



# IIBM Newsletter

**INDIAN INSTITUTE OF BANK MANAGEMENT**

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Dr. K. Ramesha  
Director

*Dear Reader,*

*We are happy to publish 6<sup>th</sup> issue (Vol-2) of IIBM Newsletter to keep you informed about the events that have taken place at IIBM Guwahati during the last month. This 6<sup>th</sup> issue of IIBM Newsletter will also keep you informed about the forthcoming 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.*

## **Workshop on Credit Monitoring, Documentation and NPA Management** **(January 06-08, 2020)**

A three days training programme on 'Credit Monitoring, Documentation & NPA Management' was conducted from January 06-08, 2020. The primary objective of the program was to upgrade the knowledge/ skills of participants in monitoring & follow up of loans and recovery from NPAs.

The programme covered sessions on Credit Appraisal Techniques, Enforcement of Security Interest through SARFAESI Act, Civil Litigation for Recovery of dues under Civil Procedure Code, Review & Restructuring of MSME Accounts, Compromise Settlement of NPA, Offsite & Onsite Monitoring of Loan Accounts, Managing Legal Risks in Loan Documentation and Credit Quality in Retail and MSME Portfolios.

The programme attended by eight participants and coordinated by Shri S R Medhi, Faculty Member, IIBM. Dr K Ramesha, Director also handled a session in the program. The programme was well received as per the feedback received from participants.



### **Programme on Risk Based Internal Audit, Statutory Audit & Current Audit** **(January 06-08, 2020)**

In view of the importance of Risk Based Internal Audit, a three-day programme on Risk based Internal Audit (January 06-08.2020) was organized by IIBM and attended by 10 participants. The topics for discussions/sessions included Emerging Banking Scenario, Introduction to Risk and Risk Management, Risk based Supervision of Banks, Risk based Internal Audit, Preparing Branch for Audit, Statutory & Concurrent Audit, Audit of Asset Accounts, Compliance and Closure of Audit Reports. The program also covered topics like Soft Skills for Bankers, Credit Risk Management, Operational Risk Management and Market Risk Management.

Dr. K. Ramesha Director addressed the participants at the time of inauguration and also led a session on emerging banking scenario. The program was coordinated by Shri B A Laskar.



### **Team Building and Effective Communication for Rajbhasha Officers** **(January 06-10, 2020)**

A five-day training programme on Team Building and Effective Communication for Rajbhasha Officers of Banks and Financial Institutions was conducted at the institute from January 06-10, 2020. The programme was designed to equip and support the officers to adapt and manage the changes and take up new roles and responsibilities. The programme was attended by fourteen officers of various banks. The

topics covered in the programme included Yoga for everyday life, Maintaining Work Life Balance, Emotional Intelligence & Personal Effectiveness, Role of Proper Diet & Nutrition in the Life, Stress Management, etc. The programme was coordinated by Dr. Pinky Dutta, Faculty, IIBM. The programme was well appreciated by the participants and felt that the learnings would help them in performing their duties more effectively.



**Programme on Change Management**  
**(January 20-23, 2020)**

A four-day programme on Change Management was conducted from January 20 - 23, 2020 for officers of banks and financial institutions. The programme was designed to equip and support the officers to adapt and manage the changes which take place in both their professional and personal lives. The topics covered in the programme included Understanding the Change Management Process, Change and the Subconscious Mind, Managing Others Through Change, Emotional Intelligence, Communicating for Change, Managing Stress etc. It was very well appreciated by the participants, who felt that it is the need of the hour. The Director IIBM Dr K Ramesha also handled a session in the program. Dr. Pinky Dutta, Faculty, IIBM was the coordinator of the programme and the program

**Programme on Retail Banking for Officers of UCBs**  
**(January 20-24, 2020)**

A 5-day Programme on ‘Retail banking’ was conducted for Officers of UCBs from January 20-24, 2020. The programme objective was to sensitize the officers of UCBs 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, COPRA, BCSBI, Profit Planning and Control process and Role of Hard Skills and Soft Skills to Enhance Efficiency in Banks.

The programme was coordinated by Shri S R Medhi, Faculty Member, IIBM. As per feedback received from participants, the programme was highly rated.





**Management Development Programme for Security Officers**  
**(January 20-24, 2020)**

A five-day Management Development Programme for Security Officers of Banks and Financial Institutions was conducted from January 20-24, 2020. The programme was designed to equip and support the officers to adapt and manage the changes, take up new roles and responsibilities and stress. The programme was attended by eleven officers of various banks. The topics covered in the programme included Issues in Teamwork at Workplace, Communication Skills, Emotional Intelligence & Personal Effectiveness, Change Management, Work Performance and Stress Management, etc. Dr Ramesha Director IIBM handled a session and the programme was coordinated by Dr. Pinky Dutta, Faculty, IIBM. The programme was well appreciated by the participants, who felt that it would help them in performing their duties more effectively.



**Trainers' Training Programme for CSPs/BCs from NER**  
**(January 27-29, 2020)**

In view of the importance of BC/CSPs in extending financial services to the last mile, a special program was organized at IIBM Guwahati with financial support from NABARD. The program aimed at sensitizing the BC/CSPs about the importance of financial inclusion, various services and products offered by banks, social security schemes extended by government and on various group mode of financing. In addition to in-house faculty, faculty from NABARD, and from outreach section of SBI also delivered

shared their experiences. The program received excellent response in terms of participation and feedback. The program was attended by 32 participants from various banks.



**MDP for Middle and Junior Level Officers**  
**January 27-31, 2020**

A five-day Management Development Programme for Middle and Junior Level Officers of Banks and Financial Institutions was conducted between January 27-31, 2020. The programme was designed to equip and support the officers to adapt and manage the changes, take up new roles and responsibilities and effectively manage stress. The programme was attended by eight officers from various banks. The topics covered in the programme included Issues in Time Management, Change Management, Maintaining Work Life Balance, Emotional Intelligence and so on. The participants also felt that all employees of the banks should undergo training programs like the one organized. The programme coordinator was Dr. Pinky Dutta, Faculty, IIBM. The programme was well appreciated by the participants, who felt that it would help them in performing their duties training.



***DRA Programme***  
***(January 27-February 08, 2020)***

IIBM conducted a 100-hour training programme as authorised institution of IIBF from 28/01/2020 to 08/02/2020. Sixteen participants attended the programme. The topics covered during the program ranged from introduction to banking to recovery of loans, in addition to soft-skills and negotiating skills required by Debt Recovery Agents. The trainees were subjected to practice tests and also mock test on computers to familiarise them with online examination conducted by IIBF.

## **In-company Programme on Finance for Non Finance for Officers of OIL, Duliajan (January 31, 2020)**

One day in-company Programme on 'Finance for Non-finance' for Officers of Oil India Limited was conducted on January 31, 2020 at their Head office at Duliajan.

The programme objective was to acquaint the participants with basic knowledge of financial statements and budgeting process so that they have a better understanding about the role of finance in an organization. The programme covered sessions on functions and role of finance, conceptual understanding of financial statements and its analysis, capital and revenue budgeting and management of personal finance.

The programme was participated by 25 participants and coordinated by Shri S R Medhi, Faculty Member, IIBM. The participants highly appreciated the programme and found the same to be very useful as per feedback receive from them.

### **New Faculty**

Shri. A K Baipai joined as a Member of Faculty, IIBM Guwahati in the month of January 2020.



Mr. A K Bajpai who has worked in different capacities in Indian Bank for over 40years. He brings with him good experience and banking knowledge in various spheres. He is a Post Graduate in Economics and a CAIIB. During his stint at Pune , he was invited many a times as Guest Faculty by NIBM, Pune

Immediate prior to his retirement he was working as President & Whole Time Director of Ind Bank Merchant Banking Services Limited & Managing Director of Ind Bank Housing Limited the subsidiaries of Indian Bank

### **Republic Day Celebration**

IIBM family celebrated 71<sup>st</sup> Republic Day in its campus. Dr. K Ramesha, Director IIBM hoisted the tri-colour flag in the presence of faculty & staff and their family members.



**TRAINING CALENDAR**  
**Proposed for**  
February -March 2020

<b>Sl. No.</b>	<b>Programme Title</b>	<b>Date</b>	<b>Programme Director</b>
1.	NABARD Sponsored Programme for BC/BF Agents of NER Banks	February 03-05, 2020	Dr. K Ramesha
2.	Programme on Financing of MSMEs	February 03-07, 2020	Shri B A Laskar
3.	Programme on Investment & Profitability for Officers of UCBs	February 03-07, 2020	Dr. Pinky Dutta
4.	Programme for Auditors of UCB	February 10-11, 2020	Dr. Pinky Dutta
5.	Programme on Effective Branch Banking for JMG/MMG	February 10-14 , 2020	Shri B A Laskar
6.	Management Development Programme for Private Secretaries/Executive Assistants/ Executive Secretaries in Banks and FIs	February 17-21, 2020	Dr. Pinky Dutta
7.	Programme on Credit Appraisal and NPA Management	February 17-21, 2020	Shri S R Medhi
8.	NABARD Sponsored Programme for BC/BF Agents of NER Banks	February 24-26, 2020	Dr. K Ramesha
9.	Stress Management Programme for Senior Officers	February 24-27, 2020	Dr. Pinky Dutta
10.	National Seminar at IIBM	February 28-29, 2020	Dr. K Ramesha
11.	Workshop on Recovery from NPAs	March 02-03, 2020	Shri S R Medhi
12.	NABARD Sponsored Programme for BC/BF Agents of NER Banks	March 02-04, 2020	Dr. K Ramesha
13.	Programme for Auditors of UCB	March 05-06, 2020	Dr. Pinky Dutta
14.	Financing of FPOs for Agro Processing & Value Chain for AGVB (BIRD, Bolpur)	March 12-14. 2020	Dr. Pinky Dutta
15.	Programme on Banking through Alternative Channels	March 16-18, 2020	Dr. K Ramesha
16.	Analysis of Financial Statements for Credit Decisions	March 16-20, 2020	Shri A K Bajpai
17.	Programme for Auditors of UCB	March 17-18, 2020	Dr. Pinky Dutta
18.	Executive Development Programme for Lady Officers of Banks and FIs	March 23-27, 2020	Dr. Pinky Dutta
19.	Programme on Leadership & Emotional Intelligence through MBTI	March 23-26, 2020	Dr. Pinky Dutta

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.