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Customized Training Programme for Senior Officers at BIRD, Mangaluru

In continuation to the Bank's nomination for the customised training programme designed for Senior Officers of the Bank at Bankers' Institute for Rural Development, NABARD, Mangaluru, a batch of 30 aspirants, including ourselves participated in the programme during the period 20-24, February 2023. The training programme was financially supported by NABARD, Kerala RO.

The training programme envisaged to familiarise the participants on various aspects relating to Human Resource Management and Development, financing opportunities in agriculture/allied/rural sector etc. At the end of the training session feedback reports were collected from the aspirants. The learning points of the participants which would be beneficial for the reader community are elucidated as under;

Session wise evaluation

Sessions designed for the five day training programme were extremely useful in imparting managerial skills, and triggering leadership qualities, within. The participants, who are key officials of the Bank, which is setting sky as the limit, post merger were in need of such quality building training programmes.

Effective leadership skills for maximizing team performance turned out to be the need of the hour programme where in Bank requires a team approach for achieving the targets under various development parameters. Session on Resource optimisation, productivity and profitability enhancement was coupled with the above mentioned programme so that participants learned how the leadership and team building abilities help to improve the productivity and profitability of the Bank

Exposure visit

Exposure visit to Canara Bank Staff Training College at Manipal helped to know more about their loan and deposit products and the manner in which they market their icon products. The aspirants sensitized that our Bank could introduce state of the art loan products, imbibing in the learning points for indigenous customers. The only loan product which the Bank had not ventured into is Gold MSME loan scheme, wherein they used to provide MSME to the tune of 40 lakhs per beneficiary on the basis of gold security. Digitization of loan products and vertical approach of loan processing are the two new arenas which the Bank has to adopt as its near future technology initiatives. Digitization of loan products have made the processing so easy using internet facility wherein customers themselves can log in to the web portal using individual users ID and password and apply for retail loans online. Processing and sanctioning of the same happen

simultaneously from the Bank's regional office using OTP. This is an epitome of using information technology in banking practices.

The team visited a well-functioning FPO in the outskirts of Udupi town, where in the officer in charge could skillfully portray the constitution, structure and working mode of a Farmer Producer Organisation/ Company. Various supports extended by NABARD towards FPO were also narrated.

Learning Points

Leadership development qualities/team building/motivation/goal setting/communication skills/conflict resolution

,importance of resource planning, team building etc. could be visualised as essential for existence and growth. This in turn will help in bringing up team work /power delegation in all branches for achieving targets under various development parameters, especially those in performance budget areas.

Action plan preparation (projection for the next three years were prepared under deposit, loan and NPA), a clear vision on how to prepare action plan (both short term and long term) specific to each branch could be obtained. This will help to prepare achievable action plan using the available resources.

Session on AIF

(Agri Infrastructure Fund)

Doubts regarding processing of AIF application of individuals, PACS and other societies could be clarified. This will help in

processing the DPR prepared by the beneficiaries in a more efficient manner.

FPO visit gave first-hand information about the working of FPOs and the process flow of financing FPOs

Through this training, it was possible to impart necessary training to the employees in all areas such as preparation of cyber security systems, compliance report and basic aspects of cyber security, communication skills, motivational approach, report preparation, action planning process, ability to resolve issues and responsibilities, power delegation, vision planning and building conflict management, resolution, trust building goal setting skills, holistic approach received from this program.

The various sections articulated for the five-day training program were very useful in imparting management skills and leadership qualities.. As part of various leadership development training among the senior officers of Kerala Bank, Canara Bank Staff Training College, Manipal has been conducting classes for preparing retail loans online using the loan facility on web portals. For sanctioning such loans, the draft of the project proposed to be started for the first time should be prepared and submitted to the CPCs through the branches of Kerala Bank. The training was beneficial in clarifying the doubts related to the processing of Agri Infrastructure Fund application of the DPR branches of the projects



and other societies and processing the Detailed Project Report more efficiently training has been able to impart qualities exposure visit to, their loan and deposit.

For retail loans, making use of online web portal with personal customer ID and password is effectively understood through this training. The employees were able to understand that the bank will get a lot of benefits by using this technology. Then, as a part of the inspection, a well-functioning FPO in the area was visited in Udupi city. From the official who was in charge there, it was possible to understand the details regarding the administrative structure and working method of a Farmer Producer Organization and

the various assistance provided by NABARD to the FPO. The visit of the participants to an FPO, as organized by the Training Institute gave an impetus to the style and functioning of an effective FPO, with its roots deep into the society, catering to all faculties by adopting the best practices and policies from the best centres, assuring a decent means of livelihood to its members and related entities. The visit also throw light on the minimum support to be extended to the FPOs by financing agencies, local bodies, government etc. The training sections enabled the trainees to get awareness on resource optimisation, productivity enhancement and effective leadership skills. Through the

sessions the trainees learned that leadership and team building skills can help improve the bank's productivity and profitability. Group discussions and classes taken by the trainees themselves to impart knowledge to others played an important role in developing team building skills. The training was such that finding out the importance of Resource Planning, Team Building etc. and helping to bring Team work power delegation in all branches. A clear vision of how to prepare an action plan for the next three years was obtained through this training. Using the information available, a feasible action plan could be prepared to address the business targets of the Bank in the near and immediate

future.

Action Points By The Bank

The learning points as conceived by the participants were placed before the meeting of the Board of Directors of the Bank, held on 26.06.2023. The Board, after having vividly considered the agenda, resolved that ;

- The learning points could be deployed elaborately for the formation and nurturing of 100 FPOs proposed to be formed by the Bank with the budgetary support of the Government of Kerala. The practical exposure gained by the Officers, coupled with the knowledge base as developed will be a catalyst to achieve the goal, without

bottlenecks.

- The Bank has earmarked Rs. 113 crores for AIF project. The practical exposure as gained by the Officers would be instrumental for DPR preparation and Techno, Economic Feasibility evaluation, thereby speedy and effective disposal of the proposals, ensuring asset creation, enhanced income generation and uninterrupted repayments.
- The Bank has envisaged to entertain proposals to the tune of Rs.400 crores under PACS as MSC during the FY 2023-24. The trainees who were exposed to the practical facets of the scheme would act as Nodal Officers for the effective and timely implementation of the scheme, ensuring novel projects are implemented, confirming end use verification, asset creation and generation of sustainable income.
- Since the Bank has completely rolled over the new state of the art CBS platform, the trained staff could be deployed for introducing and familiarizing Bank's digital products, across Kerala, with special emphasis to the Priority Sector Lending portfolio.
- Conduct sensitization programs for employees of the Bank vis a vis Office bearers of PACS who deal exclusively with the schemes such as AIF and PACS as MSC.

The Bank has, in continuation to the above, nominated 2 Officers of the Bank and 31 Officers of select PACS for an In Campus Programme at BIRD, Mangaluru during 19-2, July 2023, on PACS as MSC and AIF. The programme was purported to equip the functionaries, basically at PACS who deal with proposals relating to the projects under discussion. The same could sensitize the PACS Officials, on the pivotal roles they play in implementation of the specially designed agri projects in due consultation with the Officials of their Apex Bank.

It is also placed on record that, the beneficiary Bank has conducted a one day work shop on PACS as MSC scheme for its Nodal Officers under the scheme, on 02.08.2023, aimed to achieve its targets meaningfully under the scheme. The learning points as gained by the trainees during the programme conducted in February 2023 were spelt out to the Officers who now stand as single pints of contact under the scheme in each district of the State of Kerala.

Conclusion

The programme was an eye opener for many of us to gain hands on experience from the field in a much conducive learning environment. The resources spent on the training would definitely be an investment for our Bank. We, sincerely thank NABARD for sponsoring the programme and register our gratitude towards the parent organization for identifying and nominating us for the same.