# Above Board: Enhancing Governance for Regional Rural Banks (RRBs)

Financial performance of RRBs and prosperity of rural India are two sides of the same coin. They cannot exist without the other. The ability of RRBs to deliver banking services and products efficiently will depend on rural prosperity and also its enabler. Once rural economy in India starts looking up and funds flow to villages, RRBs will be able to reap rich dividends.

In the eco-system that RRBs operate and the Government agenda of inclusive growth poses the most important challenge for RRBs. Profitable Financial Inclusion (FI) for RRBs is the over-arching target. A robust technological platform supported by wide spread of BC/BF network can effectively service the excluded millions and in times to come resources garnered through this channel can improve their bottom line.

Another challenge is that so far RRBs have been focusing largely on agricultural credit which is their major strength. However, with prosperity percolating down to rural areas, RRBs need to develop expertise in retail and SME lending. With commercial banks also proliferating into rural territories their presence poses immense competitive pressures on the RRB business.

Good governance contributes to a successful organisation understanding the key elements of governance are vital to the organisation' sustainability.

The highlight of the program is the evaluation and understanding of individual leadership competencies, through a 360 degree feedback mechanism, followed by one-on-one, personal coaching from eminent tutors (highly experienced industry experts, acknowledged for their insights into human resource aspects in Indian industry). It culminates into personal action planning, for inculcating leadership skills and competencies among the participants.

### **Eligibility: Board Members of RRBs**

#### **Objectives**

- To provide an overview of the duties and responsibilities required for good governance
- To help the Board to assess and improve their performance
- To ensure and to guide the executives in achievement of the goal.

### Key topics include:

- · What is Governance
- Roles and Responsibilities of the Board
- Governance vs. Management
- Effective governance—tools and processes
- Due diligence acting in good faith
- Strategic thinking
- Managing risk
- Conflict of interest
- Evaluating Board performance
- Financial governance

The unique program is designed for the Board Members and is designed to make the participants move from the management focus to governance by exposing them to the latest frameworks and models in various disciplines of Leadership and governance.

The programme will help the Board to assess and improve their performance and ensure to guide the executives for the achievement of the goal.





# Above Board: Enhancing Governance For the Board Members of RRBs

Duration: 5 days, July 19 to 23 July, 2016: VENUE: NIRD&PR, Rajendranagar, Hyderabad

COURSE FEE: Rs. 70,000/- PER PERSON

# About the Organisers

NIRPDR is an autonomous training and research organization under the Ministry of Rural Development, Government of India, endowed with extremely competent academic and research team is partnering with Crux, a leading Management Consulting and amongst the largest training institutions in India.

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