

FAMILIARIZATION PROGRAMME FOR INDEPENDENT DIRECTORS

The onboarding programme for newly elected / nominated Directors are arranged as and when inducted in the Board. Further, to keep the Directors abreast and updated in areas of Corporate Governance, Credit delivery, Information Security, etc. and in line with the practice of interacting with eminent domain experts on emerging key challenges, interactive programme are also arranged for the Directors from time to time.

Overview of the familiarization programme conducted for the Independent Directors of the Bank are as under:

S. No	Particulars of the programme	Date	Conducted by	Duration of the Session	No of Directors participated
1.	Programme for Non-Executive Directors of PSU Banks- Improving Awareness of Risk, Upgrade Skills on key issues like Risk Management, Basel-III, Corporate Governance etc.	17 th November 2014	Centre for Advances Financial Research and Learning (CAFRAL)	8 hours	1
2.	Programme for Non-Executive Directors on the Boards of Public Sector banks	17-19 th March 2016	Centre for Advances Financial Research and Learning (CAFRAL)	14.30 hours	2
3.	Programme for Non-Executive Directors on the Boards of Public Sector banks	29-30 th November 2016	Centre for Advances Financial Research and Learning (CAFRAL)	9.30 hours	2
4.	Programme for Non-Executive Directors on the Boards of Commercial Bank and Financial Institutions	23-24 th October 2017	Centre for Advances Financial Research and Learning (CAFRAL)	9.30 hours	2
5.	Interactive Session on Corporate Governance practices,	27 th December 2017	Shri Ajay Tyagi, Chairman SEBI	2	5
6.	Strategy Workshop “Rann Neeti” was organized at Jaipur to keep the Board members and the Senior Management of the Bank abreast with the latest trend in the industry and to decide on the way forward. A blend of brain storming sessions on various topics viz. HR Challenges for building an effective organization, building of a robust Corporate asset book, optimizing Balance Sheet allocation with focus on Return on Assets & Profitability, IT Security, Strategy for Growth of International Banking Footprint, Value Creation by Subsidiaries and Customer centricity as key to sustainable growth were presented in the Workshop.	7 th January to 9 th January 2018	Business / Functional Heads.	16 hours	6
7.	A presentation on Risk Culture Assessment Framework viz. objective and benefits of having a risk culture assessment in the Bank, four dimensions of risk culture, etc.	31 st January 2018.	M/s. Ernst & Young	3 hours	5
8.	A presentation on Insolvency & Bankruptcy Code 2016	28 th February 2018.	M/s. Shardul Amarchand Mangaldas & Co	3 hours	8
9.	A presentation on the Information Security related Awareness was arranged for the Board of Directors through an industry expert in Digital Forensics.	21 st March 2018.	Shri Krishna Sastry Pendala	3 hours	7
10.	The programme to sensitize the Directors about issues relating to credit appraisals, financial ratios and indicators, risk assessments in project & infrastructure financing, retail lending etc.	18 th June 2018	Centre for Advances Financial Research and Learning (CAFRAL)	8 hours	2

11.	An interaction with leading firms, conducting Forensic Audit was arranged with an objective of better utilization of these firms in the detection of frauds and resolution of stressed assets.	29th August 2018,	M/s Deloitte Touche, M/s Grant Thornton, M/s Ernst and Young LLP, M/s KPMG and M/s Chokshi & Chokshi LLP	3 hours	6
12.	A presentation on the impact on Mutual Fund Industry in the background of IL&FS stress and the redemption pressure on the funds	17th October 2018	Chief Investment Officer of SBI Funds Management Private Ltd	3 hours	4
13.	Programme on IT and Cyber Security	29 th -30 th October 2018	IDRBT	16 hours	3
14.	A presentation on the impact on Mutual Fund Industry in the background of IL&FS stress and the redemption pressure on the funds	17th October 2018	Chief Investment Officer of SBI Funds Management Private Ltd	3 hours	4
15.	A workshop on Corporate Governance and Media Management	3rd December 2018.	SBIL Kolkata	8 hours	2
16.	A presentation on “Evolving Landscape & Key Imperatives – NBFC	4th January 2019	CRISIL	3 hours	4
17.	Knowledge Session and Strategy Workshop was organized on various topics viz. Platform and Purpose - A Leadership Question, Insolvency & Bankruptcy Code- A Paradigm Shift-Issues & Challenges, Cyber Security-Evolving Dimensions & Strategies to Stay Ahead of the Curve, Data Driven Organization – Sustaining the Competitive edge through Analytics and way forward for Business Growth were presented.	25 th and 26th February 2019	Shri M S Sahoo, IBC Shri Subroto Bagchi, Mindtree, Dr. Gulshan Rai, CERT-In Shri Kiran K Keshavarapu, Oracle	16 hours	8
18.	Presentation on Real Estate Developer Financing	12th June 2019	Business Head	2 hours	5
19.	Presentation on Bank’s exposure on NBFCs including IL & FS (I-Fin)	12th June 2019	Business Head	2 hours	5
20.	Presentation on Lease Rent Discounting Portfolio	12th June 2019	Chief Risk Officer	2 hours	5
21.	Presentation on MF Sectors Credit fund appetite specifically on the NBFC sector and the MF industry LAS portfolio outstanding / industry SO portfolios	12th June 2019	SBI Mutual Fund	2 hours	5
22.	A presentation on Commercial Real Estate (CRE) space and its outlook	18th September 2019.	Lias Foras	3 hours	3
23.	Programme on IT and Cyber Security	23-24th September 2019.	IDRBT	16 hours	2
24.	A presentation on Exposure to NBFCs- Trends and Risk Assessment	01st October 2019	Business Head	2 hours	4
25.	Programme on Credit Committees of the Bank	14-15th October 2019	Centre for Advances Financial Research and Learning (CAFRAL)	16 hours	1
26.	Presentation on Sale of Financial Assets and Security Receipts (SRs)	15th November 2019	Business Head	2 hours	4
27.	Presentation on PRADHAN MANTRI MUDRA YOJNA (PMMY)	15th November 2019	Business Head	1 hours	5
28.	Presentation on Robotic Process Automation (RPA)	19th November 2019.	Chief Information Officer	2 hours	2
29.	Presentation on Leveraging Data Analytics to Create Value	18th December 2019	Chief Information Officer	2 hours	8

30.	Presentation on Networking and Application Performance Monitoring	18th December 2019	Chief Information Officer	2 hours	8
31.	Presentation on Data Governance Architecture	18th December 2019	Chief Information Officer	2 hours	8
32.	Presentation on CBS Version 2.0	18th December 2019	Chief Information Officer	2 hours	8
33.	Annual Strategy Workshop on use of technology in various facets of Banking and its effectiveness in various areas like Credit risk management, Fraud risk Management & stressed Asset management. The topics deliberated were z. a) Evolving Dimensions of Cybersecurity and the scope of Technology in managing Cyber Risk. b) Fraud Risk Management – Mobile App protection, Detection and Prevention for Diversion of Funds. c) Empowering Risk Management through Technology. d) Stressed Asset Management – timely detection of stress, Effective Resolution. e) Balance Sheet Optimization in slow growing economy. f) Application of Analytics in discovering business potential and g) data Intelligence, data and Analytics solutions.	6 th and 7 th January 2020	Leading Fintech Startups.	16 hours	9
34.	Presentation on Early Warning System - For Corporate, SME Customers & P-Segment Customers	18th February 2020	Chief Information Officer	2 hours	7
35.	Presentation on IT Vendor Concentration Risk	18th February 2020	Chief Information Officer	2 hours	7
36.	Presentation on Initiatives for Enhancing Customer Experience	18th February 2020	Chief Operating Officer	2 hours	7