

**NATIONAL REVIEW MEET AND CONCLAVE
OF RURAL COOPERATIVE BANKS –**

07 & 08 JANUARY 2021

The National Review Meet and Conclave of Rural Cooperative Banks (RCBs) were held on 07 and 08 January 2021 at BIRD Lucknow. The Review Meet and Conclave were organized by the Institutional Development Department, HO in collaboration with BIRD and were presided over by Dr. GR Chintala, Chairman, NABARD. Shri Shaji KV, DMD, NABARD and Shri Shankar A Pande, Director BIRD also graced the occasion. Shri K. Ravinder Rao, President of Telangana State Cooperative Bank and Chairman of National Federation of State Co-operative Banks Ltd. (NAFSCOB) was the special dignitary. Sh. KL Meena, Principal Secretary for Agriculture, Horticulture and Panchayati Raj, Govt. of Rajasthan also participated in the Review Meet on 07 January 2021.

This was the first such meeting after the lockdown which was organized in both offline and online modes. Fifty-two representatives, including Chairmen and CEOs, of 25 StCBs participated in Review Meet and Conclave. Participants from other StCBs joined on-line in the programme. Sh. L R Ramachandran, CGM-DoR; Sh. K S Raghupathi, CGM-DoS; Smt. S Vijayalakshmi, CGM-DOS; Sh. D Nageswara Rao, CGM-SPPID & DFIBT; Sh. SK Dora, Principal NBSC and Shri Sunil Kumar, CGM UP RO also participated in the Review Meet and Conclave. Joint Directors of BIRDs at Lucknow, Mangalore and Kolkata along with other faculty members of BIRD, Lucknow and NBSC were also present. IDD nodal officers of various ROs joined though VC.

On the first day Shri Shankar A Pande, Director-BIRD welcomed the participants and Sh. NP Mohapatra, CGM-IDD gave the opening remarks. In his key note address, Shri Shaji KV, DMD spoke about the challenges faced by the RCBs and how innovations, including technological interventions, are needed for re-orienting the cooperative credit institutions. In his address the Hon'ble Chairman, Dr. GR Chintala, while highlighting the importance and need for Cooperative institutions, raised concerns regarding decreasing share and importance of cooperative credit structure. He also presented NABARD's vision for development of cooperative credit structure during the coming years. The other aspects stressed upon by him included Corporate Governance, timely compliance and business diversification for growth and prosperity of cooperative structure and farmers.

In the National Review Meet on the first day, presentations on “Overview of Financial Performance of StCBs and DCCBs” and “Developmental Initiatives of NABARD” were made by Team IDD. Presentations on “Supervisory Concerns & Corporate Governance” and “Issues in Technology Adoption” were made by CGM, DoS and CGM, DFIBT respectively. Dr R. Shreenath Reddy, MD, APCOB (GM NABARD on deputation) shared experiences of APCOB in reinventing PDC model and results, and case studies from all the districts of Andhra Pradesh.

On the second day, i.e., in the Conclave, presentations were made by the participants along with brain-storming on four thematic sessions, namely, “Regaining the Lost Space & Spreading Wings”, “Marketing Interventions through PACS”, “PACS Computerization and Cyber Security” and “PACS as MSC -Towards Deepening and Widening Services”. Shri K Venkateswara Rao, MD, NABCONS also addressed the participants through VC during the session on PACS as MSC. In addition to the above, case studies/success stories of StCBs from Odisha, Himachal Pradesh, Karnataka, Gujarat, West Bengal (through web conference) and Telangana were shared by the respective banks. Ms. Harshala Chandorkar, COO of CIBIL, along with her team, also connected through VC and interacted with the participants.

Major action points that emerged during the conclave include

- National Campaign for increasing membership of youth by cooperatives
- Efforts for business improvement through diversification measures into LT loans and Non-Agricultural loans suitable for the Rural Ecosystem.
- Cooperatives to emerge as First Choice Banker for Rural Areas, and Competitive Option in Tier II & III towns where they have large number of branches.
- Putting in place an MIS software on top of CBS software of DCCBs for seamless flow of data
- Establishing 6-7 central data warehouses for storing Cooperative Data of the country and providing Cyber Security Umbrella for the same
- Making PACS as MSC a reality through financial and non-financial interventions
- Revisiting PDCs (“PDCs are required now more than ever”)
- Active participation of C-PEC in recruitment, induction and capacity building of cooperative banks.

Vote of thanks was proposed by Shri Bhallamudi Sridhar, GM-IDD.

Some of the photos are given on the following pages.



Lighting of the lamps

Dignitaries on the dais



Welcome address by Director
BIRD

Opening remarks by CGM-IDD





Key note address by DMD



Address by Chairman



Address by Pr. Secretary, Govt. of Rajasthan



CGMs and other participants



Chairman NAFSCOB interacting during the sessions



Session by CIBIL



Presentation by the participants



Valedictory session



Team IDD with DMD, Director-BIRD and CGM-IDD