

संचय SANCHAYA

रा ब सं
जनसेवा में 50 वर्षों से अधिक
NSI
Over 50 Years in Service of People

मासिक प्रकाशन

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Indian delegation led by Smt. Ranjana Kumar, Chairperson, NABARD, with Shri T. Dasari, Regional Director, NSI, Kolkata Centre (left) and Shri P.R. Das, Additional Budget Officer, Ministry of Finance (DEA), Govt. of India, New Delhi, as members seen participating in the International Seminar & 12th General Assembly of WSBI at Lima (Peru) during 28-30 September 2005.

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Indian delegation led by Smt. Ranjana Kumar, Chairperson, NABARD, Mumbai, with Shri P.R. Das, Addl. Budget Officer, Govt. of India, Ministry of Finance, (DEA), New Delhi and Shri T. Dasari, Regional Director, National Savings Institute, Kolkata, as members participated in the International Seminar on "Sustainable Growth in Micro Credit" in association with F.E.P.C.M.A.C. and 12th General Assembly of World Savings Banks Institute at Lima, Peru from 28-30 September, 2005. Apart from India, Brazil, Bolivia, Czech Republic, Germany, Japan, Kenya, Malaysia, Netherlands have also participated in the Seminar. Smt. Rajnana Kumar, Chairperson, NABARD presented her paper of behalf of Ministry of Finance on "Sustainable Growth of Microfinance Providers".

Mr. Chris DE Noose, Chairman, World Savings Banks Institute Management Committee addressed the delegates on Sustainable Growth on Micro Credit in his leading intervention. Other members of WSBI, also spoke on the subject. During the plenary session of WSBI, various issues namely approval of draft agenda, draft minutes of the last meeting, WSBI policy activities and approval of new members have been discussed.



राष्ट्रीय बचत संस्थान
NATIONAL SAVINGS INSTITUTE



Shri Anil Bhattacharya, Jt. National Savings Commissioner and Head of Department seen addressing the officers of the State Bank during the Training Programme organized by the NSI Chandigarh Centre, at Chandigarh, during October 2005. Also seen (L to R) Shri N.S. Nayar, Assistant General Manager, SBI, Chandigarh and Shri M.K. Malhotra, Regional Director, NSI, Chandigarh Centre.

NSI Chandigarh Centre organises Training Programme for the State Bank Officers During October 2005.

NSI Chandigarh Centre has organised 2 Training Programmes on Public Provident Fund, and Senior Citizens's Savings Scheme on 19th October 2005 for officers of State Bank of Patiala and on 20th October 2005 for officers of State Bank of India at Panchkula, respectively. The number of participants were 125 and they were from senior management cadre of State Bank of Patiala and State Bank of India i.e. Dy. General Manager, Asstt. General Manager, Senior Manager and Branch Manager, from different States i.e. Punjab, Haryana, J & K, Union Territory of Chandigarh and H.P. The training was imparted by Shri Anil Bhattacharya, Head of Department, NSI as well as Shri Deepak Verma, RD (HQrs) and Shri M.K. Malhotra, RD, NSI, Chandigarh. During the training Programme, the main focus was given on the marketing strategy, handling the customers, avoiding complaints from the customer and how to meet the expectations of the customers. During the training programme the details regarding the two products i.e. PPF and SCSS and in case of fraud what are the measures to be taken by the bankers, as well as investors have been discussed. At the end of the training, feedback was obtained and all the participants have opined that the inputs provided were quite useful and it will help to improve their knowledge and marketing skills in promotion of the products among the target group.



Shri P.V. Chathkutti, Taliparamba Block Panchaya President, seen addressing agents during the Training Programme for MPKBY agents organised at Panchayat Union Office, Taliparamba (Kerala) by Regional Director, NSI, Chennai Centre. Also seen (L to R) Shri K. Kunhikannan, Dy. RD, Shri P.V. Joseph, BDO, Taliparamba, Shri T.V. Raghavan, Dy. Director, National Savings, Govt. of Kerala, Kannur and Shri P. Shanmugam, Dy. Director, NSI, Chennai Centre.



Smt. Saroj Vinayak, Sr. Principal Director, National Academy of Defence Production seen addressing the participants during the inauguration of the Training Programme on "Market Research" organised by NSI for Dy. Directors and Assistant Directors at Nagpur during 7-8 November 2005. Also seen (L to R) Shri Anil Bhattacharya, Head of Department, NSI and Shri S.K. Tripathi, Dy. NSC.

NSI organises Training Programme on 'Market Research'

NSI has organised a Training Programme on Market Research for Dy. Directors and Assistant Directors of NSI at Nagpur from 7-8 November 2005. The objective of the training programme was to enable the participants to know the Concept and Applications of market research techniques and usage of different methodologies in market research which could be used for designing and developing the financial products of the Ministry of Finance, Govt. of India.

Smt. Saroj Vinayak, Sr. Principal Director, NADP, Nagpur while inaugurating the Training Programme stressed the need for market research for NSI, as NSI has to function in the competitive financial market. Shri Anil Bhattacharya in his address mentioned that the proposed market research programme would help the NSI to know customer's needs and expectations about the NS products which would help NSI to increase its market share.

The training was imparted by the senior officers of NSI and the guest faculty drawn from the Management Schools at Nagpur on the subjects namely, Marketing concept, Market research concept, importance and application, Data collection methods, Sampling techniques for market research, Methods of reduction of sampling errors, Market research practices by NSI, etc. All the participants in their feed back opined that the training programme has given them an insight to conduct the Market Research in the field.



Shri H.N. Bora, Dy. Commissioner, Dibrugarh seen addressing the Training Programme for small savings agents organised jointly by Regional Director, NSI, Guwahati Centre and Director of Small Savings, Govt. of Assam at Dibrugarh. Also seen (L to R) Shri M.C. Gogoi, Additional Dy. Commissioner, Dibrugarh, Shri R.N. Mukherjee, Dy. Director, and Shri A.C. Bora, Supdt. of Post Offices, Dibrugarh.

SMALL SAVINGS COLLECTIONS FROM APRIL TO SEPTEMBER 2005

(Rs. in Crore)

Sr. No.	Region	Gross	Net	Gross	Net
		Upto September 2004		Upto September 2005	
1.	Andhra Pradesh	4531.85	2404.55	5157.55	2214.56
2.	Arunachal Pradesh	28.54	14.81	34.76	16.57
3.	Assam	1174.44	418.66	1971.67	87.97
4.	A&N Island	11.69	4.28	15.52	7.45
5.	Army Post Offices	286.90	198.02	157.72	44.12
6.	Bihar	2525.34	1110.88	3047.81	1168.41
7.	Jharkhand	1236.14	743.07	1476.36	701.41
8.	Chandigarh	217.99	76.78	289.80	53.20
9.	Daman & Diu	15.63	10.73	19.61	8.49
10.	Delhi	4476.17	2690.71	3810.60	1747.66
11.	Goa	285.83	183.54	396.23	273.30
12.	Gujarat	7618.03	4231.78	8318.93	3546.63
13.	Haryana	2323.53	970.17	2567.76	780.45
14.	Himachal Pradesh	954.89	408.58	1211.48	398.42
15.	Jammu & Kashmir	648.33	275.74	802.87	279.09
16.	Karnataka	3556.23	1791.04	3998.52	1668.01
17.	Kerala	2732.13	1421.52	2936.21	1236.38
18.	Lakshdweep	0.70	0.42	0.70	0.32
19.	Madhya Pradesh	2189.18	1063.59	2638.31	1041.03
20.	Chhattisgarh	739.74	404.83	820.14	393.56
21.	Maharashtra	9441.86	5488.72	9917.98	4650.93
22.	Manipur	37.67	10.68	39.70	8.79
23.	Meghalaya	72.94	23.30	83.67	23.43
24.	Mizoram	39.78	16.74	50.84	15.21
25.	Nagaland	21.51	11.75	21.00	8.63
26.	Orissa	1264.38	615.07	1475.63	612.42
27.	Pondicherry	41.72	13.13	55.46	18.09
28.	Punjab	4191.24	1693.04	4634.67	1329.51
29.	Rajasthan	4114.53	2217.18	4163.88	1484.56
30.	Sikkim	28.63	8.74	37.54	8.99
31.	Tamilnadu	4890.74	2612.34	5682.58	2588.27
32.	Tripura	184.99	81.67	228.20	93.84
33.	Uttar Pradesh	6969.45	3034.75	8585.86	3108.96
34.	Uttaranchal	973.72	456.300	1136.66	436.93
35.	West Bengal	8919.72	4666.81	10805.80	4924.58
	Total	76746.18	39373.92	85692.01	34980.15

Note : THE FIGURES RECEIVED FROM THE DEPARTMENT OF POSTS, NEW DELHI ARE SUBJECT TO RECONCILIATION. THE FIGURES DO NOT INCLUDE PPF (BANK) COLLECTIONS.