



**CENTRE FOR BANKING RESEARCH,
DEVELOPMENT & EXCELLENCE (CBRDE)**

Established By :

GUJARAT URBAN CO-OPERATIVE BANKS FEDERATION (GUCBF)



GUCBF/44/533/2018

28th November 2018

To,

The Chief Executive officers
(All Member Banks)

Dear Sir,

**Re: Training Programme on " Planning Technology and Performance
Budgeting for Development of Business"
Date: 20-12-2018 (Thursday)**

It has been observed that the development of business of Urban Co operative Banks does not commensurate with of other banks and as remarked by the Deputy Governor of the RBI, the share of UCBs in banking business has been declining, notwithstanding the general increase in working of the UCBs.

One very important reason for slow growth of business is lack of proper planning for development in its right spirit and want of vigorous drive for achieving long term sustainable growth in face of Present day Competition.

In light of what is stated above, we have decided to hold above mentioned capacity building programme for CEO/Branch Manager/Officers of the UCBs in order to emphasize need for Planning and the technique/ methods of achieving the set goals in given time.

The details of the programme are as under:

Date : 20-12-2018 (Thursday) from 9.30 a.m

Place : Conference Hall of the Gujarat Urban Co Operative Banks Federation,
Ahmadabad.

Fees : Rs.700 + GST Rs126 (Total Rs826) Per participant (This includes cost of Reading Material, Faculty charges, breakfast, lunch, stationery etc)

A Copy of the course design is sent herewith for your perusal.

We request you to send nominations for the programme in the enclosed form.

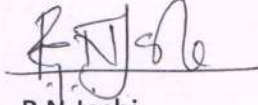


As we receive many nominations in such programme, the same will be confirmed on 'first come first served' basis. As such please send nominations as soon as possible.

In case you need any information, please contact Dr. Urvi Amin (Professor SJPI Gandhinagar on Phone 9824337976 or Shri K.V.Lakum on Phone No 9327076431.

Thanking You

Your Faithfully



R N Joshi

(Retd IAS)

Executive Director

CBRDE

Encl: As above

- PLANNING IS NOT JUST FORECASTING – AS WE CANNOT FORECASTE WE HAVE TO PLAN
- આયોજન વિનાની પ્રગતિ અંધારામાં પગલાં માંડવા જેવું છે.
- IF YOU DO NOT GIVE ANY PLAN TO YOUR WORKERS, THEIR PRODUCTIVITY WILL BE OF LOWER LEVEL

Bank Name:
Address:
.....
.....

Nomination for Training Program

To,
The Coordinator, (Training)
The Centre for Banking Research, Development and Excellence,
C/o. Gujarat Urban Co-operative Banks federation,
Near Jayhind Press, Mithakhali under Bridge,
Ashram Road, Ahmedabad – 380 009

Dear Sir,

Re. Training Programme on “Planning Technology and Performance Budgeting for Development of Business”

Date 20th December, 2018 (Thursday)

With reference to above we nominate following persons for the program.

Names	Designation	Email ID	Mobile

We enclose a cheque of Rs. _____ being the fees for the same favoring **“Gujarat Urban Co-operative Banks Federation”**

Please confirm nomination.

Yours faithfully

Signature

PLANNING TECHNOLOGY AND PERFORMANCE BUDGETING FOR DEVELOPMENT OF BUSINESS

IN

URBAN CO-OPERATIVE BANKS

COURSE DESIGN

1. CONCEPT AND RATIONALE OF PLANNING AND PERFORMANCE BUDGETING IN UCBs.
 - Performance Analysis And Forecasting
 - Need For Planning
 - Present Position in UCBs
 - Scope for improvement
2. ENVIRONMENTAL ANALYSIS AND IDENTIFICATION OF POTENTIALITIES IN COMMAND AREA
 - Dynamic Prospective of area of operation
 - Data / Information of economic and financial activities
 - Demographic Profile
 - Competition and Complementary Factors
3. SWOT ANALYSIS AS TOOL FOR PLANNING
 - Analysis of Resources – Strengths and weaknesses
 - Locational Aspects
 - Organizational Structure And Culture
 - Systems and Procedure
 - Financial and Technological Resources
 - Human Resources
 - Analysis of Potential – opportunities and threats
 - Level of financial inclusion
 - Mobilization of Deposits
 - Deployment of funds – loans and advances
 - Non – fund based activities
 - Analysis of External Factors

- Government Policy and Regulations
 - Scope of increase in economic activities and employment
4. PREPARATION OF PERFORMANCE PLAN FOR ONE YEAR / THREE YEARS / FIVE YEARS
- Analyzing growth rate and performance of past three years in
 - Deposit Mobilization
 - Credit (Sectorwise)
 - Credit Deposit Ratio
 - SLR & NON SLR Investment
 - Profit & Profitability
 - Interest & Non – Interest Income
 - Interest & Administration Costs
 - Recovery and NPAs
 - Provisioning for bad debts / investments
 - Fixing realistic targets (monthly / quarterly / yearly) for
 - Deposits (Current, Savings, Term)
 - Advances (General, Priority, Micro)
 - Profit (Interest income, Non-interest income, other income, Interest Cost, Administrative Cost, Other expenses)
 - Capital Expenditure
 - Technology Upgradation
5. PERFORMANCE MONITORING
- Periodical (Monthly) Reporting
 - Review
 - Variance Analysis
 - Achievement Evaluation
 - During the course action plan for short-performance
6. MANPOWER PLANNING
- Long range planning for manpower
 - Assessment of staff requirement based on productivity
 - Recruitment / Promotion / Training
 - Performance Appraisal
 - Industrial Relations & Vigilance