



*Presents*

# FCBA

2017

Frontiers In Cooperative Banking Awards

N O M I N A T I O N F O R M



An Invitation to apply for India's leading awards  
for the **Cooperative Banking** sector



Dear Cooperative Banker,

It's time once again for the Frontiers in Cooperative Banking Awards and the National Cooperative Banking Summit! The 2017 event is being held for the 11th year in a row and Jaipur is the venue. In the previous years we had around 500 delegates and this year we are expecting about 550 delegates at the Summit, including chairmen, directors, CEOs and other functional heads of leading cooperative banks. The Summit includes conferences, panel discussions and knowledge presentations on topics related to banking and technology. We are sure your bank too would be represented at the Summit by a team comprising top management.

Like in the past, we are evaluating the cooperative banks in the country for their performances in various spheres for the awards. The procedure will be similar to those in the past - filing of the nominations, assessment by a panel of eminent bankers and shortlisting the winners.

We invite you to file nominations for your best achievements.

Cooperative banks have been improving their performances over the years and thereby becoming bigger and stronger. They are adding new products and implementing newer technologies to streamline operations and enhance customer service. There is room for refinement and the journey will continue. What is noteworthy is that they continue to believe in the vision of the cooperative sector being a strong pillar of economy and society.

It has always been our endeavour that we recognize these efforts and bring to the fore the outstanding achievers in various fields of activity - be it innovations, efficiencies and expertise and skills that contributed to the preservation of cooperative banking in times of extreme competition and adverse economic conditions. FCBA is one of our initiatives in appreciating these efforts.

Best wishes in your journey of progress....



**Babu Nair**  
*Group Publisher, Banking Frontiers*

**Venue** : Jaipur Marriott Hotel, Jaipur, Rajasthan

**Dates** : 7-9 September 2017

## Guidelines for Applicants

All cooperative banks, mahila cooperative banks, employee cooperative banks, district central cooperative banks, state cooperative banks, PACS and credit societies are invited to send their nominations for FCBA 2017.

Applicants must support their information with supporting documents as mentioned in the form. Additional supporting documents are welcome.

Please send both one hard copy and one soft copy of the nomination to facilitate better and faster sharing and judging of these nominations.

Mere sharing of the figures would not be enough for judging. It is essential to substantiate it with the action taken and the results achieved therein. The Nomination form should give a clear and correct picture to the Jury. Any misrepresentation would disqualify the entry.

The jury acts according to the inputs shared by the applicant. All the bankers should undertake to share only genuine and correct inputs, in absence of which their nominations can be disqualified and the awards may go to the next best deserving nominee.

The nominations should reach the FCBA Jury Secretariat by 21st of July 2017.

For nominations of CEO, chairperson or the Overall performance, it is essential to substantiate with the facts and figures for last 3 years. Those who have won the leadership awards for Best Chairman, Best CEO or Best IT Head are requested not to apply again this year, so that a chance can be given to other bankers.

The verdict of the Jury is final. Any effort to influence the awards would be treated as a disqualification.

ALL NOMINATIONS WILL BE TREATED AS CONFIDENTIAL. Please send your applications on your letterhead to:

FCBA Jury Secretariat  
Glocal Infomart Pvt Ltd  
D-312, Twin Arcade, Military Road, Marol, Andheri (E), Mumbai 400059  
Tel: 22-29255569/0166 Fax: 22-29207563

For any clarifications, please contact:

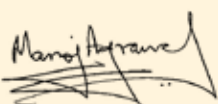
Bharat Solanki 900 444 6028 bharat@bf-mail.com

Stalin Saldhana 916 779 4513 stalinsaldhana@glocalinfomart.com

Banking Frontiers wishes you all the very best for this competition. We look forward to receiving your nomination form at the earliest.

Come one...come all...and get set for FCBA 2017 excitement!

Thank you.



**Manoj Agrawal**  
Group Editor, Banking Frontiers

### Organization Categories:

- ◆ **Large UCB:** Deposits over ₹1500 cr on 31.3.2017
- ◆ **Medium UCB:** Deposits between ₹500 cr and ₹1500 cr on 31.3.2017
- ◆ **Small UCB:** Deposits between ₹100 cr and ₹500 cr on 31.3.2017
- ◆ **Tiny UCB:** Deposits under ₹100 cr on 31.3.2017
- ◆ **Mahila Cooperative Bank**
- ◆ **Employee Cooperative Bank**
- ◆ **PACS**
- ◆ **Credit Society**
- ◆ **StCB & DCCB**



## Basic Information Fact Sheet for All Applicants

Sr.No.	Item	Data
1	Full Name of the Bank	
2	City where HO is situated	
3	Name & Mobile No. of (i) Chairman (ii) Vice Chairman (iii) Managing Director (iv) CEO (v) Person filing the nomination form	
4	RBI License No. & Date	
5	Scheduled (Y / N):	
6	Category of Bank (Please ✓)	<input type="checkbox"/> Tiny UCB: Deposits under ₹100 cr on 31.3.2017 <input type="checkbox"/> Small UCB: Deposits between ₹100 cr & ₹500 cr on 31.3.2017 <input type="checkbox"/> Medium UCB: Deposits between ₹500 cr & ₹1500 cr on 31.3.2017 <input type="checkbox"/> Large UCB: Deposits over ₹1500 cr on 31.3.2017 <input type="checkbox"/> District Central Cooperative Bank <input type="checkbox"/> State Cooperative Bank <input type="checkbox"/> Mahila Cooperative Bank <input type="checkbox"/> Employee Cooperative Bank <input type="checkbox"/> PACS <input type="checkbox"/> Credit Society
7	Total No. of Branches as on 31.3.2017	
8	Total Employees (i) 31-03-2015 (ii) 31-03-2016 (iii) 31-03-2017	_____ _____ _____
9	Income Tax (Paid) as on 31.03.2017 (only where applicable)	Rs. _____
10	Award categories applied for	1. _____ 2. _____ 3. _____ 4. _____ 5. _____  (Please note: one organization can apply for a maximum of 5 awards)

We declare the information, data and figures furnished above are true and correct as per the books of accounts maintained by us. We further undertake to abide by the rules, regulations and the verdict of the panel of judges.

\_\_\_\_\_  
(Signature of the Manager / CEO over Bank's seal)

Dated: \_\_\_\_\_, 2017

## Award Categories

Sr. No.	Award Category	Information Required for assessment
1	Leadership Award - Best Chairman	<p>The Best Chairman will be selected on the basis of overall leadership provided in steering the bank and in achieving targets and formulating policies over the last 3 years. Please provide the following information:</p> <p>a. New Business Strategies: (max 300 words)</p> <p>b. Major Projects: (max 300 words)</p> <p>c. Strategic Policies or landmark achievements of the Bank in his/her tenure.</p> <p>In addition to the same, kindly fill the 3 annexures: (i) Total Business Assessment, (ii) Financial Stability and (iii) Profitability.</p> <p><b>To qualify, the nominee has to spend a minimum of 3 years in this position.</b></p>
2	Leadership Award - Best CEO	<p>The Best CEO will be selected on the basis of overall consistent achievements of the bank in the past 3 years of his/her tenure and role in formulating policies for the bank over the last 3 years. Please provide the following information:</p> <p>a. New Business Strategies: (max 300 words)</p> <p>b. Major Projects: (max 300 words)</p> <p>c. Strategic Policies or landmark achievements of the Bank</p> <p>In addition to the same, kindly fill the 3 annexures: (i) Total Business Assessment, (ii) Financial Stability and (iii) Profitability.</p> <p><b>To qualify, the nominee has to spend a minimum of 3 years in this position.</b></p>
3	Leadership Award - Best IT Head	<p>The Best IT Head will be a technocrat who has spearheaded the IT initiatives for at least 3 years and has formulated and implemented the technology mission of the bank to help it excel in achieving business results using technology. Please provide the following details:</p> <p>a. Technology vision (max 200 words):</p> <p>b. Technology strategies (max 200 words):</p> <p>c. Technology innovations (max 200 words):</p> <p>d. Technology optimization (max 200 words):</p> <p>e. Technology cost reduction (max 200 words):</p> <p>f. Return on technology investment during 2016-17 (max 200 words):</p> <p>Kindly fill in the attached IT nomination form annexure for sharing the details of your leadership and achievements.</p>
4	Best Data Center Upgradation	<p>a. Describe the changes &amp; give figures showing improvement in energy efficiency during FY2016-17:</p> <p>b. Describe the changes &amp; give figures showing improvement in processing capacity and flexibility during FY2016-17:</p> <p>c. Describe changes in speed &amp; capacity for data backup during FY2016-17:</p>
5	Best CBS Upgradation	<p>Give details of number of branches, software, database, hardware, networking, storage, security, testing, training, project timelines and costs:</p>
6	Best Data Security	<p>a. Please describe what steps the bank has taken to identify vulnerabilities and handle Malware, Ransomware, Phishing, Pharming, Hacking, Spoofing, Spyware, Keylogger, Trojan Horse, Botnet, DDoS, SQL Injection, Password sharing, etc:</p> <p>b. Details / copies of security certifications received:</p> <p>c. Details of vulnerability tests done during FY 2016-17:</p>

7	Best Green Initiative - Energy	a. Ratio of total electricity bill to total business for FY2016-17: b. Ratio of total electricity bill to total business for FY2016-17:			
8	Best Green Initiative - Paperless	a. Paper & printing expenses for forms, brochures, letters, reports, etc. for FY2015-16 & FY2016-17: b. Number of annual reports printed for FY2014-15, FY2015-16 and FY2016-17:			
9	Best Digital Marketing	Briefly describe your initiatives during FY2016-17 in the areas of social marketing and mobile marketing: a. Expenditure on social marketing: b. No. of customers attracted through social marketing: c. Expenditure on mobile marketing: d. No. of customers attracted through mobile marketing:			
10	Best Customer Acquisition	a. Briefly describe the initiative:	2014-15	2015-16	2016-17
		b. No. of new borrower accounts:			
		c. Amount disbursed to the new borrowers:			
11	Best NPA Management	a. Gross NPA Amount: b. No. of NPA Accounts: c. Gross NPA Percentage: d. Net NPA Amount: e. Net NPA Percentage: f. No. of OTS cases: g. Amount under OTS: h. No. of cases of asset sale to ARCs: i. Value of asset sale to ARCs:	2014-15	2015-16	2016-17
12	Best Youth Customer Engagement	a. Total no. of customers under 25 years: b. Ratio of youth customers to overall customers:	2014-15	2015-16	2016-17
13	Best ePayments - Phase 1	a. Volume & Value of Transactions for RTGS: b. Volume & Value of Transactions for NEFT:	2014-15	2015-16	2016-17
14	Best ePayments - Phase 2	a. No. of Transactions & Amounts for IMPS: b. No. of Transactions & Amounts for NACH: c. No. of Transactions & Amounts for UPI: d. No. of Transactions & Amounts for BHIM: e. No. of Transactions & Amounts for Debit Card:	2014-15	2015-16	2016-17
15	Best Mobile App	a. Give details of functionality, technology, security and testing of your mobile banking app(s): b. No. of users registered for mBanking: c. No. of transactions under mBanking: d. Value of transactions under mBanking:	2014-15	2015-16	2016-17
16	Best Financial Literacy	Explain what your bank has done during FY2015-16 to improve your customer's understanding of financial products and services so that they can take better decisions. Explain what results were achieved and how the results were measured.			

17	Best BC Performance	Briefly describe the activities undertaken by your Business Correspondents. a. No. of BCs b. No. of accounts opened c. Value of business (deposits + advances)	2014-15	2015-16	2016-17
18	Best HR Practices	Briefly describe the most innovative HR practice introduced in 2016-17 and its impact on topline, bottomline, customer satisfaction and compliance.			
19	Best North based Bank - Rajasthan, UP, Uttarkhand, Punjab, Haryana, Himachal, J&K, Chandigarh	Please submit Annual Report / Balance Sheet for 2016-17			
20	Best East based Bank - Bihar, Jharkhand, Orissa, Chattisgarh, West Bengal	Please submit Annual Report / Balance Sheet for 2016-17			
21	Bank North East based Bank - Assam, Arunachal, Nagaland, Tripura, Sikkim, Meghalya, Manipur	Please submit Annual Report / Balance Sheet for 2016-17			

## ANNEXURE 1: TOTAL BUSINESS ASSESSMENT

Sr. No	Item	2014-15	2015-16	2016-17
1	Capital Fund (eligible for CRAR)			
2	Total Deposits: Amount (Actual)			
3	Total Advances: Amounts (Actual)			
4	(a) Priority Sector Lending to total Advances (%) (b) SME Lending to total Advances (%) (c) Real Estate to total Advances (%)			

## ANNEXURE 2: FINANCIAL STABILITY

Sr. No	Item	2014-15	2015-16	2016-17
1	Details of any penalty imposed by RBI			
2	(a) CRR Default: Y/N (b) SLR Default: Y/N (c) CD Ratio: (d) CRAR (%):			
3	Rate of Dividend (%)			
4	(a) Gross NPA as a % of total advances: (b) Coverage ratio of Gross NPA: (c) Net NPA as a % of total advances:			
5	Audit Class			

## ANNEXURE 3: PROFITABILITY

Sr. No	Item	2014-15	2015-16	2016-17
1	Total Income: (a) Interest (b) Non-Fund (c) Other income			
2	Total Expenditure: (a) Interest (b) Administrative (c) Other expenses			
3	Cost of: (a) Deposits (%) (b) Funds (%) (c) Services			
4	Average yield on: (a) Advances (%) (b) Investments (%)			
5	Admin Expenses / Total Expenses (%)			
6	Net Interest Margin			
7	Profit or Loss (a) Operating profit or loss (before Deprecation, Provision & Income tax) (b) Net Profit (after income tax)			

(Signature of Authorised Person with Bank's Round Seal)



## ANNEXURE 4 TECHNOLOGY STATUS

TECHNOLOGY NAME	LAUNCHED		LAUNCH YEAR	YEAR OF LAST UPGRADE	TECHNOLOGY PROVIDER (Solution availed from)
	YES	NO			
ATM	YES	NO			
Internet Banking	YES	NO			
Cards	YES	NO			
Mobile Banking	YES	NO			
Loan Originating System	YES	NO			
Treasury	YES	NO			
CBS	YES	NO			
MIS	YES	NO			
Anti Money Laundering	YES	NO			
ALM	YES	NO			
Cheque Truncating System	YES	NO			
RuPay cards	YES	NO			
Cloud	YES	NO			
Analytics	YES	NO			
MPLS Network	YES	NO			
Tab Banking	YES	NO			
Digital Signage	YES	NO			
Information Kiosks	YES	NO			
SMS Banking	YES	NO			
IVR	YES	NO			
Contact Centre	YES	NO			
CRM	YES	NO			
Digital Marketing	YES	NO			
Data Center	YES	NO			
E-Security	YES	NO			