi Day, the College celebrated Hindi Fortnight (Pakhwada) from September 1 to 14, 2006. The valedictory function was held on September 15, 2006. Shri Sandip Ghose, Chief General Manager-in-Charge, Human Resources Development Department, Central Office, Reserve Bank of India graced the occasion as the chief guest and felicitated the winners of the various competitions organized during the Pakhwada. Staff members doing maximum desk job in Hindi and members of faculty who had taken maximum sessions in Hindi were also felicitated. The programme ended with staff members presenting a cultural programme.

The College, as a diversion from the routine teaching and training work, organized an evening of Hindi story telling on July 19, 2006. Eminent story writers, Dr. Surya Bala and Sudha Arora, who were specially invited from Mumbai and other authors including some of the participants and Pune based writer Dr. Damodar Khadse gave glimpses of their creativity in the packed auditorium, "Satluj".

The College organised 64<sup>th</sup> meeting of the Coordination Committee on Training in Hindi (CCTH) in Kolkata on July 25, 2006 under the auspices of the UCO Bank. HR/ Training Heads of various banks attended the meeting. Quarterly progress made in the area of training through Hindi medium by various banks was reviewed in the meeting. The function received a lot of media attention. It was decided in the meeting that another National Level seminar in Hindi be organized on micro-finance during the current year on the lines of the one conducted recently on retail banking in Mumbai under the auspices of Bank of Baroda. Vijaya Bank agreed to host the seminar in Bangalore.

## INFRASTRUCTURAL DEVELOPMENTS

The mini conference room, 'Iravati', has been refurbished and renovated and is equipped for video conferencing. This state-of-the art facility was inaugurated by Shri H.N. Prasad, Principal Chief General Manager on July 24, 2006

The refurbished cabins for 10 Members of Faculty were inaugurated by Shri V.S. Das, Executive Director during his visit to CAB on August 11, 2006.

A long-standing demand of the employees was fulfilled with the opening of a completely renovated staff canteen 'Koyna' on August 30, 2006.

## PROGRAMMES

The College conducted the **sixth Programme on Human Development and State Finances** from July 3 to 7, 2006 in collaboration with the UNDP and the Planning Commission. Twenty nine participants from different state governments including a number of District Magistrates and the Planning Commission attended the programme. The highlight of the programme was the inspirational inaugural address by the noted social activist, Gandhian and Raman Magasasay award winner Shri Anna Hazare known for his self-reliant village development model. He was of the opinion that if the bank officials, functionaries of the Government agencies and the people of the villages are able to work together, a lot can be achieved in the field of rural development without any external aid or support. He said that if we are looking for a strong and resilient BHARAT, the only way to achieve it is to have self-reliant and self-governed villages as was envisioned by Gandhiji with focus on five basic principles for village development, viz. : (i) Kulhadbandi (no cutting of trees), (ii) Nasbandi (family planning), (iii) Nashabandi (no alcohol in the village), (iv) Charabandi (removal of non-productive cattle population), and (v) Shramdan by the villagers. A host of other experts in development policy and administration addressed the participants during the technical sessions.

The **seventh Programme on Human Development and State Finances**, held between August 28 and September 1, 2006, was attended by 30 senior officials from the States and the Planning Commission. Dr. Narendra Jadhav, Vice-chancellor, University of Pune while inaugurating the programme impressed the participants with his discourse on reforms and development in the re-emerging India. As part of the programme, panel discussions comprising Shri P.D. Karandikar, IAS, Divisional Commissioner, Pune, Shri Tripurari Sharan, IAS, Director, Film and Television Institute of India, Pune, Dr. Maxine Olson, UNDP Resident Representative and UN Resident Coordinator in India and Shri H.R. Khan, Principal, CAB as panelists were held.

A two-day **Conference of Priority Sector In-charges of the Banks** was organized between August 11 and 12, 2006 to identify ways and means to enhance flow of credit to the priority sectors with focus on areas requiring policy interventions and discuss capacity building efforts of the banks for financial inclusion and expansion of the outreach. Addressing 30 General Managers/other senior officials from different public, private sector and foreign banks, Shri V.S. Das, Executive Director, RBI highlighted some of the recent initiatives taken by the

Government and the RBI in the field of rural credit and stressed on the need to expand the outreach of the banking facilities for greater financial inclusion. In the valedictory address, Dr. R. Balakrishnan, Executive Director, NABARD emphasized the need for relationship banking and credit marketing in the rural areas. The suggestions that emanated from the group presentations by the participants included : (i) monitoring of priority sector lending on the basis of disbursements, (ii) removal of 100 per cent unsecured status of RIDF deposits for the purpose of capital charge, (iii) establishment of Risk Fund to cover losses arising out of natural calamities, and (iv) suitable compensation as service charges to the Business Facilitators and Correspondents.

The **Programme on Credit Management for the Officers of the Urban Cooperative Banks** (UCBs) was conducted between July 25 and 28, 2006 in collaboration with the National Federation of Urban Cooperative Banks and Credit Societies Ltd. (NAFCUB) to equip the participants with requisite skills and knowledge to manage the credit portfolio effectively in a fast changing banking scenario. The programme included a field visit to Pune DCCB where the participants got some first hand experience on financing of SHGs and also interacted with the women SHG groups to get an idea as to how bank financing led to improvement in the quality of their lives. 46 participants, including directors, chairmen, vice-chairmen, and CEOs/senior officials of UCBs from all over the country, attended the programme.

The College conducted a **Programme for the Trainers of the Cooperative Banks** from July 3 to 7, 2006. 21 participants from the cooperative training institutions coming under the jurisdiction of the National Council of Cooperative Training (NCCT) attended the programme which was meant to sensitise them about the rationale and

implications of prudential norms prescribed by the RBI and familiarise them with the conceptual framework of various types of risks and the asset liability management in the banks.

The College conducted the **Programme on the Emerging Trends in Payment and Settlement Systems** from July 24 to 28, 2006. 31 participants from across the financial sector spectrum attended the programme. The highlights of the programme included a field visit to the RTGS centre of the Union Bank of India and the Clearing Corporation of India Ltd (CCIL) at Mumbai, and video interface with the senior officers of the Department of Payment & Settlement Systems of RBI.

The pilot **Management Development Programme for the CEOs and Senior Officers of the Urban Cooperative Banks** was conducted from September 11 to 13, 2006. The objectives of the programme were to understand the mechanics of shifting demands of leadership as also the importance of communication in the organization and to provide a broad overview of the concepts of Change Management and Emotional Intelligence. The teaching methodologies included lecture sessions, games, case exercises and their analysis, group presentations and interactive sessions. Seasoned bankers from the commercial/cooperative banking sector also shared their experiences with the participants.

The **fourth Development Centre Workshop for Grade 'B' (DRs)** officers of RBI was conducted from September 11 to 15, 2006. With this the entire 77th and 78th induction batches of Grade 'B' (DRs) have been put through the Development Centre and their competency ratings have been transmitted to the central office HRDD. Shri Sandip Ghose, Chief General Manager-in-Charge, HRDD interacted with the Assesseees and the Assessors.

**Condensed Agricultural Projects Appraisal Course**, one of the flagship programme of the College, was conducted during September 11 to 15, 2006. 37 participants from the entire banking spectrum attended the programme which included inputs on technical and financial aspects of over ten different agricultural activities. The programme also included one-day field trip to Baramati where visits were made to the Krishi Vigyan Kendra, Agricultural Research Station of Agricultural Development Trust, Dynamix Dairy, an Emu farm and a farmers' club which is multiplying soyabean foundation seed for sale to farmers. The participants made presentations on : (i) Making small farm households in India viable - potential and options ; (ii) Effective delivery of financial services in rural India - options and methods ; (iii) Risk management in agriculture - identification, measurement, monitoring and mitigation; and (iv) Organic agriculture - issues and challenges in financing based on their project work.

The College organised a **Workshop on Fraud Detection in Computerised Operations** from September 21 to 22, 2006 for 38 officials of RRBs, UCBs, commercial banks and financial institutions. Apart from providing inputs on the risks in electronic banking and the regulatory concerns thereof, there were several hands-on sessions on detecting different types of system, network and operational frauds by applying various tools and techniques. An official from

the Cyber Crime Cell of the Pune Police provided insights on the nature of crimes committed using computer systems and the safeguards to be taken by the banks.

For the first time, the College conducted a **Seminar on Policy Issues on UCBs** from September 22 to 23, 2006 for the Registrars of Cooperative Societies, representatives of the National and State Federations of the UCBs and the CEOs of the UCBs. Twenty-nine participants took part in the deliberations. There were four panel discussions on: (i) Role of the Board/Top Management of the UCBs in Enhancing Performance of banks; (ii) Recovery Management in the UCBs; (iii) Business Model for the UCBs; and (iv) UCBs – Regulatory and Supervisory Challenges. Shri N.S. Vishwanathan, Chief General manager-in-Charge of the Central Office of the UBD addressed the participants and interacted with them during the valedictory session.

A **Seminar on Flow of Credit to the Unorganized Sectors** was conducted from September 18 to 20, 2006 in collaboration with the National Institute of Rural Development (NIRD), Hyderabad. The major themes covered during the seminar were the issues relating to the various Government sponsored schemes, innovations and approaches in financing people engaged in unorganized sectors, dimensions of urban poverty and financial inclusion of small and marginal farmers and the agricultural labourers. Shri N. Srinivasan, Chief General Manager, NABARD, Maharashtra Regional Office, Pune delivered the keynote address. The participants made presentations on: (i) Design features and implementation modalities of SGSY – Suggestions for improvement; (ii) Role of Civil Society Organisations in uplifting the life of the disadvantaged sections of society (SC/ST, women, disabled) and scope of collaboration with banks; (iii) Developing

synergies among the development programmes of various agencies and institutions – issues and challenges ; and (iv) Strategies for fast tracking financial inclusion of the unorganized sections - issues and suggestions.

## Customised Programmes

The **second Customised Programme on Risk Management for the Officers of the Indian Banks' Association** was conducted from July 31 to August 3, 2006 to apprise them of the various facets of risk management and familiarizing them with the basic aspects of Basel II. The programme was attended by twenty three participants including two officials from the National Housing Bank (NHB).

A **Customised Programme on Security Management for the Security Officers of Indian Overseas Bank** was conducted from July 3 to 7, 2006 to impart knowledge and practical skills on various techniques in security management.

The **seventh Customised Programme for the Officers of Union Bank of India** was held between July 24 and 28, 2006. The programme aimed at equipping them with knowledge on existing and emerging opportunities in agricultural and rural lending, providing information on the new products and tools of agricultural finance and creating awareness of the risks in rural lending and methods to mitigate them. The programme was attended by 35 participants, mostly branch managers of rural and semi-urban branches of the bank.

The **eleventh Customised Programme for the Officers of Dena Bank** was held between July 10 and 14, 2006 with the objective of sensitizing the participants on the need for improving flow of credit to the agriculture sector, creating awareness about emerging trends in financing agriculture including risk management and recovery measures and equipping them with the skill for appraisal of projects in agriculture and allied activities. Twenty six participants from rural and semi-urban branches of the bank attended the programme.

## Outstation Programmes

The first **Customised Programme on Leadership Renewal for the Officers of National Housing Bank (NHB)** was held at New Delhi from August 28 to September 1, 2006. Shri S. Sridhar, CMD, NHB delivered the inaugural address while Shri Surindra Kumar, ED, NHB presided over the valediction. Inputs on self-management, leadership, conflict management and emotional intelligence using a variety of techniques like psychometry and other related inputs were purveyed during the programme.

A two-day **Workshop on CCTV Surveillance for the Security Officers of banks/ RBI** was held at Hyderabad in collaboration with ECIL from August 7 to 9, 2006. The programme received a very good response with 35 officials participating in the programme. While inaugurating the programme, Shri R. Gandhi, Regional Director, RBI, Hyderabad stressed on the linkages between technology and crime. The keynote address was delivered by Shri Rajeev Trivedi, Additional Commissioner (Crimes), Hyderabad who focused on the vulnerabilities of the banking industry to terrorist attacks and the role of

equipments like CCTV to combat such threats.

A **Faculty Development Programme** for the benefit of the members of faculty who feel handicapped in taking sessions in Hindi was conducted from September 25 to 29, 2006 at Lucknow in collaboration with the Allahabad Bank Staff College. Inputs on various pedagogical techniques were purveyed.

A **Programme on Financing Agri-Business** was conducted at Guwahati from September 4 to 8, 2006 in collaboration with the Indian Institute of Bank Management (IIBM) with the objective of creating awareness about the emerging potential and exploitable opportunities in the agri-business sector in the North-Eastern region. Bankers of all hues, mostly from the Northern Eastern states, attended the programme.

## OTHER ACADEMIC ACTIVITIES

Members of Faculty of the College have handled a number of sessions at outside institutions, such as, CICTAB, VAMNICOM, ISCA, YASHADA and ICM. Shri H.R. Khan, Principal made presentations on "Microfinance and Disaster Management" before the National Disaster Management Authority, New Delhi, "Convergence in the Rural Financial Markets" in the C.D. Deshmukh Memorial Seminar on the "Convergence of Financial Market" organized by the National Insurance Academy, Pune, and "Flow of credit for Agricultural and Allied Activities – Perspectives on Inclusive Policies" in the National Conference on Financial Inclusion organized by the Institute for Small Enterprises and Development (ISED) at Kochi. A study on "Costs and Margins of Microfinance Institutions" is being completed by the Members of Faculty of the College. ■