



## NBSC Newsletter (Oct – Dec 2020)

राष्ट्रीय बैंक स्टाफ महाविद्यालय  
National Bank Staff College  
"Shaping Minds to Excel"

### 1. Mobile App for Nabscholar – 16<sup>th</sup> October 2020

Dr. G R Chintala, Chairman, NABARD inaugurated the mobile application for NabScholar, eLearning Management System of NABARD, on 16<sup>th</sup> October 2020 in presence of Shri. P V S Suryakumar, DMD, NABARD. Shri. Shankar Pande, Director, BIRD, Lucknow and Shri. Arun Shukla, CGM, HRMD were also present during the ceremony.

Chairman in his address urged NBSC to align its goal with that of organisation's corporate vision, goal and strategy. There has to be clear outcome based learning objectives for NBSC. He also suggested that NBSC should collaborate with a few pioneers of popular e-lesson providers in education field for cross learning. He further opined that feedback system should be built into the NabScholar.



Shri P V S Suryakumar, DMD urged the faculty members to act as change agent for bringing out transformational change of our officers on knowledge, skill and attitude so that team NABARD shall work in unison for achieving the organisation's corporate goals.

Earlier, Shri Sanjay Kumar Dora, Principal NBSC in his welcome address highlighted the NBSC's vision, the roadmap and recent initiatives and achievements. He mentioned that NBSC's dream of anywhere-any time learning became a reality with the launching of mobile based e-learning app by our chairman today.

With the launch of the mobile app based NabScholar, the officers can access the Nabscholar through their mobile in easy seamless way anywhere anytime. The mobile app shall also pave the way for micro-learning initiatives like Ask-a-Question, Quiz, Crossword, Nuggets on important developments etc. The Mobile app is available on iOS and android platforms.

### 2. Training programmes conducted during the October – December 2020 quarter:

NBSC conducted 36 training programmes during the quarter covering about 1087 officers. About 30% of the training programmes conducted during this quarter were collaborative programmes with RBI, Deloitte, IDRBT, IICA, NCDEX, NIBM, CRIDA, IIM-Kolkata, etc. Some of the important programmes conducted during the quarter were as under.

#### 2.1 Programme on Commodity Trading/Exchange [Grades A/B/C] – 19-21 Oct 2020 & for Senior Officers from 12-13 Oct 2020

NBSC in collaboration with NCDEX, Mumbai conducted two Training

Programmes on Commodity Trading during the month of October 2020.

The takeaways under the training programme included learning related to:

- a. latest development of commodity markets
- b. commodity market infrastructure
- c. use of Derivatives (Futures & Options)
- d. design of Agriculture Contract and specifications
- e. the importance, role and operation of Repositories
- f. principles of Hedging, Speculation and Arbitrage
- g. Payment, Clearing and settlement
- h. Role of Clearing Corporation
- i. Commodity Price Analysis
- j. Role of Warehousing in the development of Commodity Markets, logistics
- k. Strategies for on boarding FPOs to eNAM/NCDEX & Spot Commodity Markets

## **2.2 Programme on Financing Renewable Energy in Agri. Infra. Projects [Grades A/B/C] – 26-30 Oct 2020**

NBSC in collaboration with NIBM, Pune conducted a Training Programme on “Financing Renewable Energy (Agri. Infrastructure) Projects” for Grade A/B/C Officers from 26 to 30 October 2020 through WebEx platform. The customised programme focused on capacity building of officers posted in different business departments dealing with renewable energy (agri-infrastructure) projects.

The various aspects covered during the training programme included industrial analysis and techno-economic parameters adopted in financing (i) Wind

power, (ii) Solar power, (iii) Small & Medium Hydro projects and (iv) Bio energy projects, using Case exercises. The participants were also provided with basic inputs on Cash flow based financing of the projects.

## **2.3 Programme on Rural Infrastructure Financing [Grades A/B/C] – 02-06 Nov 2020**

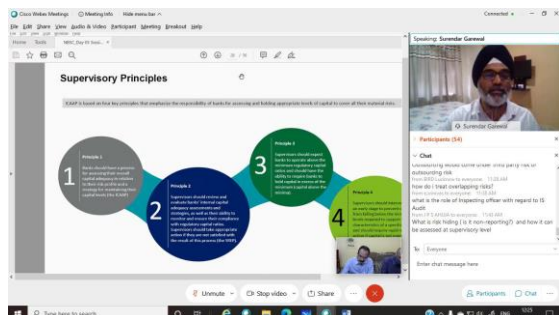
NBSC in collaboration with NIBM, Pune conducted a training programme on “Rural Infrastructure Financing” from 02 to 06 November 2020 for officers in Grade A/B/C through WebEx platform.

The customised programme focused on capacity building of officers posted in business departments and dealing with infrastructure projects. The various learnings / takeaways from the training programme included (i) Cash flow modelling and financial viability assessment methods, (ii) Risk assessment, allocation and mitigation strategies for different sectors, (iii) Debt restructuring and recovery issues in infrastructure loan exposures, etc.

## **2.4 Programme on Risk Based Supervision (RBS) in collaboration with M/s Deloitte - 02-06 November 2020**

NBSC took the initiative of conducting the pioneering programme to train our supervisory staff on RBS during 02-06 November 2020. A total of 46 Officers participated in the programme including FMs from TEs & senior Officers of NABARD. The programme was inaugurated by Shri K S Raghupathi, CGM, DoS, HO and Shri S K Dora, Principal, NBSC. Shri Dora stated that NBSC shall be conducting a large number of training programmes and trainers training programme (TTPs) on RBS to

build the capacity of our Supervisory staff.



The major learning points and takeaways from the programme included:

- a. Risk profiling of SEs in terms of various risk indicators
- b. Working out the RBS risk score
- c. Supervisory rating, supervisory action and supervisory stance
- d. Assessment of liquidity and interest rate risks
- e. NABARD's approach towards migration to RBS

## 2.5 Programme on NGO Management and CSR Funding [Grades A/B/C] – 10-11 Nov 2020

NBSC in collaboration with BAIF Development Research Foundation, Pune conducted an online training programme on “NGO Management and CSR funding” from 10 to 11 November 2020 for officers in Grade A/B/C.

The customised programme focused on accounting and financial management in NGOs, human resource development, Corporate Social Responsibility (CSR) Act 2013, Project Management under CSR, Impact measurement techniques for social projects, etc. Participants expressed that the training programme gave new insights on projects being implemented under CSR funding in collaboration with corporates.

Major takeaways / learning points of the programme were:

- a. Best practices followed by NGOs with regard to their book-keeping.
- b. Methodology of impact assessment i.e. Social Return on Investment (SROI).
- c. Understanding nuances involved in CSR funding and dynamics involved in CSR-NGO partnership especially for DDMs.
- d. Contribution of Corporate sector in developmental and social work through CSR.
- e. Effective implementation of initiatives being done through CSR funding.

## 2.6 Programme on Corporate Governance for Middle/Senior Level Executives (Grades D/E) – 18-20 Nov 2020

NBSC in collaboration with Indian Institute of Corporate Affairs, Ministry of Corporate Affairs, GoI, Gurgaon conducted an Online training programme on “Corporate Governance” for Senior Officers from 18 to 20 November 2020. The three day training programme provided inputs on the overall framework of ‘Corporate Governance’, and various aspects of regulatory framework and business case of Corporate Governance.

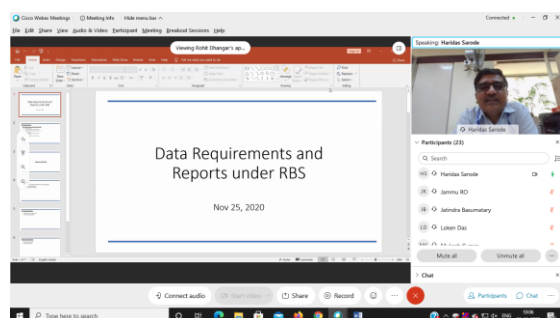
The programme comprehensively covered different aspects of ‘Corporate Governance’ such as:

- a. Concepts and historical developments in regulatory framework
- b. Various provisions of Companies Act, 2013, SEBI, RBI, OECD Guidelines/regulations

- c. Role of an effective Board in Financial Institutions
- d. Role and responsibilities of Nominee Directors
- e. Governance strategy and Enterprise risk
- f. Engaging stakeholders for responsible business conduct
- g. Understanding Financial Statements & Reports for effective Oversight
- h. Disclosure norms and Internal Control Systems under Governance
- i. Monitoring & Evaluating governance of NGOs / FPOs / Trusts / Section 8 Companies

## 2.7 Basic Programme on Risk based Supervision in collaboration with RBI – 23-27 Nov 2020

In a first of its kind, NBSC took the initiative for conducting a training programme for our supervisory staff on RBS during 23-27 November 2020 in collaboration with the Department of Supervision, Reserve Bank of India (RBI), Central Office, Mumbai. The programme was inaugurated by Shri K S Raghupathi, CGM, DoS, HO and Shri S K Dora, CGM & Principal, NBSC.



The major learning points and takeaways from the programme included:

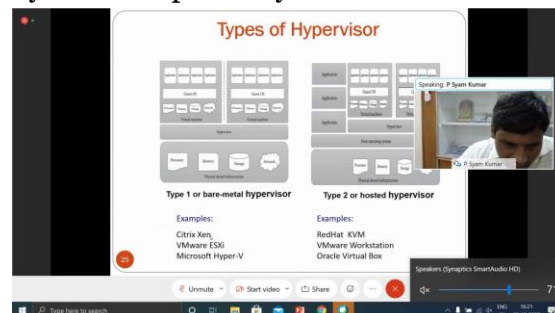
- a. Basic concept in RBS and Process Flow

- b. Data requirements in RBS and Off-site Supervision
- c. On-site Assessment and Control Risk
- d. Risk Action Plan / Risk Mitigation Plan
- e. Assessment of credit risk, liquidity risk, interest rate risk and operational risk
- f. Imperatives for migration towards RBS

## 2.8 Programme on New and Emerging Banking Technologies [Grades A/B/C] - 02-04 Dec 2020

The NBSC, in collaboration with the Institute for Development and Research in Banking Technology (IDRBT), Hyderabad, conducted a customized programme on “Emerging Banking Technologies and their role in Financial Inclusion” during 02-04 December 2020.

Participants were given advanced inputs on emerging technologies applicable to banking and financial inclusion. Senior Officers from the RBI and NPCI took sessions on Regulatory Approach for Sandbox and New initiatives in Payment Systems respectively.



Some of the major learning takeaways of the programme were 5G Applications for Banking, Adoption of Open Source Software, Mobile Banking, Block-chain Technology & Applications, Technologies for Financial Inclusion, Emerging Cyber Security Practices etc.

## **2.9 Customized Programme on 'Effective Leadership Skills' [Grades B/C/D/E] - 21-24 Dec 2020**

NBSC organised the captioned 18 hours capsule programme in collaboration with IIM, Kolkatta from 21-24 December 2020. A total of 26 participants representing officers in Grade 'B' to 'E' participated in the programme. The programme focussed on self-understanding through psychometric analysis, attributes required for working, managing and leading teams, qualities of effective leaders, leadership styles, interpersonal effectiveness and its impact on the leadership, role of communications in effective leadership, etc. The programme adopted the pedagogical tools encompassing assessment questionnaires and case studies based learning for each topic which facilitated in clear understanding of the concepts and job skills.

## **2.10 Understanding sustainability of small farms in collaboration with CRIDA, Hyderabad – [Grades A/B/C] - 22-24 Dec 2020**

NBSC organised the captioned three-day training programme in collaboration with CRIDA (Central Research Institute for Dryland Agriculture), Hyderabad from 22-24 December 2020. Major objectives of the programme were:

- To enumerate issues in sustainability of production systems in small farms
- To identify problems in sustainability of soil and water systems and design suitable response systems
- To identify the factors determining markets and finance for

small farms and design relevant products to address them

- To identify information technologies (from farm to fork agricultural value chain) applicable for sustainability of small farms

Programme also focussed on soil and water conservation technologies, livestock management, backyard poultry and importance of agricultural extension for sustainability of small farms. Learnings about different cropping systems viz strip cropping, inter-cropping etc. greatly benefitted the participants.

## **3. NBSC Lecture Series – 18<sup>th</sup> December 2020**

As a part of the NBSC Lecture Series, Shri P. Mohanaiah, retired CGM of NABARD, delivered a talk through VC from the Telangana Regional Office on “PACS as MSCs - What needs to be done before and after” on 18th December 2020. Officers from Head Office Departments, Regional Offices and Training Centres participated in the event.



Shri S. K. Dora, Principal, NBSC while welcoming the speakers and participants mentioned that PACS operating at the grass root level are in a unique position to serve the members in meeting both credit

and non-credit inputs as one stop shop. They can play a pivotal role in both the physical and financial supply chain of agricultural commodities.

Shri Mohanaiah highlighted that 95,000 odd PACS provide the highest banking outlets in the country. He suggested a number of measures in the area of human resource development, which are based on the recommendations of the HR committee for the PACS of Telangana which the State Government of Telangana have accepted the recommendations. However, he urged that a comprehensive package covering all the critical areas like HR, technology, resource augmentation, governance improvement, business, etc., needs to be brought out. This would catapult the PACS as viable banking outlets across the country to serve the village community, especially farmers in a holistic way. He requested that NABARD may take the lead in convincing Govt. of India for a comprehensive package for PACS development keeping in view the fact that 95,000 odd PACS are born FPOs.

#### 4. NBSC Study Circle

Faculty Members of NBSC as part of their regular initiatives presented their views or findings on some of the contemporary topics, on a monthly basis. These were presented and discussed before Principal/ VP, FMs and other staff members of NBSC. Further the relevant PPTs were shared on the Nabnet for the benefit of all staff members. Details of study circle topics are given below

- a. Brainstorming on “Land Reform - Model Agricultural Land Leasing Act 2016 & Digital India Land Records Modernization Programme (DILRMP)” was

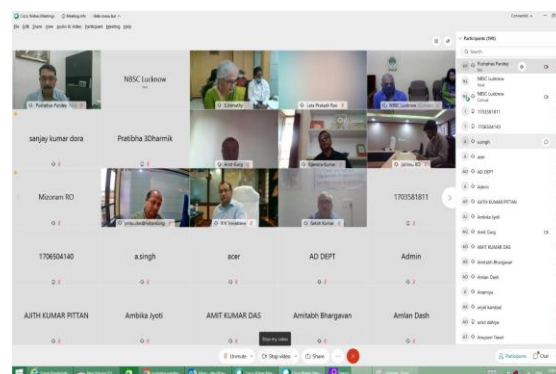
made by Shri A K Sarkar, DGM/FM on 1<sup>st</sup> October 2020

- b. Monetary Policy Committee Meeting Recommendations” was made by Shri S K Talukdar, DGM/FM on 19<sup>th</sup> October 2020

- c. Agri Value Chain Financing Models was made by Shri S K Nanda, DGM/FM on 24<sup>th</sup> Dec 2020

#### 5. Massive Online Open Courses (MOOC) on POSH Act and Preventive Vigilance

As a part of NBSC's outreach initiative on capacity building of NABARD officers, the first ever MOOC programme on the topic "Prevention of Sexual Harassment of Women in Work Places Act" was conducted on 17 October 2020. The topic was selected with a view to create awareness on various provisions of PoSH Act especially the Do's and Don'ts and the redressal procedures through Internal Committee. A total of 191 officers attended the programme. Overall, there was appreciation by the participants for the programme through the outreach initiative of NBSC.



To mark the commencement of the Vigilance Awareness Week-2020, NBSC conducted the 2<sup>nd</sup> MOOC programme on the topic “Preventive Vigilance in NABARD” on 27<sup>th</sup> October 2020 for all NABARD officers.

Smt. S. Srimathy, Chief Vigilance Officer, NABARD explained the role of the Central Vigilance Commission, the role and jurisdiction of CVO, NABARD, the functions of the Central Vigilance Cell of NABARD. She also touched upon the theme of this year's Vigilance Awareness Week, viz., "Vigilant India - Prosperous India" and elaborated on various aspects of vigilance in our official role, the need for sensitization of NABARD staff on vigilance related aspects in their functioning, identification of staff in sensitive desks, Staff Rotation Policy in NABARD, the whistle blower mechanism that has been put in place in NABARD, violation of various rules, systems and procedures, acts of commission and omission, and recklessness in decision making.

### **6. Observance of Vigilance Awareness Week – 27<sup>th</sup> October to 02<sup>nd</sup> November 2020**

The celebration of Vigilance Awareness Week (VAW), commemorating the birth anniversary of Bhart Ratna Sardar Vallabhbhai Patel, was observed from 27 October 2020 to 02 November 2020 at National Bank Staff College, Lucknow. As part of the celebrations, NBSC organized the following activities:

- a. Shri Sanjay Kumar Dora, Principal and Shri Pushphas Pandey, Vice Principal administered the Integrity Pledge to all Officers and employees of NBSC, Lucknow in English and Hindi respectively
- b. Conduct of MOOC : NBSC organized the 2nd MOOC Programme on the topic "Preventive Vigilance in NABARD" on 27 October 2020
- c. Conduct of Quiz, Slogan and Drawing competitions: A quiz

competition on Vigilance was conducted for all Officers and employees of NBSC. Like-wise, a slogan competition on "सतर्क भारत, समृद्ध भारत" for all Officers and employees of NBSC was also conducted. NBSC also organised a drawing competition on the topic "भ्रष्टाचार मिटाओ – नया भारत बनाओ" for children of Officers and employees of NBSC, BIRD and UPRO on 30 October 2020 in the Conference Hall of NBSC.

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