

BIRD Kolkata

Webinar on District Training Needs with the DDMs of Odisha- Proceedings

The above meeting was organized by BIRD, Kolkata on 07 December 2020. The Webinar was attended by 19 DDMs covering various Districts of Odisha.

Shri N.K.Roy, FM, DGM welcomed the participating DDMs and said that BIRD, Kolkata is organizing such webinars in order to assess the training needs at the grass root level through DDMs. As the ground level contact of NABARD, DDMs must be getting the ground level pulse of the rural economy first hand. He thanked CGM, Odisha RO for their support for holding the webinar.

In his formal welcome address JD, BIRD, Kolkata welcomed CGM Odisha RO and the DDMs to the Webinar. He thanked Odisha RO for supporting BIRD, Kolkata in organizing the webinar on assessment of district level training needs in Odisha. With a brief outline on the initiatives of BIRD, Kolkata in conducting various online training programmes, he called upon the DDMs to provide feasible inputs on district specific training requirements based on ground level interacting with our stakeholders -RRB, Coop officials, NGOs and FPOs. He concluded his remark with request to Shri C. Uday Bhaskar, CGM, Odisha RO to formally inaugurate the webinar.

In his inaugural address CGM, Odisha RO highlighted the contribution of agriculture and allied sector in the difficult times of Covid 19 and the need for addressing issues with respect to reverse migration of labourers by imparting new skill on livelihood. With a special mention on the ground level need in Odisha, he flagged areas like banking plan preparation for credit linkage of beneficiaries of a large number of watershed and WADI, preparation of realistic business plan for FPOs/OFPOs and making them creditworthy, inculcating entrepreneurial zeal among the unemployed youth of the state through skill building in potential areas like fisheries, dairies, horticulture etc. With formal inauguration and an advice to DDMs to contribute to this end he concluded his inaugural remarks. Inauguration was followed by a brief insight into the various training activities of BIRD, Kolkata and aim and objective of identification of the training needs at district level by DDMs by Shri B.B.Sahoo, FM. Subsequently DDMs were requested to give insights into their district specific training needs that can be tie up through various channels. The views of the DDMs are furnished bellow:

A. DDM, Angul

With a brief outline on the stakeholders of NABARD and their capability, status of NABARD assisted ongoing projects in the district he suggested the following programmes:

- Trg prog on Investment and Treasury Management for officials of Coops

- Motivational Programme for bankers in order to reduce risk aversion tendencies and improving ATL
 - Trg. prog on Business Plan preparation for FPOs and marketing
- B. DDM, Bolangir Dist:** The DDM indicated the need for training on project appraisal for the officials of DCCBs. Under one district one product concept, dairy can be the activity for district. The function of FPOs and their credit linkage with Bank/ Nabkisan was highlighted. He also suggested for online programmes to overcome issues related with the Covid19 restrictions as well as the manpower shortage may be preferred by the stakeholders. Suggestion of the DDM is as under:
- Trg prg on Project Appraisal for officials of DCCBs
 - Prog on dairy processing
 - Financial Management Prog for FPOs
 - Prg on Corporate Governance for BoDs and CEOs of FPOs
- C. DDM, Balasore Dist:** Potential sectors of agriculture and allied were highlighted. Poor performance of the FPOs due to poor handholding of POPI was indicated. He suggested the following training programmes
- Trg Prg on Project Appraisal for officials of DCCBs
 - Trg Prg on high value fish farming like Biofloc technique
 - Motivational Trg Prg for BoDs and CEOs of FPOs
- D. DDM, Dhenkanal Dist:** In the background of the banking profile and the ongoing NABARD assisted projects in the district, suggested areas of training need are:-
- Trg prg for members and officials of FPOs
 - Trg prog on E-shakti Portal Access by banks
- E. DDM, Ganjam and Gajapati Dist:** Taking a cue from the existence of 2 DCCBs and importance of agriculture and allied sector in both the districts, the areas identified for training are
- Training programme on Documentation for FPOs
 - High value Loan appraisal for CCBs (Can be a paid programme).
 - Priced Training motivational programme for BoDs/CEOs of FPOs.
- F. DDM, Jagatsinghpur:** With an introductory remark on the banking profile, presence of various corporate houses, potential sectors, and ongoing projects; the scope for skill development on convergence mode can be explored. He proposed the need for the following training programmes:
- Training programme on SHGs
 - Programme on Organic Cultivation.
 - Programme on high value fisheries activity like Biofloc.

G. DDM, Jajpur District: DDM highlighted the presence of the RO of Odisha Gramya Bank (OGB) and Industrial Township at Kalinganagar in the district. The scope of conducting skill development/livelihood programmes by BIRD-Kolkata in convergence with CSR fund is immense. Areas identified for training in the district are:

- Project Appraisal on ATL
- Prog for SHGs
- ODI Programme for Cooperative Banks
- Sustainable Livelihood Trg Prgs

H. DDM, Kalahandi: DDM outlined the banking profile of the district, high level of NPA, poor access to E-shakti at branch level and poor ATL in the present Committee approach of bank. The following areas were identified for training.

- Accessing E-shakti portal for financing SHGs
- Sensitisation programme for officials of CCBs on ATL

I. DDM, Kandhamal Dist: Introducing the potential of the district on activities in Horticulture and Spices, the DDM highlighted the success of an onsite demonstration programme on cultivation of Banana. The lack of knowledge and confidence of bankers on mechanism for recovery resulting in poor recovery was indicated. He suggested the following programmes:-

- Trg prg on NPA and Recovery Management for bankers.
- Onsite demonstration programmes
- Exposure visit for demonstration for FPOs

J. DDM, Kendrapara Dist: He requested for training programmes on the following:-

- Programme on NPA and Recovery management
- Sensitisation Trg for DCCB Officials on Agriculture Term Lending (ATL)
- Trg programme on Marketing of products for CEOs and BoDs of FPOs

K. DDM, Keonjhar Dist: DDM highlighted the poor manpower in banks and lack of professional approach of POPIs in promoting and nurturing the FPOs. He indicated the need for training programme on capacity Building and Motivation for members of FPOs

L. . DDM, Malkangiri: With a brief outline on the banking profile of the district and its poor economy, he emphasized on conducting need based training programmes. Areas identified for training in the district are:

- Trg prg for FPOs on DPR and business plan preparation
- Trg prg on SHGs for RRBs/CCBs

M. DDM, Bhadrak Dist: He suggested for the following programmes:-

- Training programme for NGOs on preparation of development projects

- Sensitisation program for bankers on SHGs lending.
- N. DDM, Nabrangpur Dist:** He requested for the following programmes:
- Trg prg on Entrepreneurship Development
 - Trg for BoDs of FPOs on Compliance and Preparation of Business Plan
- O. DDM, Subrangpur and Boudh Dist:** He suggested for the following training programmes:-
- Trg prg on NPA and Recovery Management
 - Trg prg on Marketing Development for FPOs
 - Location specific trg prg under Cluster Development approach like LEDP
- P. DDM, Sundargarh Dist:** He requested for the following programmes:
- Customised Trg Prg on Financing of FPOs
 - Prg for CSR Personnel of corporate
 - Trg prg on Agri entrepreneurship with emphasis on food processing
 - Customised trg prg for CA/CS regarding new laws for FPOs and how they can help them
 - Trg prg on Floriculture/horticulture, organizing farming
- Q. DDM, Cuttack Dist:** The DDM highlighted the presence of HO of the 2 DCCBs controlling 4 districts in the state and the presence of industrial townships. Taking a cue from the training need of the newly recruited staff and potential sectors in the district, the DDM proposed for the following programmers:-
- Trg prg for the newly recruited staff members of CCBs.
 - Exposure visit for officials of FPOs
- R. DDM, Bargarh Dist:** DDM indicated the manpower issues in the banks and scope for on-location programmes to overcome the same. He suggested for the following programmes:
- Capacity building training prg for NGOs
 - Trg prg on marketing and preparation of business plan for FPOs

Following the interactions with DDM, Shri J.K. Samal, FM, BIRD, Kolkata summarized the deliberation with the following suggestions/action points.

- The training programmes proposed by the DDMs can be put under the following categories
 - a. Programmes that can be taken up on payment basis for which stakeholders have to put a request.
 - b. Programme can be on sponsorship basis for which the scope for CSR fund can be explored in the district by DDMs

- c. DDMs can utilise the existing developmental funds of NABARD (FSPF/GVN/TDF/WDF/RIPF/Climate Fund etc) to take up location specific programmes on potential activities for which they have to submit proposals to RO.
 - d. BIRD-Sponsored programme on feasible activities for which ROs may have to submit proposal to BIRD-Kolkata.
- Training programme on Project Appraisal would be conducted by BIRD, Kolkata as suggested by most of the DDMs
 - As far as mindset of the RRBs/ CCBs with regard to lending operations are concerned, NABARD / BIRD, Kolkata/DDMs have to harp on the stakeholders through various programmes and to take up pilots through Tripartite agreement with industrial houses, Contact farming, Credit linkage of potential farmers (case to case basis) etc.
 - Training on potential activities like Fisheries, Horticulture, Dairy processing, Food processing can be taken up in potential districts.

Action Points:

The Action Points emerged from the deliberation are following:

- a. BIRD-Kolkata has to submit the state specific training need identified by the DDMs with a request to support priority projects under the existing Developmental funds
- b. DDMs have to submit training specific proposals to ROs for sanction with a copy to BIRD-Kolkata.
- c. Odisha RO may submit proposal to BIRD-Kolkata for inclusion of a few sponsored programmes of BIRD-Kolkata on a selective basis.
- d. DDMs may explore possibility of organizing programme with CSR partnership in their district with BIRD-Kolkata as knowledge partner.

The meeting ended with vote of thanks to the CGM Odisha RO and all the participating DDMs of Odisha for their support.