

*We are grateful to
Sri D.K.Pattanaik I.A.S., RCS (O)
for inaugurating e-news letter of
ACS 79 Odisha State Co-operative
Bank Ltd, Bhubaneswar*

ACSTI

The News Letter for January - March 2015
Agriculture Cooperative Staff Training Institute

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CORE BANKING
DATA MANAGEMENT CENTRE



Tushar K. Panda
Managing Director

From the desk of the Managing Director

I am glad to learn that the Agriculture Cooperative Staff Training Institute (ACSTI) of the Odisha State Cooperative Bank is publishing a e-news letter to highlight their activities and the emerging scenario in the banking industry. The ACSTI has been engaged in capacity building of the human resources of the Short Term Cooperative Credit Structure in the State and successfully provided them desired inputs to improve their work performance and to adapt them to the changing circumstances. The Cooperative Banking has been passing through a critical stage due to several measures taken by the regulators to bring them at par with their commercial counterparts in the entire sphere of banking business without providing them a level playing field.

From the desk of the Managing Director contd.....

- There is no option left to the Cooperative Banks than to cope with the changing scenario by improving their bottom line and preparing the human resources to take forward the organizations. In Odisha, after a gap of around 3 years election is taking place in all the three tiers and elected Management are taking over the organizations. At this juncture, they are required to be enlightened about Corporate Governance and its applicability in the Cooperatives. The ACSTI has to play a pivotal role for sensitizing the newly elected Board Members about Corporate Governance and their overall capacity building for furtherance of the Cooperative Banking Industry in the State. I sincerely hope publication of the e-news letter will help strengthening the ACSTI to cater to the requirement of human resources across the STCCS to transform them as self sustaining vibrant organizations.

ABOUT ACSTI

- Agriculture Cooperative Staff Training Institute, Bhubaneswar established in 1985 is own Training Institute of Odisha State Cooperative Bank Ltd., Bhubaneswar for three tier Short Term Cooperative Credit Structure (STCCS) in the State. It has been playing a catalytic role to empower the employees of Cooperative Banking Sector in Odisha in tune to the changes taking place in Banking Industries.

As the Apex Short Term Cooperative Credit Institution, OSCB owes the responsibilities of Institutional Development of Primary Agricultural Cooperative Societies and DCCBs through Training and Capacity Building. The institute cater to the Training Needs of the functionaries in the field of Economics, Finance, Project Appraisal, Behavioural science, Banking Law and Practices, Management and organisational development etc.

Over the year, ACSTI has developed expertise in imparting and facilitating quality training and conducting on location training programmes. It also undertakes as well as facilitates training programme on corporate governance for President and Board of Directors of PACS and DCCBs as a part of its capacity building endeavour.

The institute is also taking steps to conduct new / customize programme basing on training need assessment. It has adopted policies formulated by C-PEC for preparation of training programme, design, coverage and contents quality, study kits / reading materials for the training programme conducted at ACSTI after duly approved by C-PEC, BIRD, Lucknow. It has a sophisticated Air Conditioned Hostel with all modern facilities available for the use of the Trainees. The institute is partly funded by NABARD under SOFTCOB arrangement.



**“Management Development Programme” for Junior Managers of OSCB
Dt.19-21 Jan. 2015 in the conference hall of OSCB**



“Sensitization programme for Directors/ members of PACS was organized at conference hall of Sambalpur DCCBs, during 9th-10th Feb & 11th-12th Feb.2015.The programme was attended by 42 & 33 Nos. participants respectively. Our Principal Sj. Laxmidhar Acharya C.G.M,has inaugurated & followed by our faculty Sri Brajendra kumar Panda & Sri Aisurya Ratna Mohanty.The Programme was concluded with feedback from the participants.



**Programme on Business Development, Profit Planning & Diversification
At - Hotel Gajapati, Puri
On-21-23 February 2015**



**Sensitization Programme for Directors/Members of
PACS of Nayagarh DCCB at ACSTI
On. Dt 9-10th March 2015**



Programme on Business Development Profit Planning & Diversification at- Hotel Gajapati, Puri. Dt-14-16 Mar.2015.

Programme summary

2014 April to 2015 March

Month	No of Programme	No of Training Days	No of Participants
April 2014	3	9	63
may 2014	3	9	61
June 2014	2	6	37
July 2014	1	6	15
August 2014	3	14	47
September 2014	1	3	31
October 2014	1	4	22
November 2014	3	10	60
December 2014	1	6	17
January 2015	3	9	56
February 2015	3	7	108
March 2015	4	8	87

Programme conducted during the month of January 2015

SI No	Name of the Programme	Date, Venue & Course Coordinator	Duration	No of Participants
1.	Management Development Programme	12.01.15 to 14.01.15 at ACSTI (P.K.Behera)	3	21
2.	Management Development Programme	15.01.15 to 17.01.15 at ACSTI (P.K.Behera)	3	18
3.	Management Development Programme	19.01.15 to 21.01.15 at ACSTI (P.K.Behera)	3	17

Programme conducted during the month of February 2015

SI No	Name of the Programme	Date, Venue & Course Coordinator	Duration	No of Participants
1.	Business Development, Profit Planning and Diversification (At- Puri)	21.02.15 to 23.02.15 at Puri (P.K.Behera)	3	32
2.	Capacity Building for Board of Directors of PACS (At - Sambalpur)	09.02.15 to 10.02.15	2	43
3.	Capacity Building for Board of Directors of PACS (At - Sambalpur)	11.02.15 to 12.02.15	2	33

Programme conducted during the month of March 2015

Sl No	Name of the Programme	Date, Venue & Course Coordinator	Duration	No of Participants
1.	Capacity Building for Board of Directors of PACS	09.03.15 to 10.03.15 at ACSTI, (P.K.Behera)	2	15
2.	Capacity Building for Board of Directors of PACS	11.03.15 to 12.03.15 at ACSTI, (P.K.Behera)	2	18
3.	Business Development, Profit Planning and Diversification	14.03.15 to 16.03.15 at Puri (P.K.Behera)	3	33
4.	Training Programme on SLR Investment by DCCBs	19.03.15 at ACSTI	1	21

Programme conducted during the month of April 2015

Sl No	Programme	Target Group	Duration	No of Participants	Training Days
1.	Internal Checks & Controls	BMs/AMs of DCCB	3	19	57
2.	Management Development Programme	Sr. Officers/managers of Bank	3	14	42
3.	Developing PACS into MPCS	Secretaries of PACS	3	20	60
4.	Capacity building programme for Board of Directors of PACS (At-Puri)	Board of Directors of PACS	2	35	70
5.	Capacity building programme for Board of Directors of PACS (At-Puri)	Board of Directors of PACS	2	32	64

Programme proposed during the month of May 2015

SI No.	Programme	Target Group	Duration	No.of Participants	Training Days
1.	1. Capacity building programme for Board of Directors of PACS (At- Jagatsinghpur)	Board of Directors of PACS	2	33 (conducted)	66
2.	-do- (At- Kendrapada)	-do-	2	31(conducted)	62
3.	-do- (At- Nischintakoili)	-do-	2	30(conducted)	60
4.	Capacity building programme for Board of Directors of PACS (Banki)	-do-	2		
5	Capacity building programme for Board of Directors of PACS (At- Banki)	-do-	2		

Programme proposed during the month of June 2015

SI No.	Programme	Target Group	Duration	Course Coordinator
1.	Capacity building programme for Board of Directors of PACS (At- Bhawanipatna)	Board of Directors of PACS	2	A.R.Mohanty
2.	-do- (At- Bhawanipatna)	-do-	2	A.R.Mohanty
3.	-do- (At- Bhawanipatna)	-do-	2	A.R.Mohanty
4.	-do- (At- Bhawanipatna)	-do-	2	A.R.Mohanty
5.	-do- (At- Bhawanipatna)	-do-	2	A.R.Mohanty
6.	-do- (At- Bhawanipatna)	-do-	2	A.R.Mohanty
7.	-do-	-do-	2	A.R.Mohanty
8.	Orientation Training Programme on General Banking	Staff of DCCBs	6	B.K.Panda
9.	Know your Customer, Prevention of money Laundering & Customer Protection	BMs/Officers of DCCB	3	B.K.Panda

Calendar of courses 2015-16

01.07.15 to 30.09.15

Sl No.	Name of the Programme	Target Group	July-15	Aug-15	Sept-15
1.	Capacity Building for Board of Directors of PACS	Board of Directors of PACS	1-2,3-4,6-7, 8-9,10-11	3-4,5-6, 7-8	7-8,9-10, 11-12
2.	Training Programme on CAS & MIS	PACS Secretary			28-30
3.	Management Development Programme	Sr. Officers /Manager of Bank		11-13	
4.	Project Appraisal and Loan Documentation -FARM	BM's /Asst. Managers of DCCB	20-24		
5.	Non-fund Business & Cross Selling	BM's /Asst. Managers of DCCB	14-16		
6.	Internal Checks & Controls	BM's /Asst. Managers of DCCB	28-30		
7.	Preparation of Balance Sheet and P/L Account	BM's / Officers of DCCB			01.03
8.	Project Appraisal and Loan Documentation –NON-FARM	BM's /Asst. Managers of DCCB		24-28	
9.	How to do existing Business better in post reform scenario	PACS Secretary		18-21	22-25

Conclusion

The success of any organisation is dependent upon the quality of its people. To make people grow to their full potential is the major challenge for the organisation. To build the organisation and to build the business, the organisation has to build the people..Training and development is the heart of business strategies which enables the organisation build its human competency.

In a bank, training is the most effective tool in bringing the necessary change in most vital factor of production – the human resources. With the exit of walk – in – customer era in the service sector, these days customers are to be nudged and cajoled to come to a Bank and for that relationships are to be nurtured. The employees, therefore, need to be sensitized towards the needs of the customers. Their grievances are to be identified and shortcomings in services rendered are to be addressed. These can be dealt with adequate inputs on soft skill and it is the training institute that can provide comprehensive and integrated set of solution for building such human capital.

Our endeavour to publish this **e- news letter** is to enable the STCCS know the day today activities of the training institute and programme to be conducted in house as well as on location. This will help the District Central Cooperative Banks in particular to identify the skill gap on the basis of the training need assessment at their level and fill the gap by suitably ensuring participation in the available training programme of the institute. I hope, this will enable the Central Cooperative Banks in planning maximisation of their human resource potential for the future to build the organisation.

L.D.Acharya

CGM & Principal ,ACSTI

Thank You

With Coop. Wishes



It is not how much we do, but how much love we put in the doing. It is not how much we give ,but how much love we put in giving,we should continue to serve with passion and do ordinary things with extraordinary love.

ACSTI, Bhubaneswar