

ANNEXURES

Interview Schedule/Questionnaire for employees of
MALAPRABHA GRAMEENA BANK

Research Subject : Evaluation of training facilities in
Malaprabha Grameena Bank.

Name of the Researcher : S.N.Bhat, Lecturer, Dept. of Commerce,
J.S.S.College, DHARWAD.

Name of the Research Guide : Dr.P.S.Rao, Principal, Shahu
Institute, University Road,
KOLHAPUR.

I. S.NO. :

1. Personal Data :

A .Name :

B. Age :

C. Sex : Male/Female.

D. Religion :

E. Address : Residence (Local) :
Native :

F. Marital Status : Married/Unmarried.

G. Experience - In M.G. Bank :
- before joining M.G.Bank :

H. Educational Qualifications :

I. Date of Joining M.G.Bank :

2. Regarding Training :

A. How many training programmes have you attended so far?

- B. What are the stages at which training is provided to you at M.G.Bank? (Tick Mark)
1. Soon after appointment.
 2. At the time of promotion.
 3. On change in the nature of job.
 4. At regular intervals.
 5. Other special trainings. (Mention of any).
- C. Was the training given, relevant (i.e. was it of practical use) to you in your daily work in the bank? Yes/No.
- D. If not, what more was essential for making the training more useful?
1. Change of Syllabus content
 - 2) Change of teaching methods.
 3. Change in Techniques of teaching.
 - 4) Use of modern aids like projectors, T.V.etc.,
 5. Others. (Please mention).
- E. What facilities were provided to you during the training period?
1. Boarding.
 2. Lodging.
 3. T.A./D.A.
 4. Stipend.
 5. Other facilities. (Please mention).
- F. Were the training staff friendly with you? Yes/No
- G. Were the training staff well prepared to impart training?
Yes/No
- H. Were the training staff kind enough to solve your problems and clear your doubts? Yes/No

- I. Whether the language used while imparting training was clear and understandable? Yes/No
- J. Was there sufficient scope for participation by trainees. (by way of discussions, seminars etc) Yes/No
- K. What method of training did you like most?
1. Lecturing method.
 2. Demonstration method.
 3. Roll play method.
 4. Field visits.
 5. Discussion and seminars.
 6. Job rotation.
 7. Others. (Please mention)
- L. Whether your opinions and suggestions were taken while organising the training programme. Taken/Not taken.
- M. What was the duration of training period?
- N. Was the training period too short or too long? Too Short/Too Long/Was Ideal and Correct.
- O. Were you having good library facility in the training institute.? Yes/No.
- P. Any comments to improve training to make it more effective and useful.

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Questionnaire/Interview Schedule for Officers in
MALAPRABHA GRAMEENA BANK.

Research Subject : Evaluation of training facilities in
Malaprabha Grameena Bank.

Name of the Researcher : S.N.BHAT, Lecturer, Dept.of Commerce,
J.S.S.College, DHARWAD.

Name of the Research Guide : Dr.P.S.Rao Principal, CSCIBER,
University Road, KOLHAPUR.

I. S.No. :

1. Personal Data :

A. Name :

B. Age :

C. Sex : Male / Female.

D. Religion :

E. Address : Local (Residence) :

Native :

F. Marital Status : Married / unmarried.

G. Experience : In M.G.Bank as Officer:

In other capacities :

Prior to joining M.G.Bank :

H. Educational Qualifications :

I. Date of joining M.G.Bank :

2. Regarding Training :

A. Training programmes attended :

-before becoming the Officer in M.G.Bank.

-after becoming officer in M.G.Bank.

-before joining M.G.Bank.

B. Do you feel the training given to you in M.G.Bank is sufficient for your work in the Bank? Yes/No.

(was it relevant to your work).

C. If not, what more do you desire from the training organisation in M.G.Bank?

D. Is the training given of practical use to you? Yes/No.

E. Which method of training did you like most?

1. Group discussion.

2. Lecture method.

3. Demonstration method

4. Seminars.

5. Role play method.

6. Any other method.

(Please mention)

F. What facilities were provided during the training period?

1. Lodging.

2. Boarding.

3. T.A./D.A.

4. Other facilities.

G. Were you provided with study materials? Yes/No.

H. Were you having library facility in your training institute?

Yes/No.

I. If yes, was it well equipped with necessary books, Journals, periodicals etc., Yes/No.

J. Whether you were in a position to understand the lessons taught during the training period? Yes/No.

K. If not, what were the reasons for not understanding the lessons?

1. You were not in a position to understand the language of the training staff.
2. The subject matter was not simplified.
3. The method of teaching was not effective.
4. Any other reason (Mention).

L. What different aids were used in the training institute while imparting training.?

1. Maps and Charts.
2. Radio.
3. T.V.
4. Slides and Projectors.
5. Others (Please mention).

M. Were the training Staff friendly with you? Yes/No.

N. Were they kind enough to solve your problems and clear the doubts in your mind? Yes/No.

O. Was there sufficient scope for participation by trainees in the training programme? Yes/No.

P. If yes, in what way did you participate in the training programme?

1. Seminars.
2. Group discussions.
3. In any other way. (Please mention).

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Interview schedule for the Principal/Staff of Training
Institute.

Research subject : Evaluation of training facilities in
Malaprabha Grameena Bank.

Name of the researcher : S.N.Bhat, Lecturer,
Dept. of Commerce,
J.S.S.College, DHARWAD.

Name of the research guide : Dr.P.S.Rao,
Principal,
Shahu Institute, KOLHAPUR.

I. S.No.

1. Personal Data

- A. Name :
- B. Age :
- C. Sex : Male/Female
- D. Religion :
- E. Address : Local (Residence) &
Native :
- F. Marital Status : Married/Unmarried.
- G. No. of Children :
- H. Experience : As Principal of Training
Inst/as Training Staff.
: Prior Experience :
- I. Educational Qualification:
- J. Training undergone by the
Principal/Training staff. :

K. Research work (If any) :

L. Books etc. published :
(if any)

2. Regarding Training :- (Please Tick Mark() the right answer)

A. How do you identify training needs of the trainees?

1. By asking question.
2. By conducting Pre-training test.
3. By going through past records.
4. By discussion.

B. Do you take guidance of the principal in planning the lessons.? Yes/No.

C. Do you have well equipped library for use of the Trainers and the trainees.? Yes/No.

D. Do you have training facility for the Training staff? Yes/No.

E. Are the Training Staff properly guided? Yes/No.

F. What method do you adopt for imparting Training?

1. Lecture Method.
2. Demonstration.
3. Showing Method.
4. Discussion Method.
5. Field Visit.
5. Role Playing.

G. Out of six methods mentioned above which method was found to be most popular with the trainees.

(1st, 2nd, 3rd, 4th, 5th, 6th, other) (Tick Mark)

H. Do you provide sufficient scope for participation by the Trainee in the Training Programme? Yes/No.

I. If you, how you provide scope for their participation?

1. By conducting group discussions.
2. By conducting seminars.

3. By Role - playing Method.

4. By other methods (mention)

J. Do you provide study materials to the Trainees? Yes/No.

K. The syllabus content, is it satisfactory? Yes/No.

L. If not, what change you desire?

M. Comments if any regarding Training Organisation.

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COURSE CONTENT OF NABARD REGIONAL TRAINING CENTRE,
MANGALORE.

Rural Projects Development Course

Development Banking - Role of specialised financial institutions and banks - RBI/NABARD/IDBI/REC etc., in rural development -

NABARD, Constitution, functions and organisational set up

Rural Development - Stress on small farmers and weaker sections - Implementation of IRDP/20 point Economic Programme - GOI/RBI guidelines - Role of banks, DRDS and other extension agencies

Concept of a project - project approach to rural development - objectives of a project - its formulation - quantifiable and non-quantifiable factors influencing project formulation - break-even analysis of units

Farm business concepts and farm accounting - farm budgeting and representative farm models - sources and uses of agricultural economic data

NABARD Credit Project I - Eligibility Criteria for refinance and other terms and conditions of refinance

Importance of Non-farm Sector Rural and Village Industries - Rural Artisans - Problems and prospects

Financial appraisal of projects - Discounted/undiscounted measures - time value of money, compounding and discounting

Exercises on compounding and discounting

Rural credit structure under multi-agency system - Functions of PACs, DOBs and RRBs

Rural and village industries - Role of NABARD in financing non-farm sector

Benefit cost ratio - net present worth and internal rate of return- concepts, merits and limitations

Exercise on BCR, NPW, & IRR

Systems and procedure of internal control in RRBs NABARD guidelines - scope and content of NABARD - inspection

Need and methodology of sensitivity analysis with reference to a case

Technical and financial aspects of Minor Irrigation Scheme

Technical and financial aspects of sericulture scheme

Technical and financial aspects of sheep/goat schemes

Case study on minor irrigation scheme - Introduction

Technical and financial aspects of Poultry Scheme

Technical and financial aspects of on-farm development schemes - CADA Schemes

Case study on Minor Irrigation Scheme - Presentation

Technical and financial aspects of Fisheries schemes

Communication and teaching techniques - Need for dissemination of knowledge and multiplier effect - Negotiations and counselling beneficiaries

Technical and financial aspects of Dairy Scheme

Case study on sheep rearing - Introduction

Technical and financial aspects of plantation and horticulture schemes

Case study on Dairy Development Scheme - Introduction

Appraisal of agro-based tiny, village and cottage industries

Case study on Poultry Development Scheme

Case study on sheep rearing scheme - Presentation

Case study on Dairy Scheme

Management information system - Managerial techniques flow of directives from Head Office to field and back flow of reactions

Case study on poultry scheme - Presentation

Briefing of participants for field visits

Monitoring systems - returns to be submitted to NABARD discussions with reference to filling of returns

Designing, Planning and Appraisal of Forestry Schemes

Short-term agricultural credit requirement of farmers/ crop loan system - marketing of crops, conversion and stabilisation arrangements - definitions and components

Technical and financial aspects of Dryland Farming

Documentation, Agriculture and other loans - legal matters renewal of documents, precaution to be taken by banks etc.

Deposit mobilisation and its techniques - Change in strategies

Problems of recoveries in agricultural lending - Repayment ethics, overdues - Practical Measures

Managerial techniques - Zooming in on the situation - Net work planning, project monitoring - critical areas and remedial action - Introduction to PERT/CPM

Rural psychology - Motivation - outlook of bankers in rural areas

Small Loans Guarantee Scheme - DICGC - Settlement of claims

Presentation of field study reports

Operational problems identified by the participants interface discussion

Evaluation and conclusion of the Course.

Rural Banking Course

Indian Economy-Place of Agriculture, share in the National Product, Income, employment and cultural aspects

Pattern of ownership of agricultural holdings - Different classes of agriculturists

Programme of Agriculture Development with reference to five year plans - Recent technological developments - HYVP - Package of practices - Technology for Development (Cassette play)

Concept of RRB - Rationale - Special role

IRDP - Slides Programme

IRDP Problems of SF, MF, AL and share croppers

Rural Credit Structure - Multi-Agency Approach - Role of Co-op. Banks, commercial banks, Government etc.

Functions of RBI, NABARD, AFC and REC

Important provisions of Banking Regulation Act-1949

Cooperation among different agencies concept of block level and district level planning - Lead Bank Schemes

Sources of funds of RRBs - Linking of loans and advances with owned resources

Rural Development - Present day situation - problems and prospects of SSI, Artisans etc.

Borrowings - Refinance facilities from RBI/NABARD - Terms and conditions

Advances against gold and silver

Management of funds - Maintenance of liquid assets

Advances against FDR, LIC, Policies and imports

Mobilisation - warehouse receipts

Special Deposit Schemes - Marketing and Public Relations
customer service

Energy - Alternate sources

Deposits - Importance - Mobilisation

RRB Act - 1976

Insurance of assets hypothecated to Bank with particular
reference to livestock

Credit requirements of agriculturists Quantitative and
qualitative aspects

General principles of short-term lending - scrutiny and
sanction of crop loan - application - seasonality in
disbursement - cash and kind components

Rural psychology - Motivation

Medium and long-term credit-purposes norms for outlay -
repayment capacity - period - security - disbursement -
verification of utilisation and follow-up. Conversion of
Short-term into medium-term -

LT credit - project lending - project cycle - economic
and technical aspects

Selection of projects between areas and types - farm
budgeting

Financial Appraisal of schemes - Benefit Cost comparison
Incremental Income - Repayment Schedule

Technical and Financial aspects of Minor Irrigation Schemes

Technical and Financial aspects of dairy schemes

Communication - Barriers - Beneficiary counselling etc.

Insurance Scheme in India - A retrospect
audio-visual (Minor Irrigation)

Technical and Financial Aspects of Poultry Schemes

Technical and Financial aspects of sheep/goat rearing schemes

Technical and Financial Aspects of Fishery Schemes

Audio-visual (fisheries and Poultry)

Technical and Financial Aspects of Sericulture Schemes

Performance Budgeting - Concept and practice - Business plans - Credit Planning

DIC, KVIC, IDBI and other financial institutions relevant to RRBs

Terms and conditions of Refinance facility for non-farm sector

Non-farm Schemes - Financial requirements - Block capital and working capital, pre-sanction appraisal of tyny, village and cottage industries - technical feasibility

Case-study non-farm investment

Visit of Livestock farm

Small loans guarantee scheme DICGC - Submission of claim State Guarantee Schemes

Briefing participants for field visits

Frauds and embezzlements in banks - safeguards

Repayment Ethicks - Vikas Volunteer Vahini

Review of progress of loans sanctioned - Statements and returns with emphasis on DCB Register

Technical and Financial aspects of Dryland Farming

Managerial and Administrative responsibilities of a Branch Manager - Supervision over and guidance to supporting staff - cash management

Manpower planning - Human Resources - consultancy role

Post-sanction supervision - Monitoring and export Evaluation
 Problems of overdues - Sociological and psychological factors -
 Countering baneful effects
 Documentation and legal aspects
 Branch Inspection and Control
 Filing of civil suits and execution
 Negotiable Instruments Act
 Cheques Collection and Payments
 Discussion on Field Study Reports
 Operational Problems identified by participants
 Evaluation and conclusion of the course.

Rural Branch Management and Credit Delivery Course

Rural Socio-economic structure - Rural psychology - Rural
 sociology - Rural organizations
 Agricultural situation in India - Land use patterns -
 Distribution of holdings - Physical endowments
 Major crops - Package of practices including application of
 inputs - Cost of cultivation - Recent technological innova-
 tions - Short term production - Repayment capacity - Fixation
 of due dates - Supervision and follow-up and crop insurance
 Approach and experience of Pilot Project for improving
 Credit Delivery System
 Project lending - Important aspects - Technical, financial,
 commercial and managerial aspects - Formulation of appraisal.
 Farm models - Costs and benefits - Application of discounted
 cash flow
 Monitoring and supervision

Aspects of minor irrigation scheme

IRDP - Identification - Functional linkages - Co-ordination

Case study on minor irrigation

Case study on Horticulture

Aspects of Dairy Farming

Borrowings from National Bank/IDBI and other institutions -
Terms and conditions

Case study on Dairy Scheme

Importance of non-farm activities - Credit requirements -
Background - Rural artisans - Village and cottage industries -
Small industries etc.

Sheep, Goat, Piggery with a case study

Financing of retail trade and small business - Village and
cottage industries - SSI - Terms and conditions - Monitoring,
follow-up, etc. - Assessment of working capital and block
capital requirements

Farm forestry

Poultry and Plantation

Advances against gold and silver ornaments

Vikas Volunteer Vahini

Risks - Need for insurance - Nature and Extent Bank Clause -
Conditions and warranties of Insurance - Submission of claims

Cash Management and Retention Limits

Problems of Loan Delinquencies - psychological and sociolo-
gical factors - Awakening Social Consciousness and countering
beneficial forces

DICGC - Submission of claims - Insurance Guarantee

Advances against FDR, LIC policies and warehouse receipts -
Safeguards

Procedure for Civil Suits, Execution, etc.

Dealing with Unions - Redressal of Employees' Grievances -
Salient features of Labour Laws

Frauds and embezzlements

Unions/Redressal of employees

Cash Management

Legal Aspects

Plenary session

Estimation of Bad and Doubtful Debts and Identification
of hard and sticky accounts

Case by case analysis of Overdues

Statements and returns - Account keeping - Maintenance of
DCB register

Detection of forged notes and counterfeit coins - Man-power
planning - Time motion studies - Customer Service - O & D -
MBO in Rural Financing Context

Safeguard against fraud - internal control - control returns,
statutory returns - refinance statement - inspection and audit -
Evaluation of Course Programme

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1. Title of the Programme: Induction Programme for Junior Clerks
2. Duration : 2 Weeks
3. Number of Periods : 44 of 90 Minutes duration
4. Target Group : Junior Clerk-Cum-Cashiers/
Junior Assistants.
5. Methodology : Lecture cum Discussion/
EXERCISES.
6. Course Syllabus:

<u>TOPICS</u>	<u>PERIODS.</u>
1. <u>Indian Banking System</u> (NABARD, RBI, IDBI & Commercial Banks)	1
2. <u>Banker customer relationship</u> (Definition of Banker and customer-Primary, Secondary and special relationships-rights and obligations on the part of Banker & customer-lien-Bankers Book evidence Act)	1
3. <u>Types of deposit accounts</u> (Opening, operation, maintenance and closing of different types of accounts-introduction-inoperative and deceased persons account)	2
4. <u>Negotiable Instruments Act</u> (Definition, characteristics of Negotiable instruments, cheques, crossing of cheques, endorsements, payment of cheques etc.)	2
5. <u>Regional Rural Banks:</u> (Genesis of RRBs-provisions of RRB Act-Main features of RRB's)	1
6. <u>Basic accounting system:</u> (Book-Keeping, double entry book keeping personal, nominal and real accounts-various books maintained in the bank-balancing of books, closing of accounts etc.,)	3
7. <u>Functions of Cash Department:-</u> (Operation of safe, accepting and payment of cash, deposit of duplicate keys of safe, single lock and double lock cash, detection of forged notes, exchange of cut notes-Remittance of cash-precautions)	2

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8. Remittances:
(Demand drafts, M.T's etc.) 1
9. Charging of Securities:
(Hypothecation, pledge, Mortgages-equitable & simple) 1
10. Documentation:
(Legal aspects of documentation, execution-period of limitation etc) 1
11. General Principles of lending: and concept of lending in RRD's:
(safety, liquidity, profitability, purpose, productivity, national policies and objectives etc.,) 1
12. The Rural Poor:
(Problems of Agricultural labourers, small and marginal farmers and the rural artisans, the approach and strategies for their economic rehabilitation) 1
13. Types of Customers:
(Minors, married Woman, HUF, Individuals, Proprietorship, partnership) 1
14. DICGCI: 1
15. House Keeping: 1
16. Basic information system:
(control returns-stationery returns, refinance and guarantee statements-timely submission of balance sheet etc.,) 1
17. Mobilisation of deposits:
(customer service-importance of customer service, public relation, how to serve the customer in a effective way) 1
18. Follow up and Recovery:
(How to follow up-when to follow up-need for recovery-How to arrange recovery camps etc) 1
19. D.C.B. 1
20. IBC & OBC. 1
21. Loans on deposits & Jewel loans: 1

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| 22. Practical Exercises: 14

(Casting & Adding, Current Account,
SB, Scroll, Single lock & Double lock,
Day book exercise, crop loans, MT Loans,
Demand loans, Fixed deposit interest
calculation, Cumulative Deposit

And

23. Tests/Business Session: 4

Total: 44.

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1. Title of the Programme: Induction Programme for Field Supervisors.
2. Duration : 3 weeks
3. Number of Periods : 66--of 90 Minutes duration
4. Target Group : Field Supervisors
5. Methodology : Lecture cum Discussion, Exercise/Field Visit/Role play
6. Course Syllabus: Periods
 1. Business Meeting: 1
 2. Indian Banking System: 1
(NABARD, RBI, IDBI & Commercial Banks)
 3. Regional Rural Banks: 1
(Genesis of RRB's-provisions of RRB Act- Main features of RRB's)
 4. Rural problems and efforts for Rural Development: 1
(Typical problems of Agricultural labourers-SF, MF and rural artisans-Strategies for their economic rehabilitations.)
 5. Functions of Commercial Banks: 1
 6. Deposit Accounts: 3
(opening, operation, maintenance and closing of different types of accounts-introduction-inoperative and deceased persons account)
 7. Types of customers: 1
(Minors, married woman, HUF, Individuals, Proprietorship, partnership.)
 8. Banker customer relationship:- 2
(Definition of Banker and customer-Pri- mary, secondary and special relation- ships-rights and obligations on the part of Banker & Customer-lien-Bankers Book evi- dence Act.)
 9. NABARD- Refinance: 2
 10. Principles of Lending: 1
 11. Charging of Securities: 1
(Hypothecation, pledge, Mortgages- Equitable & Simple)



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|-----|--|---|
| 12. | <u>Documentation:</u>
(Legal aspects of documentation, execution period of limitation etc.) | 1 |
| 13. | <u>Guarantee schemes:</u> | 1 |
| 14. | <u>Government Sponsor Schemes & IRDP:</u>
(Various schemes, salient features of IRDP in uplifting Rural poor.) | 1 |
| 15. | <u>Supervision and followup:</u> | 1 |
| 16. | <u>Negotiable Instruments:</u>
(Definition, Characteristics of Negotiable instruments, cheques, crossing of cheques, endorsements, payment of cheques etc) | 3 |
| 17. | <u>Cash Management:</u>
(Operation of safe, accepting and payment of cash, deposit of duplicate keys of safe, single lock and double lock cash, detection of forged notes, exchange of cut notes- Remittance of cash-precautions) | 2 |
| 18. | <u>Principle of Accounting & Accounting Procedures:</u> | 3 |
| 19. | <u>Recovery Measures:</u> | 1 |
| 20. | <u>Deposit Mobilisation and customer service:</u>
Customer service-importance of customer service, public relation, how to serve the customer in a effective way) | 2 |
| 21. | <u>Rural Communication:</u>
(Transfer of technology and extension methods) | 1 |
| 22. | <u>Syndicate Agriculture Foundation's Assistance to RRB's.</u>
Farm information exchange club, Future farmers club. | 1 |
| 23. | <u>Field Visit & Discussions:</u> | 8 |
| 24. | <u>Agriculture loans & Allied activities:</u>
Minor irrigation, pumpsets, crop loans, Dairy, poultry, sericulture-Horticulture-sheep rearing. | 8 |

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25. <u>Crop Insurance:</u>	1
26. <u>Loans for Rural Artisans, Petty Trade & DRI loans:</u>	1
27. <u>Role and responsibility of Field supervisors:</u>	1
28. <u>Statements including DCB:</u>	2
29. <u>Lead Bank Scheme:</u> (Guidelines for adoption of a village, Lead bank concept, DCC, Standing committee, DLRM/SCBC etc.)	1
30. <u>Village Adoption Scheme:</u> The concept-Advantages-survey of villages-preparation of Development plans and credit schemes-Implementation & Evaluation	1
31. <u>Exercises:-</u> Casting & Adding, CA, SB, FD, CD, Crop loans, Term loans, RA, PT, Scroll, Single lock, Double lock, Day Book etc.,	8
32. <u>Loans on Deposit & Jewel loans:</u>	1
33. <u>Tests:</u>	2

Total:	<u>66.</u>
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1. Title of the Programme: Induction Programme for Officers/Managers.
2. Duration : 4 weeks
3. Number of periods : 88 -- of 90 minutes duration.
4. Target group : Managers/Officers
5. Methodology : Lecture cum Discussion
Exercise/Role play/
Field Visit.

<u>6. Course Syllabus:</u>	<u>Periods.</u>
1. <u>Business Meeting:</u>	1
2. <u>Indian Banking System:</u> (NABARD, RBI, IDBI & Commercial Banks)	1
3. <u>Regional Rural Banks:</u> (Genesis of RRB's-provisions of RRB Act-Main features of RRB's)	1
4. <u>Rural problems and efforts for Rural development:</u> Typical problems of Agricultural labourers-SF, MF, and rural artisans-strategies for their economic rehabilitations.)	1
5. <u>Functions of commercial Banks:</u>	1
6. <u>Deposit accounts:</u> (opening, operation, maintenance and closing of different types of accounts-introduction, in-operative and deceased persons account)	3
7. <u>Types of customers:</u> Minors, married woman, HUF, Individuals, proprietorship, partnership.	1
8. <u>Banker customer relationship:</u> (Definition of Banker and customer-primary, secondary and special relationships-rights and obligations on the part of Banker & customer-	1

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lien-Bankers Book evidence Act.)	
9. <u>Schemes of lending:</u>	1
10. <u>NABARD Refinance:</u>	2
11. <u>Principles of lending:</u>	1
12. <u>Charging of Securities:</u> (Hypothecation, pledge, Mortgages- equitable & Simple)	1
13. <u>Documentation:</u> (Legal aspects of documentation, execu- tion period of limitation etc.)	1
14. <u>Guarantee Scheme:</u>	2
15. <u>Government sponsor schemes & IRDP:</u> (various schemes, salient features of IRDP in uplifting Rural Poor)	2
16. <u>Supervisions and follow up:-</u>	1
17. <u>Negotiable Instruments:</u> (Definition, characteristics of Negotiable instruments, cheques, crossing of cheques, endorsements, payment of cheques etc.)	4
18. <u>Cash Management:</u> (Operation of safe, accepting and payment of cash, deposit of duplicate keys of safe, single lock and double lock cash, detection of forged notes, exchange of cut notes-Remittance of cash-precautions)	2
19. <u>Principles of Accounting & Accounting Procedures:</u>	3
20. <u>Recovery Measures:</u>	1
21. <u>Deposit Mobilisation:</u> Techniques of Marketing of Deposits.	1

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22. Customer Service: 1
Customer Service-importance of customer service, public relation, how to serve the customer in a effective way)
23. Rural Communication: 1
(Transfer of technology and extension methods)
24. Syndicate Agriculture Foundations Assistance to RRB's. 2
Farm information exchange club, Future Farmers club
25. Field Visit & Discussions: 8
26. Agricultural loans & allied activities: 8
Minor irrigation, pumpsets, crop loans, Dairy, poultry, sericulture, Horticulture etc.,
27. Crop Insurance: 1
28. Loans for RA, PT, & DRI Loans: 1
29. Loans on Deposit & Jewel Loans: 1
30. Role and responsibility of officers: 1
31. Statements including DCB: 2
32. Lead Bank Scheme: 1
Lead Bank concept, DCC, Standing Committee, DLRM/SCBC etc.
33. Village Adaption Scheme: 1
34. Human Relations: 1
35. Performance Budgeting: 1
(The environmental study-getting the targets, corporate objectives of the bank-how to minimise cost and to earn profit for the branch)

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36. <u>Motivation & Communication:</u>	1
37. <u>Statutory returns:</u>	1
38. <u>Loans in Court/Decreed Debts:</u>	1
39. <u>Inspection:</u>	1
40. <u>Public Speaking & Correspondence:</u>	2
41. <u>Exercises:</u>	16
(Casting & Adding, CA, SB, Single lock, double lock, day book, crop loans, MT, DL, RA, FD, CD and Cash certifi- cates.)	
42. <u>TESTS:</u>	4
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Total:	33.
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Title of the Programme: Refresher Course for Clerks.
 Duration : One Week.
 No. of sessions : 22 of 90 minutes duration each.
 Target Group : Clerks.
 Methodology : Lectures cum discussions/Practicals.

SlNo.	Topics	Contents	Sessions.
1.	<u>Business Meeting:</u>	Introduction, Registration, discussion on contents of the programme.	1
2.	<u>Our Deposit Schemes:</u>	Salient features-Accounting procedures-rules regarding payment, interest, premature closure and extension. Latest trends in banking. Nomination facility etc.	2
3.	<u>Collection of Bills Negotiable Instruments and Cheques:</u>	collecting and paying Banker's obligations, Endorsements dishonour, rates of commission etc.	1
4.	<u>House Keeping:</u>	Branch Accounting procedures, Timely balancing of accounts, Timely submission of statements/returns.	1
5.	<u>Cash Management & Remittances:</u>	Cash limit, fixation of Receipts/Payments, disposal of soiled, counterfeit, cut notes. Rules for exchange of cut notes. Inter Branch remittance.	1
6.	<u>Credit Management:</u>	Various lending schemes of the Bank. Govt. Sponsored Schemes. Lead Bank schemes, Annual Action plans. Latest trends in Lending.	2
7.	<u>Documentation:</u>	Importance and General precautions to be observed in documents execution. Stamping of documents. Status of the borrower and purpose/security of the advance. Law of Limitation.	2

--12--

8. <u>Resources Management:</u> Capital, deposits etc. Various statutory requirements viz. SLR, CRR. Availability of refinance/ borrowings from NADARD/IDBI/Sponsor Bank.	1
9. <u>Extension Activities:</u> Importance of involvement in extension activities. Analysing of extension activities organised in the bank and feed back. Syndicate Agricultural Foundation's activities	1
10. <u>Statement>Returns:</u> Preparation of important statutory returns/statements. General discrepancies observed. DCB statements. Back up Register. DICGC statements.	2
11. <u>DICGC Scheme:</u> DICGC (SSI 1981, and DICGC (small loans) 1971 schemes. Eligibility criteria, Types of activities/borrowers eligible for cover. Extent of cover available. Termination of Liability, default etc. Lodging of claims with DICGC	2
Total:	<hr/> 16. <hr/>

Contd. to F.No.13.

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12. <u>D/C Deposit Mobilisation and Customer Service:</u>	Handling of Complaints. Causes of complaints and remedial measures. Canvassing of deposits.	
	Latest trends in banking	1
13. <u>Recovery of Advances:</u>	Importance of Post sanction followup. Recovery under recovery Act. Suit filing. Execution of decrec.	1
14. <u>Unstructured:</u>	These three sessions may be utilised in providing necessary information/clarifications on charging of Securities, stationery and records, dealing with a/cs. of deceased customers, service regulations, Credit Appraisal, NABARD, Refinance Schemes etc.,	3
15. <u>Feed Back, Programme Evaluation and Valedictory Function:</u>		1
	Grand Total:	----- 22. -----

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Title of the Programme : Refresher Course for Field Supervisors.
 Duration : One week
 No. of Sessions : 22 of 90 minutes duration each.
 Target Group : Field Supervisors (Experienced)
 Methodology : Lectures cum Discussions/Practicals/Field Visits.

SlNo.	Topics	Contents	Sessions
1.	BUSINESS MEETING	: Introduction, Registration programme guidelines, discussions on course contents	1
2.	RURAL RESOURCES STRUCTURE IN COMMAND AREAS	: Dist. Development Plan, Potential for different activities.	1
3.	CREDIT PLANNING	: Survey, collection and analysis of data, preparation of annual business plans, Lead Bank scheme, Annual action plan/D.C.P. etc.	1
4.	RESOURCES MANAGEMENT	: SLR and CRR requirements, Sources of refinance/borrowing, NABARD IDBI/Sponsor Bank refinance schemes. Importance of recovery and lodging claims with DICGC-Present resources position of the Bank and need for improvement	1
5.	QUALITATIVE REVIEW OF ADVANCES	: Quantum & quality of advances, Pre and Post sanction follow up;	

--15--

- Recovery measures, General
discrepancies/observations noted
in appraisal/inspection reports
and remedial measures. 2
6. DEPOSIT INSURANCE & CREDIT GUARANTEE CORPORATION (DICGC) Small Loans and SSI Schemes. Eligible schemes/borrowers and the extent of cover. Other details like termination of Liability, default etc., and submission of statements- Lodging Claims with DICGC form filling etc. 1
7. INSURANCE COVER: Against various types of risks/securities. Crop Insurance Scheme of the Govt. 1
8. DOCUMENTATION: General Precautions to be observed for documents execution. Selection of documents-status of the borrower and type of charge on the Security. 1
9. RECOVERY OF ADVANCES -follow up measures to prevent :overdues,
-Usual procedure for recovery,
-Recovery Act,
-Filing of suit
-Execution of decree 2
10. REPORTING SYSTEM: A discussion, Essential ON FIELD VISITS: requirements, the importance of giving essential details. 1
11. SCHEMATIC LENDING: Different schemes of the Bank for financing. Refinance terms-NARAD 1
12. EXTENSION ACTIVITIES & CUSTOMER SERVICE : The concept, potential, The causes of poor customer service and the steps to be taken for improving, syndicate Agriculture Foundation's activities. 1
13. PERIODICAL STATEMENTS AND RETURNS, BACK UP REGISTERS: Preparation of important statements viz. DCI-Returns & Statutory returns etc.,

--16--

14. Technical Inputs :This may include-Credit
Sessions as per appraisal,project reports
specific Require- preparation & evaluation.
ments of the Tar- Details on DICCC claims
get group and the Lodging etc., Field Visits,
concerned Bank. sessions by experts/agri-
culture scientists on
crops,miner irrigation,land
development,agriculture
machinery/implements,allied
activities like dairy,
poultry,piggery,fishery etc.5
15. Feed Back, Programme evaluation &
Valedictory 1

Grand Total	----- 22. -----
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--17--

1. Title of the Programme :Promotee senior clerks Training
2. Duration :Six days
3. Duration of period :90 minutes
4. Target group :Promotee senior Clerks
5. Methodology :Lecture cum discussion.

6. Course-Syllabus:

<u>Topics</u>	<u>Period</u>
1. Business session-Registration etc.	1
2. <u>Our deposit schemes</u> -Various type of deposits in the bank, their rules, accounting procedure etc.,	2
3. <u>Bills</u> : Collection and discounting of bills and cheques.	1
4. <u>Resource Managements</u> : Significance and importance of resource mobilisation-sources,refinance from various agencies	1
5. Quantitative and qualitative review of Advances: Various type of advance-scope appraisal of project etc.,	2
6. <u>Remittance</u> : Importance, various measures for security etc.,	1
7. Statements & Returns	2
8. Extension Activities:	1
9. <u>Documentation</u> :-Importance,Need for correctness, precaution etc.,	1
10. <u>Recovery Measures</u> :- Measures for prompt recovery, filing of suits, revenue recovery, followup, Loans in Court, and decreed Debt accounts etc.,	2
11. <u>Guarantee Schemes</u> :-	1
12.District Development plan and resources in command area.	1
13.Practicals	2

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14. Review/Discussion.	2
15. Insurance:	1
16. Feed Back	1
Total	<u>22.</u>

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1. Title of the Programme: Promotee Field
Supervisor Training
programme
2. Duration : Six days
3. Duration of period : 90 minutes
4. Target group : Promotees F.S.
5. Methodology : Lecture cum Discussion.

6. Course- Syllabus:

<u>Topics</u>	<u>Periods</u>
1. Business Session-Registration etc	1
2. Gurarantee Schemes	1
3. Mortgages	1
4. Documentation	1
5. Government sponsor schemes & IRDP	1
6. Technical and Economic appraisal of various loans	6
7. Supervision followup & Recovery aspects including LIC	2
8. Extension Activities:	
Syndicate Agricultural Foundations assistance to RRB, Farm information exchange club, Future Farmers Club	1
9. Crop Insurance	1
10. D.C.B.	1
11. Lead Bank Scheme	1
12. Village adoption scheme	1
13. General Refinance and IDBI refinance	2
14. Cash Management	1
15. Review/Feed Back	1
Total	----- 22 -----

--20--

1. Title of the Programme: Promotee Officers Training.
2. Duration : Six days
3. Duration of the Period: 90 minutes
4. Target group : Promotee Officers
5. Methodology : Lecture/cum/discussion.
6. Course-Syllabus :

<u>Topics</u>	<u>Periods</u>
1. Business session-Registration etc.	1
2. District development Plan and resources in the Command area.	2
3. <u>Branch Management</u> :- Importance of maintaining proper books and ledgers-balancing of accounts, prompt submission of returns etc.	1
4. <u>Resource Managements</u> :- Resource requirements, availability, refinance, IDBI & NABARD	2
5. Quantitative and Qualitative review of advances:-Review, appraisal of projects, follow up etc.	2
6. <u>Insurance</u> : Different types of insurance cover available for various type of advances.	1
7. <u>Documentation</u> : Importance, Need for correctness, precaution etc.,	1
8. <u>Schematic lending</u> :- Importance, various schemes under implementation etc.	2
9. Extension activities and customer service	1
10. <u>Recovery</u> : Need and steps for prompt recovery	2
11. <u>Staff matters</u> :-Leave rules/Staff matters/Industrial relation etc.,	1
12. Understanding Self	1

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<u>Communication.</u>	
13. <u>Commentation:</u>	1
14. <u>Leadership S-style:</u>	1
15. <u>Motivation:</u>	1
16. <u>Dealing with others:</u>	1
17. <u>Feed Back:</u>	1
Total:	<u>22</u>

--22--

1. Title of the Programme: Workshop on Personal Management and Industrial Relations.
2. Duration: : 3 days
3. No. of Periods : 12
4. Target group : Head Office Officials and Branch Managers.
5. Methodology : Lectures, Case studies, Group Discussions, Role Plays.

6. Course Syllabus:

<u>Topics</u>	<u>Periods</u>
a. Business Meeting	1
b. Managing people in the organisation	1
c. Service Conditions	1
d. Effective Communication	2
e. Motivation-concepts & Approach	1
f. Human Relations	1
g. Industrial Relations-Theory and Practice	1
h. Positive Discipline, Counselling and Grievance handling	1
i. Discipline, Disciplinary Action and Procedure	1
j. Labour Legislation Affecting Public Industry.	1
k. Union Management Relationship	1

Total. 12.

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1. Title of the Programme : Workshop on
Organisational
Behaviour and
Human Relations.
2. Duration : 3 days
3. No. of periods : 12
4. Target Group : Head Office offi-
cials, Branch Manager
and Senior Field
supervisors.
5. Methodology : Lectures, Case-Study
Group-Discussions
and Role plays.

6. Course syllabus:

<u>Topics</u>	<u>Periods</u>
a. Business Meeting ..	1
b. Organisational behaviour ..	1
c. Human Psychology and attitudes	1
d. Human Relations-Principles and Practice	2
e. Effective Communication	2
f. Motivation	1
g. Group-Dynamics	2
h. Leadership Styles	2

	12.

--21--

1. Title of the Programme: Workshop on Management of Credit.
2. Duration : 3 days
3. No. of Periods : 12
4. Target Group : Head Office Officials, Branch Managers and Field Supervisors.
5. Methodology : Lectures, Case-Study, Group Discussion and Role plays.

6. Course Syllabus:-

<u>Topics</u>	<u>Periods</u>
a. Business Meeting	1
b. Principles of Sound Lending	1
c. Financing for crop Production	1
d. Financing for Land Development	1
e. Financing for Minor Irrigation and Irrigation pump sets	1
f. Financing for Dairy & Poultry	1
g. Financing for other allied Agricultural Activities	1
h. Financing for Bio Gas Plants	1
i. Financing of Plantation crops	1
j. Financing for Professional and self employed.	1
k. Financing for small business & Petty trade	1
l. Financing for Transport Motor and Machinery.	1

Total: 12.

--25--

1. Title of the Programme: Workshop on Followup and Recovery
2. Duration : One week
3. No. of Periods : 22
4. Target Group : Head Office Officials, Branch Managers and Field Supervisors.
5. Methodology : Lectures, Case-Study, Group Discussions and Role Play.

6. Course Syllabus:

<u>Topics</u>	<u>Periods</u>
a. Business Meeting	1
b. Supervision of Credit and Follow up	1
c. Principles of Recovery	1
d. conversion/Rephasing of Loans	2
e. KACO and MP Act	2
f. Filing of suits	2
g. Loans in Court Accounts	1
h. Introduction to DICGC	1
i. Claims of DICGC-Different Paragraphs	1
j. Invoking of DICGC claims Exercise	3
k. Decreed Debt Accounts	1
l. Execution of Decree	1
m. Demand Collections and Balance Register (D.C.B.)	4
n. Problem Solving Session	1
Total:	----- 22 -----

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1. Title of the Programme: Workshop on performance Budget- and long range Planning.
2. Duration : 3 days
3. No. of Periods : 12
4. Target group : Head Office Officials and Branch Managers.
5. Methodology: Lectures, Case Studies, Group Discussions and Role Plays.

6. Course Syllabus:-

<u>Topics</u>	<u>Periods.</u>
1. Business Meeting	1
2. Concept of Performance Budgeting and its importance	1
3. Role and responsibilities of Personnel incharge of Performance Budgeting	1
4. Collection of Data- Presumptions & Assumptions	1
5. Deposits & Advances Budgeting	1
6. Man Power Planning	1
7. Profit Planning	1
8. Planning at Micro & Macro levels	1
9. Exercise on Performance Budgeting and long range planning.	1

Total: 12

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1. Title of the Programme : Workshop on Government sponsored schemes and Extension Activities.
2. Duration: : 3 days
3. No. of Periods : 12
4. Target Group : Head Office Officials, Branch Managers and Field Supervisors.
5. Methodology : Lectures, Case-Study Group discussions and Role Plays.

6. Course Syllabus:

<u>Topics</u>	<u>Periods.</u>
1. Business Meeting	1
2. Government Sponsored Schemes An introduction	1
3. Integrated Rural Development Programme	1
4. Other Government Sponsored Schemes	2
5. Bio-Gas Plants	1
6. Statements relating to Government Sponsored Schemes	1
7. Selection of Villages and village adoption	1
8. Rural Scene, Farmer's Psychology	1
9. Syndicate Agriculture Foundation and Extension activities	1
10. Problem solving	1
11. Recovery and Followup	1

12

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1. Title of the Programme: Workshop on Schemes of refinance.
2. Duration : 3 days
3. No. of Periods : 12
4. Target Group : Head Office Officials, Branch Managers and Field Supervisors.
5. Methodology : Lectures, Case-Study, Group-Discussions and Role Plays.

6. Course Syllabus:-

<u>Topics</u>	<u>Periods.</u>
a. Business Meeting	1
b. Management of Resources	1
c. NABARD-General Line Refinance	1
d. NABARD- Schematic Refinance	2
e. Formulation of Schemes	2
f. IDBI Refinance	1
g. Spenser Bank and DRI Refinance	1
h. Demand Collection Balance-Register (DCB)	2
i. Problem Solving	1
Total:	----- 12. -----

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1. Title of the Programme: Workshop on
Branch Management
2. Duration : One week
3. Periods : 22
4. Target Group : Managers and
Officers.
5. Methodology : Lectures, Case Stu-
dies, Group Discus-
sions, Role Plays.

6. Course Syllabus:

<u>Topics</u>	<u>Periods.</u>
a. Business Meeting	1
b. General Banking (Problem- Solving)	2
c. Agricultural Banking (Problem solving)	2
d. Branch Banking (Operational problems)	2
e. Resources Mobilisation	2
f. Credit Deployment	2
g. Follow up and Recovery	2
h. Inspection Audit and Internal Control.	1
i. Performance Budgeting and Long Range Planning	1
j. Government Sponsored Schemes	1
k. Human Relations	1
l. Industrial Relations	1
m. Profitability & Productivity	1
n. Effective House Keeping	1
o. Rural Scene and Farmers Psychology	1
p. Panel Discussion	1.

22

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1. Title of the Programme: Workshop on effective House Keeping-Productivity and Profitability.
2. Duration : 3 days
3. No. of Periods : 12
4. Target Group : Head Office Officials and Branch Managers.
5. Methodology : Lectures, Case Studies, Group Discussions, Role Plays.

6. Course Syllabus:

<u>Topics</u>	<u>Periods</u>
a. Business Meeting	1
b. Effective House Keeping- An introduction	1
c. Employee Productivity ✓	1
d. Branch Profitability ✓	1
e. Resources Mobilisation	1
f. Credit Deployment	1
g. Supervision of Credit- Irregular/Sticky Advances	1
h. Internal control and Security Measures	1
i. Periodical Returns/State- ments ✓	1
j. Balancing & Tallying of Accounts ✓	1
k. Office Correspondence	1
l. Customer Service	1.

Total: 12.

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1. Title of the Programme : Workshop on Branch inspection, Audit and Internal Control.
2. Duration : 3 days
3. No. of periods : 12
4. Target Group : Inspecting Officials and other Officials tipped for inspection.
5. Methodology : Lectures, Case Studies, Group-Discussions, Role Plays.

6. Course Syllabus:

<u>Topics</u>	<u>Periods.</u>
a. Business Meeting	1
b. Role and Responsibilities of Inspecting Officials	2
c. Significance of Inspection and Audit	1
d. Types of Inspection and Internal Control	1
e. Inspecting Officials as Motivating force	1
f. Inspection Methodology	2
g. Verification of Securities and Detection of Frauds and Seepage of Income	2
h. Reporting systems in inspection	1
i. Follow up/Compliance/Rectification of Inspection Reports.	1.
Total:	12

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**SYNDICATE BANK
RURAL BANKING TRAINING CENTRE
J.S.S. CAMPUS, VIDYAGIRI
DHARWAD - 580 004
(PHONE NO: 80756)**

**A BIRD'S EYE-VIEW OF RURAL BANKING TRAINING CENTRE, DHARWAD, AS ON 31-12-1986.
PERFORMANCE DURING THE YEARS 1983, 1984, 1985, 1986 AND PLAN FOR THE YEAR 1987**

I) F. A. S. J. C. - D. A. T. A. :

a) Date of establishment :	31 August, 1983 (Established by Malaprabha Grameeena Bank)			
b) Date of opening :	13th September, 1985 (Taken Over by Syndicate Bank as Syndicate Bank.)			
c) Total area covered (in Sq. Ft.) :	1565 Sq. Ft.			
d) Rent per month of the premises :	Rs. 2250/-			
e) Regional Rural Banks and the No. of Employees in the Command Area :	(1)	(2)	(3)	(4)
	Malaprabha Grameeena Bank - 1212	Bijapur Grameeena Bank - 275	Varda Grameeena Bank - 77	
Total	1565	1	1	1

f) Staff Strength and Composition

(1) Chief Instructor : 1 (h) No. of Library Books : 266
 (2) Instructor : 1 (i) Cost of Library Books : Rs. 6750-90
 (3) Clerk/Typlst : 1
 (4) Attender : 1
 Total : 4

(g) No. of Training Materials :

(1) Handouts	85
(2) Case-Studies	8
(3) Exercises	25
(4) Test Papers	15
Total	133

II. P E R F O R M A N C E : During the years 1983, 1984, 1985 and 1986:

YEAR	1983			1984			1985			1986			1987		
	MGB	BGB	Total	MGB	BGB	Total	MGB	BGB	VGB	Total	MGB	BGB	VGB	Total	
Grameena Bank	5	5	10	12	6	18	7	8	5	20	18	6	4	28	
No. of Programmes Conducted															
No. of Participants	164	97	261	376	170	546	161	238	139	538	456	146	107	709	
No. of Training Days	58	35	93	100	54	154	57	73	54	184	130	21	10	161	
No. of Sessions Conducted	214	134	348	369	198	567	209	267	199	674	476	77	37	590	

III. P. I. A. N. : For the year 1987.

SYNDICATE BANK
RURAL BANKING TRAINING CENTRE
 DHARWAD - 4.

PROGRAMME EVALUATION

Course Title _____ Date: _____

Batch No _____, Period Form _____ To _____

- A. 1. Duration of the Course : *Short Adequate Long*
2. Course Content : *Light Adequate Heavy*
3. Coverage of Subjects : *Poor Satisfactory Excellent*
4. Usefulness of the Course : *Not useful Useful Excellent*
to your needs
5. Physical Arrangements : *Poor Satisfactory Excellent*
6. Quality of the Course : *Poor Satisfactory Excellent*

B. The following subjects WERE handled excellently by the Faculty :

Name of the Faculty/Subject	Reasons for being Excellent		
	Subject Matter	Teaching Method	Presentation
a)			
b)			
c)			
d)			
e)			

C. The following subjects WERE NOT handled properly by the Faculty :

Name of the Faculty/Subject	Reasons for not being handled properly		
	Subject Matter	Teaching Method	Presentation
a)			
b)			
c)			
d)			
e)			

D. 1. Which of the subjects in your opinion could have been included in the Course?

2. Which of the subjects in your opinion could have been excluded from the Course?

3. What would have made the Course more Effective / Useful?

4. Suggestions for Improvement not covered by the above?

5. Any other information :