

Webcon
on
HR and Training Need Assessment (TNA) of RRBs
05 October 2020- Proceedings

1. Introduction:

BIRD Kolkata organized a Webcon on HR and Training Need Assessment (TNA) for the Regional Rural Banks (RRBs) of East and North-East Region on 5th October 2020. Chairmen and GMs of 15 RRBs spread across East & NE States whole heartedly participated in the event organized through Web-Ex platform. As a first, the nominee directors of the RRBs also participated and deliberated on the issue. The list of delegates attending the Webcon is attached as **Annexure A & B**.

2. Welcome Address:

At the outset, Shri K.C. Badatya, Joint Director welcomed all the delegates which included Chairmen of various RRBs, Nominee Directors from NABARD in various RRBs. He also welcomed the Guest of the event, Shri Subrata Mandal, Chief General Manager (CGM), West Bengal Regional Office, Kolkata. Dr. Badatya, in his address, said how Covid-19 pandemic has impacted economies world over shutting down all sectors, enterprises, etc. and Indian economy is no exception to it. Specifically, he said that post-Covid-19 pandemic banking scenario has changed, from now on technology would play an even bigger part.

3. Inaugural Address

He then requested Shri S. Mandal, CGM, WB RO and Chairman of the meeting to give his views.

In his address, Shri Mandal made the following observations:-

- It is highly imperative for RRBs to engage in capacity building of staff members through training. Training planning must be an essential activity for RRBs,
- Productivity of staff members and Branch Managers are crucial for survival of RRBs in these difficult times. Renewed thrust on SHGs, FPOs require training.
- Previously RRBs were focusing mostly on farm credit disbursement, but now in the changing banking scenario, they have to focus on Contract Farming, FPOs financing, financing MSMEs, etc.

- Creation of post-harvest facilities has become paramount with high level of production – thus presenting opportunities for RRBs in financing of such post-harvest facilities.
- Now, CAMEL-C inspection of RRBs is being replaced with risk-based supervision. CAMEL-C is not applicable as compliance based, instead under BASEL-III norms is replaced with risk based inspection. As such, upgradation of knowledge and skill for staff members of RRBs on these aspects is very much required

Most importantly, CGM opined that the staff members of RRBs are required to go through a attitudinal and behavioral change in their day-to-day working in order to survive in this competitive scenario. Thus, he opined that in order to achieve all the above objectives, RRBs need massive capacity and skill building exercise in which BIRD Kolkata could be their ideal partner.

4. A Presentation on Training & Capacity Building Activities of BIRD-K:

Then Shri N.K. Roy, DGM/FM made a presentation on the training programme organised by BIRD Kolkata. He stressed on the fact that the objective of the Webcon was to discuss the human resource with emphasis on training and capacity building of RRBs in the changing banking scenario and also mapping the skill and knowledge gap amongst their staff members.

Covid-19 pandemic had stalled physical programmes from mid March 2020 but BIRD Kolkata adapted to the situation and initiated steps for business continuity, began a dialogue with stakeholders for onboarding the virtual platform. The journey started with virtual / online programmes as new normal.

BIRD Kolkata conducted online programmes covering 1000+ participants from banks, NGOs, FPOs, etc till end-September 2020. The advantages of online training programmes were discussed as non disruptive for business continuity, almost zero travel, convenience with flexi timings, compact content and coverage and use of best of domain experts on a pan-India basis.

During the year 2019, BIRD, Kolkata (erstwhile Bolpur) conducted TNA on 08 November 2019 and the institute was able to fulfil the wishes with four different verticals as following;

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|---------------------------------------|---|
| Agricultural Banking and Credit (ABC) | <ul style="list-style-type: none"> i. Credit Appraisal ii. Agriculture Financing iii. Recovery & NPA Management iv. Treasury Management / Risk Management |
|---------------------------------------|---|

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|---|--|
| Sustainable Livelihood and Farmers Collectives (SLFC) | <ul style="list-style-type: none"> i. Doubling of Farmers Income ii. Microfinance Prog. And SHGs, iii. Financing of FPOs |
| Technology, Institutional Development and Microenterprises (TIME) | <ul style="list-style-type: none"> i. Digital Banking & Cyber Security ii. Financing MSME & Loan appraisal for MUDRA iii. Programme on CBS for newly joined staff/ officers iv. ODI Programme for AGVB |
| Human Resource and Leadership & Motivation (HRLM) | <ul style="list-style-type: none"> i. Leadership Skill & Motivation ii. Soft Skills ,More extensive HR/ Mngt. Progs iii. Attitudinal Change and Stress Management iv. Change Management |

Mr. Roy, highlighted the performance of BIRD, Kolkata during April-September 2020 as following;

- Conducted 23 programme covering about 1000+ participants
- Areas : NPA and recovery , Investment and treasury management, credit appraisal, etc.
- Customized programme for MIZO Rural Bank, Uttar Bihar Gramin Bank, etc.
- Priced programme on Customer Relationship Management for BStcB,
- Induction training programme for Assam Gramin Vikas Bank
- Hosted 3-4 Webinars on contemporary issues

He requested RRBs to adapt online module for capacity building and requested all to depute officers to various training programmes conducted by BIRD Kolata. He then requested Dr. K.C.Badatya, Joint Director to address and share his views for the dignitaries as host of the Webcon.

Address by Joint Director, BIRD-K:

The key highlights of JD's address included the following:-

- ❖ BIRD, Kolkata is now reaping the benefits of HR & TNA conference held on 08 November 2019. As per the TNA requirements raised by RRBs, BIRD conducted all the programmes till date, importantly, programmes on NPA & Recovery Management, Agriculture Finance, Investment & Treasury Management, etc.

- ❖ He exhorted RRBs to work on customer imperatives to drive the portfolio in RRB branches, i.e., tech savvy Banking, Customer Relationship Management-CRM and Data Analytics & Business Intelligence.
- ❖ Technology enhancement need to be emphasized and RRBs need to work on setting up of Data Analytics & Business Intelligence Cells at HO level. With changing banking scenario this would hold them in good stead and facilitate business growth keeping in mind the onslaught of competition from new private banks and small finance banks. He pointed out that BIRD, Kolkata can collaborate on their efforts in instituting such a cell in their Bank.
- ❖ He also suggested to RRBs for collaborative exercise on HR - skill and knowledge mapping, TNA and manpower planning, collaboration with fintechs etc.
- ❖ BIRD, Kolkata conducted a programme on “Investment and Treasury Management” which was very well-received with a nomination of 45-50 officers pan India from Srinagar in North to Karnataka in South and Nagaland in East to Gujarat in West. Keeping this in mind, considering online programmes as new normal and optimally utilizing the virtual platform BIRD, Kolkata would be able to conduct such innovative programmes as per the requirement of RRBs utilizing domain experts to make such programmes effective and useful to RRBs.
- ❖ He thanked Assam Gramin Vikash Bank for choosing BIRD, Kolkata as partner to conduct induction training programme of their newly recruited staff members.
- ❖ Agriculture has been doing well at 3.4% growth in the 1st quarter of 2020-21. MSMEs have been bearing the brunt of the Covid-19 pandemic and related lockdown measures. So JD urged that along with agriculture, RRBs need to handhold the MSMEs in this crucial juncture and to facilitate reviving the growth of the economy.
- ❖ He proposed programmes on (1)“Change Management for Chairmen and GMs of RRBs”, (2) Programme on leadership and motivation for RMs of RRBs and (3) Programmes for first time BMs for officers of RRBs from BIRD, Kolkata’s side and expected all to join for such programmes.

He concluded his address by expressing his gratitude to CGM, WB RO for sparing his time, addressing the delegates and wished for the success of the Webcon with meaningful discussion on training and capacity building in times of Covid 19 pandemic.

Open house Discussion

Shri Nabin Kumar Roy, FM, BIRD, Kolkata then requested the delegates for an Open house discussion on training needs of RRBs.

For effective and fruitful discussion, as a group of eight (08) RRBs from NE, they were called for expressing their training needs and share their views. While expressing their views the delegates gave priority to following training programmes.

Group I: views of the participants from various RRBs

| No. | Group – I: Name of the RRB | Request for Training Programmes |
|-----|------------------------------|---|
| 1 | Assam Gramin Bank | 1) NPA and recovery management (focus on recovery) 2) Cyber Security 3) Data Analytics and business intelligence 4) Preventive Vigilance 5) FPO financing 6) Investment and Treasury Management 7) ODI |
| 2 | Arunachal Pradesh Rural Bank | 1) NPA and Recovery Management 2) Digitization/KYC/AML 3) Project Appraisal (capacity building of Branch Managers) 4) Investment Portfolio and Treasury Management |
| 3 | Nagaland Rural Bank | 1) HR - Leadership and Motivation 2) Turnaround strategy to (HR & Finance) |
| 4 | Meghalaya Rural Bank | 1) |
| 5 | Manipur Rural Bank | 1) HR - Leadership and motivation 2) NPA management and recovery 3) Induction Training 4) Treasury Management |
| 6 | Mizoram Rural Bank | 1) Basic appraisal for branch managers 2) Program on Inspection for their Inspecting Officers |
| 7 | Tripura Gramin Bank | 1) Opportunities for financing in agriculture sector 2) Capacity building of staff members (HR/basic appraisal/motivation/team work, etc) 3) Induction training program 4) Project Appraisal with focus on field level experience |
| 8 | Meghalaya Rural Bank | 1) Program on e-shakti 2) Livestock financing (pig/goat) 3) NPA management and recovery management 4) HR policies, Motivation, Leadership, Team Building, etc. 5) Financing to agri business; opportunities of financing agri sector in NER |

For effective and fruitful discussion, rest seven (07) RRBs from Eastern States were called for expressing their training needs and share their views. While expressing their views the delegates gave priority to following training programmes

| No. | Group - II: Name of the RRB | Request for Training Programmes |
|-----|-----------------------------|--|
| 1 | Bangiya Gramin Vikas Bank | 1) Induction Training Program focusing on rural finance/ agriculture/non-farm etc. since most new recruits come from towns/cities 2) Training Prg Exclusively for women officers. |

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| | | <ul style="list-style-type: none"> 3) Refresher training for officers above 40/45 years. 4) Hands on training on treasury management, mid-office, back office, etc. 5) Preventive vigilance (IT policies, Fraud management) 6) Marketing of banking products (basic banking, basic appraisal, TL financing) 7) NPA management and recovery |
| 2 | Paschim Banga Gramin Bank | <ul style="list-style-type: none"> 1) HR – Leadership & motivation, TNA assessment. 2) Induction training program 3) OL trg prg at their premises for training of their staff 4) Recategorisation of bank branches w.r.t. branch business 5) Cyber Security |
| 3 | Jharkhand Gramin Bank Rajya | <ul style="list-style-type: none"> 1) Financing to agriculture sector (NRLM/SHG/JLG/FPO/Housing) 2) Diversification of investment portfolio |
| 4 | Odisha Gramya Bank | <ul style="list-style-type: none"> 1) Basic banking 2) NPA management and recovery strategies 3) HR – Increasing staff efficiency |
| 5 | Utkal Grammin Bank | <ul style="list-style-type: none"> 1) Credit appraisal, monitoring of on-going loans, digital initiatives 2) Treasury Management (actual trading to increase treasury operations) 3) Leadership, motivation and behavior 4) NPA and recovery management (legal measures) |
| 6 | Dakshin Bihar Gramin Bank | <ul style="list-style-type: none"> 1) Capacity building of officers/staff (appraisal of small accounts) 2) NPA and recovery management |
| 7 | Uttar Banga Gramin Bank | <ul style="list-style-type: none"> 1) Induction training program 2) Training for new branch managers 3) Separate training for clerical staff 4) Training on e-shakti Portal 5) Compliance to Inspection Reports - checks and controls 6) Treasury - managing funds efficiently |

The nominee directors also endorsed the training requirements of the banks and expressed happiness to be part of institutional development exercise through capacity building / training need assessment.

Summing up the proceedings, Dr BB Sahoo, DGM/FM expressed that BIRD Kolkata will surely make efforts to reach out to the banks for filling in the training requirements. Further, Dr Sahoo also proposed a vote of thanks.
