

# NATIONAL JUDICIAL ACADEMY

**SE-15: Training Programme for the Senior Law Officers of the State Bank of India**

28<sup>th</sup> – 30<sup>th</sup> November, 2017

**Programme Coordinator** : Mr. Rahul I. Sonawane, Research Fellow, NJA, Bhopal.

**No. of Participants** : 34

**No. of forms received** : 34

I. OVERALL				
PROPOSITIONS	To a great extent	To some extent	Not at all	Remarks
a. The objective of the Program was clear to me	97.06	2.94	-	-
b. The subject matter of the program is useful and relevant to my work	88.24	11.76	-	-
c. Overall, I got benefited from attending this program	93.94	6.06	-	-
d. I will use the new learning, skills, ideas and knowledge in my work	97.06	2.94	-	-
e. Adequate time and opportunity was provided to participants to share experiences	82.35	17.65	-	-
II. KNOWLEDGE				
PROPOSITIONS	To a great extent	To some extent	Not at all	Remarks
The program provided knowledge (or provided links / references to knowledge) which is:				
a. Useful to my work	88.24	11.76	-	-
b. Comprehensive (relevant case laws, national laws, leading text / articles / comments by jurists)	82.35	17.65	-	-
c. Up to date	82.35	17.65	-	-
d. Related to Constitutional Vision of Justice	78.79	15.15	6.06	-

e. Related to International Legal Norms	<b>75.76</b>	<b>15.15</b>	<b>9.09</b>	-
<b>III. STRUCTURE OF THE PROGRAM</b>				
<b>PROPOSITIONS</b>	<b>Good</b>	<b>Satisfactory</b>	<b>Unsatisfactory</b>	<b>Remarks</b>
a. The structure and sequence of the program was logical	<b>91.18</b>	<b>8.82</b>	-	-
b. The program was an adequate combination of the following methodologies viz.				
(i) Group discussion cleared many doubts	<b>91.18</b>	<b>8.82</b>	-	-
(ii) Case studies were relevant	<b>91.18</b>	<b>5.88</b>	<b>2.94</b>	
(iii) Interactive sessions were fruitful	<b>91.18</b>	<b>8.82</b>	-	-
(iv) Audio Visual Aids were beneficial	<b>88.24</b>	<b>11.76</b>	-	-
<i>(To be modified as per the sessions planned)</i>				
<b>IV SESSIONS WISE VETTING</b>				
<b>Parameters</b>				
Session	Discussions in individual sessions were effectively organized		The Session theme was adequately addressed by the Resource Persons	
	Effective and Useful	Satisfactory	Effective and useful	satisfactory
1	<b>67.65</b>	<b>32.35</b>	<b>63.33</b>	<b>36.67</b>
2	<b>85.29</b>	<b>14.71</b>	<b>86.67</b>	<b>13.33</b>
3	<b>73.53</b>	<b>26.47</b>	<b>76.67</b>	<b>23.33</b>
4	<b>91.18</b>	<b>8.82</b>	<b>90.00</b>	<b>10.00</b>
5	<b>94.12</b>	<b>5.88</b>	<b>93.10</b>	<b>6.90</b>
6	<b>97.06</b>	<b>2.94</b>	<b>96.55</b>	<b>3.45</b>
7	<b>79.41</b>	<b>20.59</b>	<b>80.00</b>	<b>20.00</b>
8	<b>73.53</b>	<b>26.47</b>	<b>76.67</b>	<b>23.33</b>
9	<b>100.00</b>	-	<b>100.00</b>	-
10	<b>100.00</b>	-	<b>96.67</b>	<b>3.33</b>
11	<b>100.00</b>	-	<b>93.33</b>	<b>6.67</b>

12	<b>94.12</b>	<b>5.88</b>	<b>90.00</b>	<b>10.00</b>
<b>V. PROGRAM MATERIALS</b>				
<b>PROPOSITIONS</b>	<b>To a great extent</b>	<b>To some extent</b>	<b>Not at all</b>	<b>Remarks</b>
a. The Program material is useful and relevant	<b>82.35</b>	<b>17.65</b>	-	-
b. The content was updated. It reflected recent case laws/ current thinking/ research/ policy in the discussed area	<b>91.18</b>	<b>8.82</b>	-	-
c. The content was organized and easy to follow	<b>88.24</b>	<b>11.76</b>	-	-
<b>VIII. GENERAL SUGGESTIONS</b>				
a. Three most important learning achievements of this Programme	<p>1. 1. Very useful discussion on insolvency code; 2. Judicial insights/anecdotes shared by Director, NJA were very informative/insightful; 3. Views of legal officers from Pan-India were made known.</p> <p>2. 1. Experienced professionals on the subject have given newer insights to some grey areas and this programme helped in learning the inputs from across the country; 2. Added to the knowledge of new cases on the subjects; 3. Training has updated my knowledge on the subjects.</p> <p>3. Session on IBC has given great opportunity to explore the unknown dimension of the insolvency law.</p> <p>4. 1. Updation of knowledge; 2. Interacting with other colleagues; 3. Sharing views and getting clarification.</p> <p>5. 1. The guidance from the Hon'ble Director during the programme; 2. Wonderful class on Cyber world; 3. Knowledgeable class on insolvency code.</p> <p>6. Learning from high profile professionals' accurate good knowledge in latest Acts learned other areas other than law.</p> <p>7. 1. Understood the new enactments; Presentation skill; 3. Punctuality.</p> <p>8. Punctuality; Maintain the time.</p> <p>9. 1. Updated the knowledge in the realm of banking; 2. Interacted with the peers in the industry; 3. Exchange of knowledge with fellow officers.</p>			

	<p>10. 1. The programme was very good &amp; the eminent professionals have shared their knowledge with us to a great intent; 2. Many such programmes should be conducted for all law officers enhance their knowledge; 3. The programme was very useful.</p> <p>11. 1. Programme was very informative; 2. Basic concepts were cleared; 3. Interaction with participants helped in understanding the subject.</p> <p>12. 1. IBC 2016; 2. Cyber-Crime; 3. Money laundering.</p> <p>13. 1. Updation of Knowledge; 2. Learning technique; 3. Group discussion.</p> <p>14. 1. Knowledge in updated; 2. Sharing of views and inter action with learned faculty at this plat form is most useful part of the programme; 3. During the programme practical problems was also discussed to take it at logical conclusion.</p> <p>15. Knowledge- effective- continuation of learning.</p> <p>16. Participant did not comment.</p> <p>17. 1. For the first time gone through various aspects of cyber laws in detail; 2. Understood salient features of loan syndication; 3. IBC was discussed constructively.</p> <p>18. Participant did not comment.</p> <p>19. Most practical, informative and knowledge based.</p> <p>20. 1. Imparting knowledge about the prevailing law &amp; updates; 2. A powerful platforms to express my views and benefited from interactions; 3. Updation with recent case laws/Judgements.</p> <p>21. It was very informative and helped to enhance the knowledge.</p> <p>22. I am fully enriched with the programme and look forward for similar learning.</p> <p>23. Cyber-crimes IBC and DRT &amp; SARFAESI.</p> <p>24. 1. Deep analysis of problems done by the Hon'ble Director; 2. Updated with recent judicial trends; 3. Interaction with the speakers and other participants.</p> <p>25. 1. Updated with recent development in IBC; 2. Deeply impacted by the solution we received from the Director NJA.</p> <p>26. 1. Updated and brought us to the new developments in the subject field; 2. Useful in trouble shooting our doubts &amp; queries; 3. Enriched our experience.</p> <p>27. Doubts clearing; Skill sharing; Insolvency &amp; Bankruptcy Code- a new area discussed.</p>
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	<p>28. The Director Sir Input were the best learning experience. 1. IBC and DRT/SARFAESI understanding was enhance; 2. Concept of MCLR.</p> <p>29. 1. Teachings &amp; learning session received from Hon’ble Director; 2. IBC; 3. Group discussions.</p> <p>30. 1. Knowledge updation; 2. New case laws; 3. New views of the issue.</p> <p>31. 1. Knowledge updation on view laws; 2. Interaction with expertise from the relevant fields; 3. Clarity on some points of doubts.</p> <p>32. 1. Became more vigilant on how to take preventive measures for online transaction/applications; 2. IBC &amp; credit appraisal. Red flags helped me to understand the Act and the Red flags/easily signals in credits; 3. The insights provided by Hon’ble Justice G. Raghuram on every session will help a lot both in personal and professional work.</p> <p>33. 1. Check list on cyber world; 2. Decoding technology for data protection; 3. The Insolvency and Bankruptcy code.</p> <p>34. A birds every view of various cyber-crimes and check lists suggested by the Resource Person; Interactive session on IBC 2016 and the suggestions/ comments of the resource persons as various provisions; Case laws discussed in various session.</p>
<p>b. Which part of the Programme did you find most useful and why</p>	<p>1. Again the fruitful discussion on the insolvency code was most useful as the nitty-gritties of the new legislation were discussed in detail.</p> <p>2. All the subjects dealt with in the programme were useful in day to day working.</p> <p>3. The enlightenment given by the Director on many critical legal issues was a wake up a call on our approach to legal problems.</p> <p>4. Listening to the words of Hon’ble Mr. Justice Raghuram, Director of the Academy.</p> <p>5. <b>Session 10:</b> Insolvency: The Insolvency and Bankruptcy Code, 2016. Effectively and extensively covered the topic and very good deliberations and discussions were held.</p> <p>6. Insolvency &amp; Bankruptcy Code.</p> <p>7. Insolvency Bankruptcy Code- lecture since it is very new.</p> <p>8. Cyber-crime is very useful. IBC.</p> <p>9. Insolvency and bankruptcy- The subject has more relevance than ever before.</p> <p>10. <b>Session 9:</b> Addressing Insolvency: Hearing the Sounds of Wake-up calls <b>Session 10:</b> Insolvency: The Insolvency and Bankruptcy Code, 2016. <b>Session 11:</b> Navigating Recovery Litigation: DRT Act and SARFAESI Act and <b>Session 12:</b> The Daily Menu</p>

of Bank Administration Disputes: Legal Heirs'/Succession, Fraud & Misrepresentation. Also the cyber law.

11. The programme as a whole is very useful.

12. Part related to Insolvency & Bankruptcy Code 2016 was most useful as many doubts had been cleared by the speakers.

13. All parts of the programme are useful for discussion, updation of knowledge etc.

14. Relating to cyber-crimes and laws.

15. **Session 9:** Addressing Insolvency: Hearing the Sounds of Wake-up calls **Session 10:** Insolvency: The Insolvency and Bankruptcy Code, 2016. **Session 11:** Navigating Recovery Litigation: DRT Act and SARFAESI Act and **Session 12:** The Daily Menu of Bank Administration Disputes: Legal Heirs'/Succession, Fraud & Misrepresentation.

16. IBC – very interactions.

17. Being untouched part of law, I found cyber law sessions most useful.

18. **Session 9:** Addressing Insolvency: Hearing the Sounds of Wake-up calls **Session 10:** Insolvency: The Insolvency and Bankruptcy Code, 2016.

19. All the programme are useful because all were applicable to the Banks.

20. Insolvency & Bankruptcy Code related subject is very useful and beneficial to me.

21. **Session 8:** L. C. / Bank Guarantee for Foreign Loans Syndication: The Global Scenario; **Session 9:** Addressing Insolvency: Hearing the Sounds of Wake-up calls **Session 10:** Insolvency: The Insolvency and Bankruptcy Code, 2016; **Session 11:** Navigating Recovery Litigation: DRT Act and SARFAESI Act and **Session 12:** The Daily Menu of Bank Administration Disputes: Legal Heirs'/Succession, Fraud & Misrepresentation. It was more relevant to banks.

22. Every part of programme was useful.

23. All sessions are useful to a law officer.

24. Insolvency & Bankruptcy Code 2016. DRT & SARFAESI matters - we are facing maximum emphasis/pressure on these issues.

25. The **Session 1:** Evolution of Banking in a Global Scenario: Opportunities & Challenges; **Session 8:** L. C. / Bank Guarantee for Foreign Loans Syndication: The Global Scenario- are informative but need more clarity to deal with practical problems.

26. All. Contemporaneous & closely related to our day to day legal working in SBI.

	<p>27. Entire programme was useful.</p> <p>28. IBC and DRT/SARFAESI because they were law based sessions.</p> <p>29. Insolvency &amp; Bankruptcy Code 2016.</p> <p>30. Programme in IBC.</p> <p>31. Cyber topics.</p> <p>32. Credit appraisal, Declaration &amp; NPA, living in the cyber world, Addressing insolvency, Navigating Recovery Litigation, daily issues of Bank. These sessions are directly linked to my work.</p> <p>33. Cyber-crime since it is an emerging threat.</p> <p>34. <b>Session 5:</b> Living in the Cyber-World: A Checklist on Cyber-Crimes for Bankers; <b>Session 6:</b> Living in the Cyber-World: Decoding Technology for Data Protection; <b>Session 9:</b> Addressing Insolvency: Hearing the Sounds of Wake-up calls; <b>Session 10:</b> Insolvency: The Insolvency and Bankruptcy Code, 2016. As the subjects dealt are relatively new and useful in the disposal of the references received at our end.</p>
<p>c. Which part of the Programme did you find least useful and why</p>	<p>1. Even the slightest of information received from anyone is useful. However for the sake of mentioning, I won't say least useful but would say less useful than other programmes, was the session on credit appraisal.</p> <p>2. Nil</p> <p>3. All were useful.</p> <p>4. <b>Session 8:</b> L.C. / Bank Guarantee for Foreign Loans Syndication: The Global Scenario- was not conceptually clear.</p> <p>5. Understanding banking sector globalizations. Not covered the topic properly and even not much useful.</p> <p>6. Banking in Global Scenario.</p> <p>7. Nil</p> <p>8. Participant did not comment.</p> <p>9. 1. Evolution &amp; banking in a global scenario; 2. L.C. &amp; Bank Guarantee for foreign loans syndication.</p> <p>10. Nil.</p> <p>11. None.</p>

12. Part related to Sessions-1 was least useful as it was not related to my work.
13. Insolvency and Bankruptcy Code 2016. Which is new law for recovery & other purpose of the bank.
14. No such programme.
15. No.
16. Nil.
17. None.
18. Participant did not comment.
19. IBC and DRT as well as SARFAESI Act were more useful as it is directly related to the participants.
20. None.
21. **Session 1:** Evolution of Banking in a Global Scenario: Opportunities & Challenges; **Session 2:** RBI & Banks: Monitor; Mentor; & Regulator. It was too general.
22. Every part of programme very useful.
23. Nil
24. We are aware of the deliberation made in **Session 1:** Evolution of Banking in a Global Scenario: Opportunities & Challenges; **Session 8:** L. C. / Bank Guarantee for Foreign Loans Syndication: The Global Scenario. Therefore, the some may not be useful for us.
25. Very effective to apply in my job role.
26. None.
27. Participant did not comment.
28. Few sessions were general in nature.
29. **Session 1:** Evolution of Banking in a Global Scenario: Opportunities & Challenges, unconnected to our role.
30. All are useful.
31. Participant did not comment.
32. Evolution of Banking, L.C./Bank Guarantee, money laundering. One session is not sufficient and all things were not covered.

	<p>33. Participant did not comment.</p> <p>34. I am unable to comment as all the subjects were useful. However comparatively sessions mentioned above are useful.</p>
<p>d. Kindly make any suggestions you may have on how NJA may serve you better and make its programmes more effective</p>	<p>1. Again the programmes were quite nicely conducted &amp; arranged/planned. But one suggestion with regard to the video feed in the TV &amp; Projector, the fonts were small &amp; many slides were not visible/readable. Kindly let the inputs from laptop projected on the entire front wall so that the content is readable/else the fonts may be increased &amp; the save may be checked beforehand.</p> <p>2. Such programme should be conducted at least twice in a year as there is fast development and precedents taking place and amendments taking place in the subjects dealt in my field as law in dynamic and ever changing to suit the needs of the society and its needs and situations.</p> <p>3. Duration of the sessions may be enhanced to minimum 3hrs.</p> <p>4. Nil.</p> <p>5. Instead of having the resource persons from banking, from the bank itself. It will be better to have such persons from outside. Further, world like to have resource persons from servicing or retired judges of apex courts. Thanks to the NJA, Director and course coordinator for arranging this wonderful programme. Thanks to all staff of NJA for their hospitality.</p> <p>6. Periodical training programmes for law officer of banks.</p> <p>7. The in-house lecture may also be included.</p> <p>8. NJA professor should also be used.</p> <p>9. Number of topic should be increased and training programme should be made for at least 5 days.</p> <p>10. Many other subjects useful to bank law officers may be included.</p> <p>11. Please increase the length of due programme.</p> <p>12. The session of some sitting judge may be included to sort out the practical problem and related queries.</p> <p>13. No comment is required, as the programme is very satisfactory. However it could be for some more extended days.</p> <p>14. There is nothing to write in this column.</p> <p>15. Present arrangement is good.</p> <p>16. None – Excellent arrangement.</p> <p>17. Some more time may be allocated to each subject to make it more comprehensive and interactive.</p> <p>18. Participant did not comment.</p>

	<p>19. At regular intervals this type of programmes will help the banker a lot.</p> <p>20. Good speakers having lots of exposure on different aspect of law and resource persons should be invited to give lecture on different subjects pertaining to law.</p> <p>21. Kindly provide sessions to banker in continuous hours.</p> <p>22. Participant did not comment.</p> <p>23. Excellent service I got here in every respect.</p> <p>24. Such type of programme should be conducted on ongoing basis and special emphasis should be given to the practical problems faced by the law officers and bankers.</p> <p>25. If more programmes would be conducted in ongoing basis to enlighten the law officers of the bank.</p> <p>26. If possible shoe shining machines may be installed. Everything else was superb.</p> <p>27. Such programmes may be held in future at least on an year to year basis, refresher programme can be held shortly.</p> <p>28. If a particular subject can be taken and session on various aspects of that subject can be arranged, then sessions can be more effective.</p> <p>29. 1. Judicial Officers can be involved to give lectures to guide us from purely legal angle; 2. More such programmes be organized; 3. Latest judicial pronouncement in law &amp; Banking can be compiled &amp; discussed.</p> <p>30. We suggest experiences of retired judges of High Court, DRT may also be shared which can help us to improve one presentation of case.</p> <p>31. Participant did not comment.</p> <p>32. 1. The sessions need to be increased for credit appraisal and recovery related lectures; 2. Other legal acts like RERA, NI Act, and other latest updates relating to Banking industry need to be included; 3. A sessions on drafting would be helpful to us since the law officers sometimes draft and mostly do vetting of counters, written statements; 4. A session on documentation and drafting of contracts.</p> <p>33. All Resource Person may be from the respective field /in-house officials may be avoided in respect of training to officers of financial institution.</p> <p>34. Sessions which have more case studies or case discussions, will be more interesting. My only suggestion is to incorporate more sessions/subject/case discussion/case studies.</p>
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