

平成 3 年 度

帰国研修員フォローアップ報告書
(為替貯金国際幹部セミナー)

平成 4 年 4 月

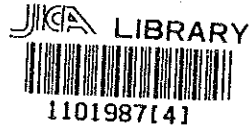
国際協力事業団
国際協力総合研修所

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24515

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国際協力事業団

24515

はじめに

この報告書は国際協力事業団が実施した集団研修コース「為替貯金国際幹部セミナー」に参加した帰国研修員を対象としたフォローアップ事業の一環として、当該分野に関する研修成果の確認、評価並びに本セミナーに関するニーズの調査などを目的に、パキスタン、インド、タイの3か国に派遣した当該セミナー巡回指導調査団の調査報告を取りまとめたものです。

本報告書においては、当該分野における各国の実情、帰国研修員の活動状況、研修内容にかかる帰国研修員、及びその関係機関からの要望等を取り上げているところ、今後の研修実施に当たっての参考となれば幸いです。

本調査の実施について多大なるご尽力を賜わった外務省、在外公館、郵政省に感謝を申し上げるとともに、ご協力いただいた関係各位に厚く御礼申し上げます。

平成4年3月

国際協力事業団
国際協力総合研修所
所長 河西 明

パキスタン

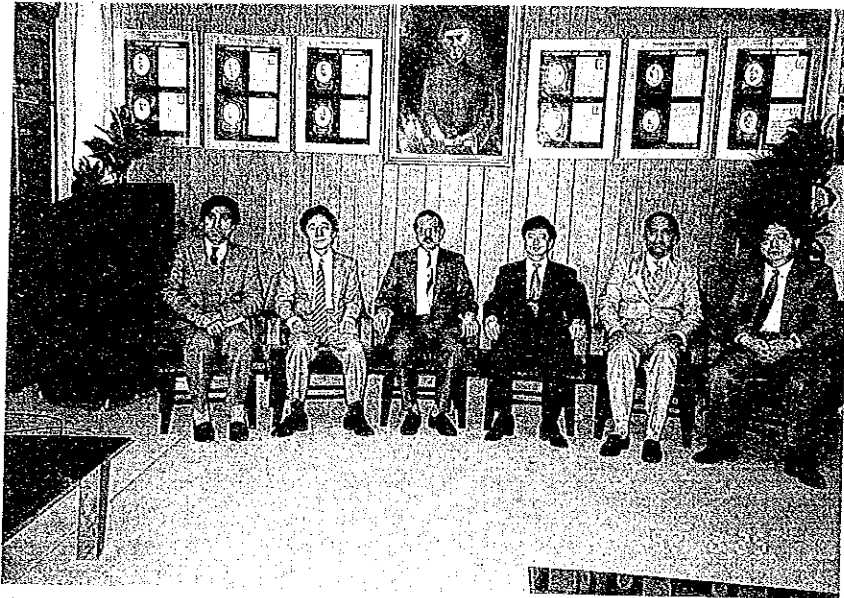


通信省次官と面談



通信省郵政庁帰国研修員と個別面談

パキスタン



郵政庁帰国研修員と調査団員



国民貯蓄中央委員会総裁

インド (ニューデリー)

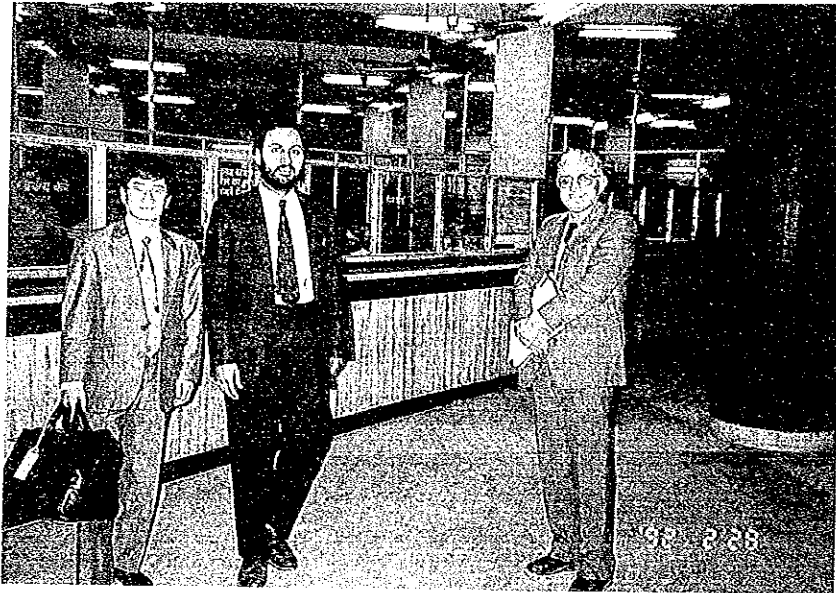


大蔵省 (技術協力窓口及び帰国研修員所属先)



通 信 省 郵 務 局

インド (ニューデリー)



デリー - 中央郵便局

インド (ボンベイ)



マハラシトラ州郵政局長官と面談



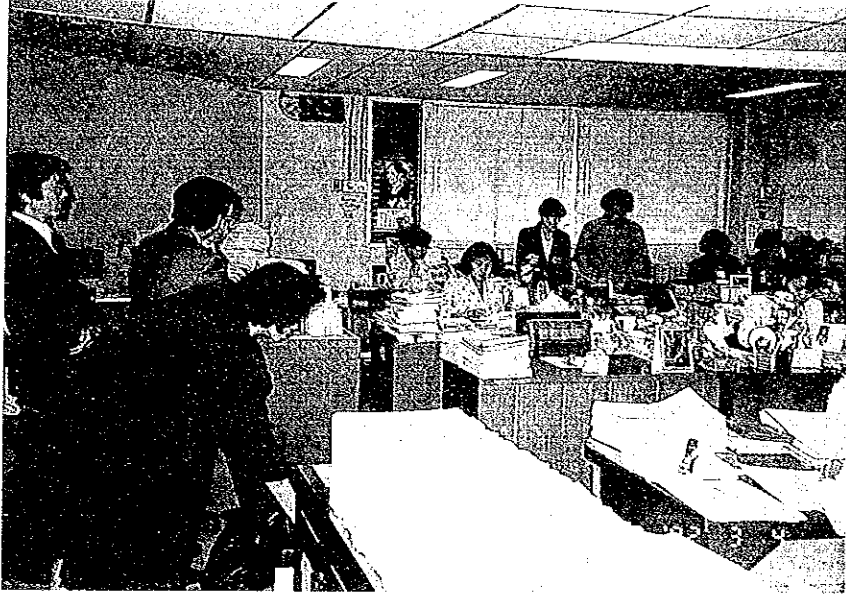
ボンベイ中央郵便局



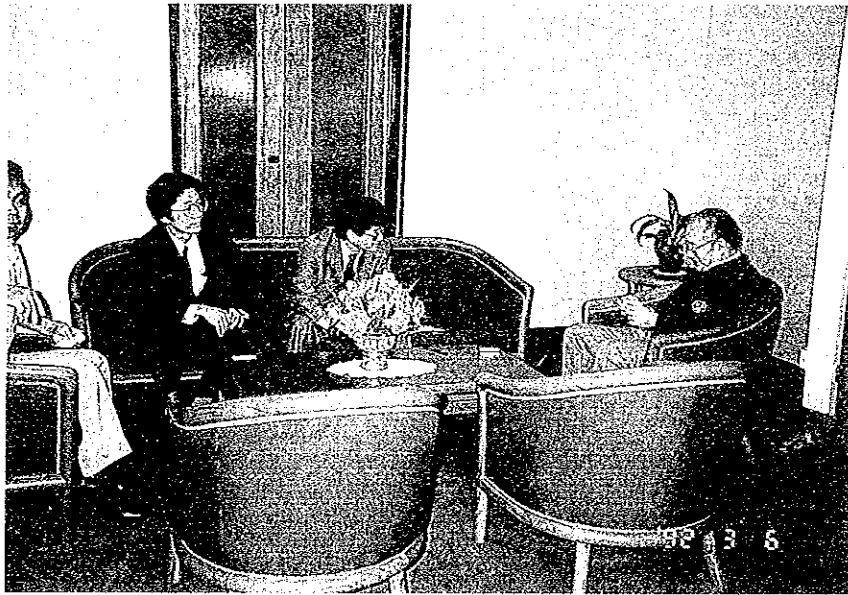
D T E C 日本課長と面談



通信公社帰国研修員と調査団員

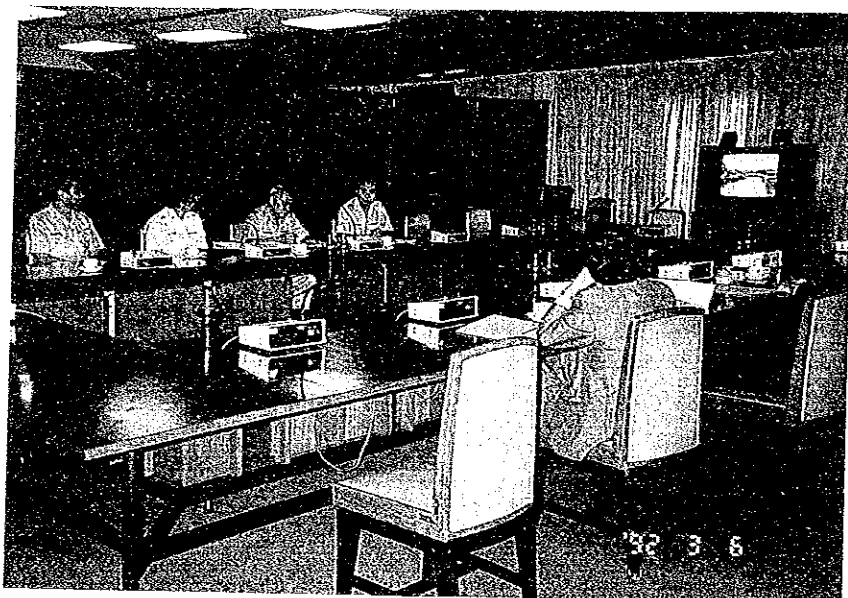


通信公社郵便為替部門



国立貯蓄銀行総裁と面談

タ イ



国立貯蓄銀行幹部と会議

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I 派遣チームの概要

1. 派遣国：パキスタン、インド及びタイ

2. 派遣目的

本コースは、国土の建設及び整備に必要な資金を広く国民より機能的に集めるのに有効な郵便貯金を新設又は推進していく上で、熟達した職員の養成、顧客の開拓や啓蒙、経営の合理化の面で日本の知識や経験を開発途上国に広く伝えることにより国の建設に寄与することを目的に、昭和59年度に（特設）郵便貯金幹部セミナーとして設立された。

さらに、平成元年度に（集団）郵便貯金・郵便為替幹部セミナーとして郵便為替業務を新たに加え集団コースになった。

平成2年度より新たに（集団）為替貯金国際幹部セミナーとして実施し、延べ22ヵ国計69名の研修員が参加している。

今回のフォローアップチームは本コースに参加した各国のうち、パキスタン、インド及びタイを対象に帰国研修員の所属機関及び関係機関を訪問し、主に帰国研修員を対象として、わが国で実施した研修の成果を測定・評価し、また、当該分野に係る技術的問題点及び要望を把握すること等により、当該コースの改善に資することを目的として派遣され、タイにおいてはこの分野の日本の最新情報を紹介するセミナーも開催された。

3. 団員構成

団 長（総括）：内 村 明

郵政省貯金局国際室課長補佐

団員（為替貯金）：中 村 晴 年

郵政省貯金局業務課課長補佐

団員（業務調整）：大久保 宏 明

国際協力事業団研修事業部研修開発室

4. 調査日程

2月23日（日） | 成 田 ⇨ バンコク ⇨ カラチ

24日（月） | カラチ ⇨ イスラマバード

大使館表敬・JICA事務所打ち合わせ

クエスチョネアー分析

2月25日(火) 郵政庁訪問
 Mr. Amir Nawaz Khan, Director General, Central Directorate of
 Pakistan Post Office,
 郵政庁所属帰国研修員と面談

通信省訪問
 Mr. Salman Farooqi, Secretary

国民貯蓄中央委員会訪問
 Mr. S. A. Mansoor Aquil, Director General, Central Directorate
 General of National Savings
 国民貯蓄中央委員会所属帰国研修員と面談

帰国研修員と昼食会

財政経済省経済部門日本担当と面談
 Mr. Faizur Rehman

26日(水) 資料整理
 大使館・JICA挨拶

27日(木) イスラマバード ⇒ ラホール ⇒ デリー

28日(金) 大使館表敬・JICA事務所と打ち合わせ

大蔵省訪問
 技術協力窓口及び帰国研修員所属先

退職帰国研修員と面談

通信省郵務局訪問

帰国研修員と夕食会

29日(土) 面談結果整理

3月1日(日) デリー ⇒ ボンベイ

- 3月 2日(月) マハラシトラ郵政局(帰国研修員所属先)
 帰国研修員と面談
 帰国研修員と昼食会
 郵便局活動調査(郵便貯金活動も含む。)
- 3日(火) ボンベイ ⇨ バンコック
 JICA事務所と打ち合わせ・大使館表敬
- 4日(水) DTEC訪問
 日本課長及び技術サービス部門担当と面談
 (稲垣専門家も参加)
 通信公社訪問
 帰国研修員と面談
 アジア・太平洋郵便訓練センター訪問
- 5日(木) 通信公社訪問
 ESCAP訪問
- 6日(金) 国立貯蓄銀行訪問
 Mr. Vibul Aunsunta, Director General
 帰国研修員と面談
 技術セミナー
 帰国研修員と夕食会
- 7日(土) バンコック ⇨ 東京

5. 面会者リスト

(1) パキスタン

大使館

阿部参事官

村瀬書記官

JICA事務所

御手洗 章 弘 所長

西川 昭 司 所員

通信省

Mr. Salman Farooqi 次官

Mr. Amir Nawaz Khan パキスタン郵政庁長官

国民貯蓄中央委員会

Mr. A. S. Mansoor Aquil 総裁

帰国研修員

別添リスト参照

(2) インド

大使館

松尾 元 一等書記官

JICA事務所

樋田 俊 雄 所長

酒井 利 文 所員

大蔵省経済局（デリー）

Mr. Sudhir Kumar :Under Secretary 技術協力担当（窓口）

Mr. R. Rajanopal :Section Chief 研修員所属先

Mr. Gm. Pal Singh :Under Secretary 研修員所属先

Mr. Satish Bhushan :Officer コロンボプラン担当

通信省郵務局（デリー）

Mr. A. K. Sen :局次長 貯蓄及び国際関係担当

Mr. Gautam Gupta :局次長 訓練担当

Mr. M. N. Sridhar Rao :Assistant Director General 国際郵便

Mr. K. K. Kanna :Assistant Director General 貯蓄銀行

Mr. Handoo :Assistant Director 訓練担当

マハラシトラ州中央郵便局（ボンベイ）

帰国研修員（別添リスト参照）

帰国研修員

別添リスト参照

(3) タイ

大使館

千葉吉弘 一等書記官

JICA事務所

阿部信司 所長

芦野誠 所員

経済技術協力局（DTEC）

Mrs. Tipsuda Nopmongcor 日本担当課長

Miss. Srichit Tantisuwitkul 技術サービス課

Mr. Chaisar Surdee 日本担当課

稲垣富一 日本人専門家

タイ通信公社

Mrs. Arpar Bhechsonggram 副総裁

及び他の帰国研修員（別添帰国研修員リスト参照）

アジア太平洋郵便訓練センター

Mrs. Sumana Pavarajarn 所長

Mr. Abdul Haq 訓練課長

国立貯蓄銀行

Mr. Vibul Aunsunnta 総裁

Mr. Prapan Rojanakat 銀行部部長

Mrs. Mairsa Wattapooti 銀行部副部長

Mr. Sutachai Srisomwong 貯蓄部部長

Mr. Vicheal Nititham 研究開発部部長

国際貯蓄銀行協会アジア太平洋地域事務所

Mrs. Jaruratana Tuchinda :Executive Secretary

II. 調査結果

1. 帰国研修員の動向

別添帰国研修員リスト参照

2. 調査結果要約

(1) 援助窓口

パキスタン

援助窓口に対する質問票は事務所ローカルスタッフのミスにより訪問時には質問票が相手側に渡っていなかった（現在、事務所に対し回収・送付方依頼中）。従って、口頭による質問で調査した。G I受領後の募集選考等の状況については、通常通りであることが判明した。なお、窓口機関として、研修コースの評価の実施について質問したが、考えていないことが判明した。

但し、担当課長からは、パキスタンのような途上国においては、もっと貯蓄を推進すべきであるとの認識から、本セミナーにもっと研修員を受け入れて欲しい旨の表明があった。

インド

本件のような準高級研修員の選考は所属先機関が指命した後、大蔵省のJoint Secretaryを長とする選考委員会により勤務経験・年齢・適応性等を考慮して選考する。

オリエンテーションについては、特に、インドの文化と尊厳を保つという点を考慮しながら、入手できるコースの情報により実施している。

研修コースの評価については、所属先へのレポートのみで、それを入手して評価を行うようなことは実施していない。

G I受領後の手続き等については、本コースのような第3四半期スタートのコースについては問題がないことが判明した。

タイ

候補者の選定手続きは、DTECがG Iの内容をチェックして関係各機関に送付し、その後、各関係機関が2名程度候補者をDTECに送付してくる。その中から英語の試験後DTECが2名を選考し、優先順位を付けずに日本に送付する。2名選考する理由は、日本側に余裕がある場合は、2名とも受け入れられる場合もあるし、また、病気等で辞退した場合でも代替できることになる。

なお、本コースにふさわしい関係機関について、国立貯蓄銀行・農協・国立住宅銀行等の銀行業務主体と郵便為替業務主体の通信公社のどちらが適当であるかとの問題提起があり、農協を除いて、どちらも適当ではあるが、過去において、貯蓄機関からのノミネイトが少ないのではないかとの指摘を行った。

カントリーレポートについて、本コースであるとは断言しなかったが、DTECは厳しく取り扱っているのに、提出していない他の国の参加者があるとし、DTECに対しカントリーレポートの作成基準を緩めるよう要求があり、苦慮しているとの指摘があった。当方より本コースについては、カントリーレポートは日本における選考の重要なポイントになっており、また、セミナー中のディスカッション及び日本郵政省の対外国情報誌に掲載する等十分利用していることを伝えた。

(2) 研修員所属先

パキスタン

郵政庁

所属先への質問票の郵政庁の記入者はパキスタン郵政庁長官が記入している為か、GIも受け取っていないというような帰国研修員への質問票の回答と比べて矛盾した回答になっている。しかしながら、本コースの有効性については、帰国研修員より良く説明を受けていて、今後も受入れを継続するよう強く要求してきた。

研修効果の評価については、レポートメイキングを義務づけていない。

国民貯蓄中央委員会

郵政庁と違いGIも受け取っており、本コースの目的・内容を良く承知している上、研修候補者の選考も経験・任務・資格を考慮し、その上メリット・デメリットを考慮し、選定している。

レポート・メイキングを義務づけている。

インド

大蔵省経済局

帰国研修員が既にリタイアしている為か、所属先への質問票は記入できない状態であった。又、研修の評価・候補者の選定方法等についての討議に関しては、一般的な回答のみであった。

通信省郵務局

候補者の選考は勤務経験・勤務状況・サブジェクトの理解状況さらに能力等を考慮し、Postal Service部門の2名を含む選定委員会が候補者を選定し、長官の承認を受けて決定される。

もちろん、GIは受け取っておりコースの目的も内容も組織として良く理解して決定している。

研修結果のレポートも受け取っており、帰国研修員所属先としての本セミナーの評価を実施し、継続参加を希望している。

タイ

通信公社

候補者の選定には、1カ月以上を要し、セミナーの資格要件・内容及び目的を考慮し、仕事内容・責任により選定する。

帰国後レポートの作成を義務づけ、そのレポートを関係する部門に配布し普及を図っている。研修成果は十分生かされているとしており、この分野での研修の継続、拡大を望んでいる。

国立貯蓄銀行

候補者の選定に定まった方式が決定されていない。又、レポートメイキングも義務付けされていない。ただ、貯蓄銀行としては郵便貯金制度に大変な関心を寄せており、郵便為替業務等に関しては関心が薄いところがあるので、本セミナーを2コースに分けることを提案している。もし予算的に2つに分けることが難しいならば貯蓄業務と送金決済業務の隔年で実施するのはどうかと提案してきた。

(3) 帰国研修員

ア 面接できたすべての研修員は本セミナーを非常に高く評価しており 継続を所属先同様希望している。中には非常に役に立ったのでアドバンスセミナーの開催を希望している研修員もいた。それに対し本セミナーは元々上級（幹部）であることをリマインドした。

特に役に立った項目としてMechanizationとGiro Systemを各国の多くの研修員が挙げ、これらに特化した実務レベルの研修コースの設立を希望する研修員もいた。

イ 質問票により研修員の帰国後の人事異動の状況を取りまとめてみると、約1年3か月に1回の割合でさらに上級幹部に昇進する等かなりひんぱんに異動しており、所属先での幹部としての活躍ぶりがうかがわれ本セミナーの目的は十分活かされている状況であった。

Ⅲ. 為替貯金分野の各国状況

1. 為替貯金分野の各国の現状及び課題

(1) 貯蓄機関

	パキスタン	インド	タイ
機関名	国民貯蓄中央委員会	国民貯蓄部	国立貯蓄銀行
ネットワーク	国民貯蓄センター 348 郵便局約 7,600 指定銀行	郵便局約 14万局 国民貯蓄センター	店舗 483店 職員数約 7,300
預金残高	1,325億 7,800万 ルピー	5,010億 8,800万 ルピー	1,206億 6,500万 バーツ
預金種類	国防貯蓄債券 国民預金証券 Khaas預金 割増金付債券	郵便貯金口座 1～5年定期口座 積立貯金 国民貯蓄証書・口座	当座預金 定期預金 割増金付貯蓄証券 貯蓄債券 住宅預金等
資金運用	連邦政府に預託され開発目的に運用	1/4は国庫へ、3/4は州政府へ融資。	政府証券等で民間貸与は7%。
電算化	未実施	一部の局でオフ処理を実施	都市部の一部にコンピューター導入
主要課題	機械化 口座の電算化 統括局へのATMの導入 資金及び人材の確保 民間記入機関の金利に対抗できる金利の提供 主要都市に郵便貯金局の設置（要早期実施） 郵便振替の口座の拡大	機械化 一部導入のみで進化無	自主権能の拡大民間個人融資の実施

(2) 為替機関

	パキスタン	インド	タイ
機 関 名			タイ通信公社
ネ ッ ト ワ ー ク			郵便局約 1,000
種 類			小為替 普通為替 電信為替 国際郵便為替 郵便保証小切手
取 扱 量			1,900万件
電 算 化			事務処理のため一部機械化実施 窓口事務は手作業
主 要 課 題			オペレーションコスト増 電算化の導入 為替の利用増で郵便局の待時間増大・事務輻輳

2. 為替貯金分野での協力に関するニーズ及び日本への期待

開発途上国においては、社会資本整備等国家建設のための資本を必要としており、その国内調達手段として郵便貯蓄の普及を大きな政策課題としている（因みに、国連アジア太平洋経済社会委員会（ESCAP）においては、現在、「郵便貯金の活用による資金調達プロジェクト」を行っており、日本郵政省に協力を求めている。）。

また、国民に安くて確実、アクセスしやすい送金決済手段を提供するため、郵便為替・郵便振替の実施・普及も重要な制度課題である。

しかしながら、上記Ⅲ-1「現状・課題」で述べたとおり、各国ともこれらの施設推進のためには、財源的問題はもとより、機械化をはじめとする制度や業務の改善、人材養成、貯蓄奨励策等多くの面で解決すべき課題を要しており、従前から、貯蓄及び送金決済分野で優れたノウハウを有する日本の政府の支援を強く要望しているが、今回の調査であらためて日本への期待の大きさを痛感したところである。

特に、各国が日本の為替貯金事業から学びたい、技術的支援を受けたいと望んでいるのは、次の点である。

(1) 機械化（電算化）

今回訪問した国を含め、開発途上国の貯蓄機関においては、まだオンラインサービスはほとんど実施されておらず、オフの機械化も思うように進展していない。しかし、取扱い業務量の増大、民間金融機関との競争等の関係で、徐々に口座記録業務事務や窓口事務の機械化を推進する必要に迫られている。

セミナー参加者は日本の郵便貯金や郵便為替・郵便振替の機械化に強い印象を受けており、自国において機械化を促進するため、専門家の受入れや幹部セミナー以外の新たな事務レベルの研修の実施も望んでいる。

(2) 郵便振替制度のノウハウ

国民が郵便局に出向き、証書を作成してもらって受取人に送付するよりも口座間で決済をすませることが可能という点等で、郵便振替は郵便為替よりも優れている面が多い。

今回訪問国の中でパキスタン郵政庁が日本における研修の影響等により5年前より郵便振替サービスを開始したが、PRと業務を迅速にするための機械化が伴わない等により口座加入者が全く増えず、日本に普及のための専門家の派遣によるノウハウ提供の依頼があった。

インド郵政庁も郵便振替の導入を検討中である。

タイ通信公社では、本幹部セミナー参加者が帰国の都度、導入を提言しているが、まだ検討段階に至っていない。しかし、もっと日本の送金・決済サービスに関する研修受け入れをというニーズが高い。

(3) 日本が場を提供する

このことによって、各国との交流可能!!（各国の貯蓄機関の状況を知る機会がない。）

このほか、為替貯金分野に限ったことではないが、所属機関や帰国研修員は日本がこのようなセミナーの場を提供することに、多大の期待を寄せていることが判った。すなわち、このセミナーについていうと、従来各国は、他国の貯蓄機関のシステムや活動状況を知る機会がなかったが、このセミナーによって、参加者が各国の情報を得、また、今後の交流を図れるという点で、副次的メリットではあるが、日本の受入れに感謝し、さらに期待するところが大きい。

IV. 為替貯金国際幹部セミナーに対する具体的な提言

1. 参加機関

貯蓄業務と送金決済業務の研修を併せ行う現行方式の維持を前提とする場合、参加対象機関は概ね妥当と思われる。

ただし、例えば、パキスタン、インドの場合、国民貯蓄中央委員会又は国民貯蓄部のように、もう少し制度改善に影響を及ぼすAutonomyのある機関にプライオリティを置くとか、タイの場合、送金決済提供機関から大半の参加者が出ており、参加機関に偏りがあるので改める等の是正が必要である。

2. プログラム

総じて、現行で内容も十分であり、科目もカバーされているとの面談者の回答であった。

しかし、①参加各国の制度を知り参考とするため、もっと参加者相互のディスカッションに時間を割いて欲しい。②郵便局のオペレーション（実務）をもっとじっくりみたいとの要望もあり、改善を要する点と思われる。

また、多くの参加機関が日本の機械化の高水準に大きな関心を寄せており、機械化に関するプログラムはもう少し充実を図る必要がある。

3. 貯蓄業務と為替・振替業務のセミナーの分離

現行のように貯蓄業務と為替・振替業務との研修を合わせ行うことは、両業務を併せ提供していない機関にとっては非効率な研修となるので分離した方が良いとの面談者からの提言があった。また、質問票により本セミナーのプログラムに対する評価を取りまとめてみると、講義レベルについては、研修員の60%が適度であるとしているのに対し、残りの40%がレベルが高い又は非常に高いとしており、その評価にばらつきがあるが、これは個人的な能力差の他に貯蓄業務と為替・振替業務との業務分野の相違にも原因があると思われる。以上から、JICAの予算等の面で問題はあると思うが、従前から郵政省から問題提起のあった点でもあり、今後、分離の是非、可否について検討が必要である。

《添付資料》

1. 英文所見書
2. 現地でのセミナー講演原稿
3. 帰国研修員リスト
4. クエスチョネアー
5. 平成3年度為替貯金国際幹部セミナー実施要領
6. 平成3年度為替貯金国際幹部セミナー研修員のクエスチョネア集計表
7. 平成3年度為替貯金国際幹部セミナー評価会要旨

JAPAN INTERNATIONAL COOPERATION AGENCY (JICA)
P. O. BOX 216 MITSUI BLDG
2-1, NISHI-SHINJUKU, SHINJUKU-KU, TOKYO
163 JAPAN

ISLAMABAD, FEBRUARY 27th, 1992

It is my great pleasure to submit the summary report of the Follow-up Survey Team (hereinafter referred to as "the Team") for Ex-participants of EXECUTIVES' SEMINAR ON POSTAL BANKING SERVICES (or POSTAL SAVINGS EXECUTIVES' SEMINAR, or POSTAL SAVINGS AND POSTAL MONEY ORDER EXECUTIVES' SEMINAR) (hereinafter referred to as "the Seminar").

The Team, which was dispatched by the Japan International Cooperation Agency as a part of its technical follow-up program for the returned participants of the Seminar and consists of three members headed by Mr. Akira Uchimura, deputy Director of International Affairs Office, Postal Savings Bureau, arrived in Islamic Republic of Pakistan on February 23th 1992 and then continued its follow-up activities for the period of 5 days.

Through the visit of this time, we were able to obtain many valuable comments and suggestions about the Seminar from the competent authorities concerned and also from the ex-participants and other people around them. We are quite sure that the information we obtained here should be greatly useful for the purpose of improving the Seminar as well as Japanese technical cooperation program.

Finally I would like to express my hearty appreciation for your warm hospitality and kind cooperation extended to us during our stay in your country.

Sincerely yours



Akira Uchimura

Leader, Follow-up Survey Team
For the Executives' Seminar
On Postal Banking Services

SUMMARY REPORT

OF
THE FOLLOW-UP SURVEY TEAM
FOR
EX-PARTICIPANTS
TO
THE EXECUTIVES' SEMINAR ON POSTAL BANKING SERVICES

I . OBJECTIVES

The primary objective of the Team is to improve the future program and to check the necessities of the Seminar through surveying followings.

1. To know how and to what extent the ex-participants of the Seminar are making use of the knowledge acquired in Japan
2. To know how and to what extent the ex-participants and their organization have communicated with the ex-participants from other countries for the purpose of the expansion and strengthening of their organization.
3. To know the situation of the development of savings services money order and giro services by government entities for the purpose of the improvement of the contents of the Seminar.

Secondary, it also aims at providing ex-participants with the latest information in this field .

II . PERIOD

From February 24th .1992 to February 27th.1992

III . MEMBERS

Mr. Akira Uchimura (Leader)

Deputy Director, International Affairs Office, Postal Savings Bureau,
Ministry of Posts and Telecommunications

Mr. Harutoshi Nakamura

Deputy Director, Service Division, Postal Savings Bureau,
Ministry of Posts and Telecommunications

Mr. Hiroaki Okubo

Staff, Promotion and Evaluation Division, Training Affairs Department,
Japan International Cooperation Agency

IV . SCHEDULE

Feb. 23rd (Sun.)

- * Leave Japan
- * Arrive at Karachi by TG-507

Feb. 24th (Mon.)

- * Arrive at Islamabad by PK-372
- * Visit JICA office and the Embassy of Japan

Feb. 25th (Tue)

- * Visit Pakistan Post Office Ministry of Communications
- * Discuss with the ex-participants at the Pakistan Post Office
Ministry of Communications
- * Visit General directorate of National Savings
- * Discuss with the ex-participants and toer officials concerned
- * Seminar and lunch with the ex-participants
- * Meeting with EAD at JICA office

Feb. 26th (Wed.)

- * Report making
- * Report to the Embassy of Japan and JICA office

Feb. 27th (Thu.)

- * Leave Islamabad for Delhi via Lahore by PK-603
- * Leave for Japan by TG 640

V. COMMENTS

1. The Seminar was found to have been useful for the widening up their own perspectives of the ex-participants in their knowledge and methodology of their works and ideas in this field.

All the organizations we visited in this country have fully awareness and strong desire to send more participants to the Seminar than ever. This fact shows not only the usefulness of the Seminar but also the wide needs of the well trained managers in these fields.

The knowledge and experience in the Seminar and the recommendation from the result of the Seminar to their organization have dutifully been reported to their organizations and their colleagues with proper processing.

2. All the ex-participants were the proper and suitable candidates for the Seminar.

3. The booklet "Information on Executives' Seminar on Postal Banking Services" (hereinafter referred to as "GI") should be circulated more quickly.

4. Topics taken up as beneficial ones by the ex-participants are :

a. Introduction of new financial services (Post Giro, Mobile Savings Accounts)

b. Mechanization of accounting system

5. It was suggested that the following themes should have been added to the programme.

a. Postal giro system

6. The following suggestions were made by the ex-participants

a. More time should be allocated to the discussion in the Seminar.

b. There should be decrease in number of lectures through interpretation from Japanese to English.

7. The Secretary, Ministry of Communications, expressed the usefulness and necessity of activating postal giro service in Pakistan.

VI. CONCLUSION

With your kind cooperation, the Team has been able to obtain valuable information on Postal Banking Services of this country, as well as comments and suggestions from the ex-participants, which will be beneficial to the betterment of the Seminar.

All those pieces of information and suggestions would be reported to the organizations concerned so that the recommendations of the team based on the findings obtained during its stay in this country would be given due consideration for further improvement of the Seminar programming in the future.

2. インド

JAPAN INTERNATIONAL COOPERATION AGENCY (JICA)
P.O. BOX 216 MITSUI BLDG
2-1, NISHI-SHINJUKU, SHINJUKU-KU, TOKYO
163 JAPAN

BOMBAY, MARCH, 2nd, 1992

It is my great pleasure to submit the summary report of the Follow-up Survey Team (hereinafter referred to as "the Team") for Ex-participants of EXECUTIVES' SEMINAR ON POSTAL BANKING SERVICES (or POSTAL SAVINGS EXECUTIVES' SEMINAR, or POSTAL SAVINGS AND POSTAL MONEY ORDER EXECUTIVES' SEMINAR) (hereinafter referred to as "the Seminar").

The Team, which was dispatched by the Japan International Cooperation Agency as a part of its technical follow-up program for the returned participants of the Seminar and consists of three members headed by Mr. Akira Uchimura, deputy Director of International Affairs Office, Postal Savings Bureau, arrived in India on February, 27th 1992 and then continued its follow-up activities for the period of 6 days.

Through the visit of this time, we were able to obtain many valuable comments and suggestions about the Seminar from the competent authorities concerned and also from the ex-participants and other people around them. We are quite sure that the information we obtained here should be greatly useful for the purpose of improving the Seminar as well as Japanese technical cooperation program.

Finally I would like to express my hearty appreciation for your warm hospitality and kind cooperation extended to us during our stay in your country.

Sincerely yours



Akira Uchimura
Leader, Follow -up Survey Team
For the Executives' Seminar
On Postal Banking Services

SUMMARY REPORT
OF
THE FOLLOW-UP SURVEY TEAM
FOR
EX-PARTICIPANTS
TO

THE EXECUTIVES' SEMINAR ON POSTAL BANKING SERVICES

I . OBJECTIVES

The primary objective of the Team is to improve the future program and to check the necessities of the Seminar through surveying followings.

1. To know how and to what extent the ex-participants of the Seminar are making use of the knowledge acquired in Japan
2. To know how and to what extent the ex-participants and their organization have communicated with the ex-participants from other countries for the purpose of the expansion and strengthening of their organization.
3. To know the situation of the development of savings services as well as money order and giro services by government entities for the purpose of the improvement of the contents of the Seminar.

Secondary, it also aims at providing ex-participants with the latest information in this field .

II . PERIOD

From February 27th ,1992 to March 3rd,1992

III . MEMBERS

Mr. Akira Uchimura (Leader)

Deputy Director, International Affairs Office, Postal Savings Bureau,
Ministry of Posts and Telecommunications

Mr. Harutoshi Nakamura

Deputy Director, Service Division, Postal Savings Bureau,
Ministry of Posts and Telecommunications

Mr. Hiroaki Okubo

Staff, Promotion and Evaluation Division, Training Affairs Department,
Japan International Cooperation Agency

IV. SCHEDULE

Feb. 27th (Thu.)

- * Arrive at Delhi by PK-270

Feb. 29th (Fri.)

- * Visit to The Embassy of Japan and JICA office
- * Visit Department of Economic Affairs, Ministry of Finance, North Block

Meeting with Mr. Sudhir Kumar, Under Secretary, Technical Cooperation

Mr. R. Rajanopal, Section Chief, Dept. of Economic Affairs,

Mr. Gm. Pal Singh, Under Secretary, Dept. of Economic affairs

Mr. Satish Bvshan, Section Officer (Colombo Plan)

- * Meeting with Mr. T.R. Shahni (Ex-participant) at Hotel

- * Visit Department of Posts

Meeting with Mr. A. K. Sen, Deputy Director General, International Relations and Savings Bank

Mr. Gautam Gupta, Deputy Director General of Training

Mr. M. N. Sridhar Rao, Assistant Director General of International Mail

Mr. K. K. Kanna, Assistant Director General of Savings Bank

Mr. Handoo, Assistant Director of Training

Feb. 29th (Sat.)

- * Meeting within the Team

Mar. 1st (Sun.)

- * Leave Delhi for Bombay by IC-167
- * Observe the post offices

Mar. 2nd (Mon)

- * Visit the office of the Chief Master General, Maharashtra State

Meeting with Mr. S. b. Bhattacharya, Controller

Mr. D. S. Bhalchandra, Post Master General of Narpur

- * Observe the activities of Post Office Savings Bank

Mar. 3rd (Tue..)

- * Leave Bombay

V. COMMENTS

1. The Seminar was found to have been useful for the widening up their own perspectives of the ex-participants in their knowledge and methodology of their works and ideas in this field, especially in the fields of mechanization.
2. All the organizations we visited in this country have fully awareness and strong desire to send more participants to the Seminar than ever. This fact shows not only the usefulness of the Seminar but also the wide needs of the well trained managers in these fields.
3. The exchange of knowledge and experience through the discussions among inter-participants in the Seminar was very useful and the recommendations resulted from participating in the Seminar to their organizations have dutifully been reported only to their own organizations, however considerable influence was recognized in the field of Postal Giro Systems which they have been conceiving through the report.
4. All the ex-participants were the proper and suitable candidates for the Seminar.
5. The booklet "Information on Executives' Seminar on Postal Banking Services" (hereinafter referred to as "GI") should be circulated more quickly.
6. Topics taken up as beneficial ones by the ex-participants are :
 - a. Post Giro Service
 - b. Mechanization
7. It was suggested that the following themes should be emphasized more:
 - a. Observation of actual operation procedures and facilities
 - b. Policy matters of Postal banking : its necessity in spite of severe competition with commercial banks and/or the fairness of the postal savings as the public services.
8. The following suggestions were made by the ex-participants:
 - a. More time should be allocated to the discussions in the Seminar.
 - b. There should be decrease in number of lectures through interpretation from Japanese to English.

VI. CONCLUSION

With your kind cooperation, the Team has been able to obtain valuable information on Postal Banking Services of this country, as well as comments and suggestions from the ex-participants, which will be beneficial to the betterment of the Seminar.

All those pieces of information and suggestions shall be reported to the organizations concerned so that the recommendations of the team based on the findings obtained during its stay in this country would be given due consideration for further improvement of the Seminar programming in the future.

3. タイ

JAPAN INTERNATIONAL COOPERATION AGENCY (JICA)
P. O. BOX 216 MITSUI BLDG
2-1, NISHI-SHINJUKU, SHINJUKU-KU, TOKYO
163 JAPAN

BANGKOK, FEBRUARY 6th, 1992

It is my great pleasure to submit the summary report of the Follow-up Survey Team (hereinafter referred to as "the Team") for Ex-participants to EXECUTIVES' SEMINAR ON POSTAL BANKING SERVICES (or POSTAL SAVINGS EXECUTIVES' SEMINAR, or POSTAL SAVINGS AND POSTAL MONEY ORDER EXECUTIVES' SEMINAR) (hereinafter referred to as "the Seminar").

The Team, which was dispatched by the Japan International Cooperation Agency as a part of its technical follow-up program for the returned participants of the Seminar and consists of three members headed by Mr. Akira Uchimura, deputy Director of International Affairs Office, Postal Savings Bureau, arrived in Thailand on February 3rd 1992 and then continued its follow-up activities for the period of 5 days.

Through the visit of this time, we could obtain many valuable comments and suggestions about the Seminar from the competent authorities concerned and also from the ex-participants and other people around them. We are quite sure that the information we obtained here should be greatly useful for the purpose of improving the Seminar and also technical cooperation program.

Finally I would like to express my hearty appreciation for your warm hospitality and kind cooperation extended to us during our stay in your country.

Sincerely yours



Akira Uchimura
Leader, Follow-up Survey Team
For the Executives' Seminar
On Postal Banking Services

SUMMARY REPORT
OF
THE FOLLOW-UP SURVEY TEAM
FOR
EX-PARTICIPANTS
TO
THE EXECUTIVES' SEMINAR ON POSTAL BANKING SERVICES

I . OBJECTIVES

The primary objective of the Team is to improve the future program and to check the necessities of the Seminar through surveying followings.

1. To know how and to what extent the ex-participants on the Seminar are making use of the knowledge acquired in Japan
2. To know how and to what extent the ex-participants and their organization have communicated with the ex-participants from other countries for the purpose of the expansion and strengthening of their organization.
3. To know the situation of the development of postal savings services as well as money order and giro services by government entities for the purpose of the improvement of the contents of the Seminar.

Secondary, it also aims at providing ex-participants with the latest information in this field .

II . PERIOD

From March 3rd, 1992 to March 7th, 1992

III . MEMBERS

Mr. Akira Uchimura (Leader)

Deputy Director, International Affairs Office, Postal Savings Bureau,
Ministry of Posts and Telecommunications

Mr. Harutoshi Nakamura

Deputy Director, Service Division, Postal Savings Bureau,
Ministry of Posts and Telecommunications

Mr. Hiroaki Okubo

Staff, Promotion and Evaluation Division, Training Affairs Department,
Japan International Cooperation Agency

IV. SCHEDULE

Mar. 3rd(Tue.)

- * Arrive at Bangkok
- * Visit JICA office
- * Courtesy call to the Embassy of Japan

Mar. 4th(Wed.)

- * Visit DTEC

Meeting with Mrs. Tipsuda Nopmongcor, chief of Japan
Sub-division.

Miss Srichit Tantisuwitkul, Technical Services
Division

Mr. Chaisar Surdee, Japan Sub-division

Mr. Tomikazu Inagaki, JICA Expert

- * Visit the Communication Authority of Thailand (CAT)

Meeting with the ex-participants in CAT

Mrs. Arpar Bhechsonggram, Vice-president

Mr. Suwan Rattakul, Director, Monetary Services Div.

Mrs. Chanya Wacharpibul, Assistant Director,
Monetary div.

Mr. Pannabat Wacharayon, Chief of Services Standard

- * Visit the Asian-Pacific Postal Training Centre (APPTC)

Meeting with Mrs. Sumana Pavarajarn, Director, APPTC

Mr. Abdul Haq, Director, Studies, APPTC

Mar. 5th(Thu.)

- * Visit CAT
- * Courtesy call to ESCAP

Mar. 6th(Fri.)

- * Visit the Government Savings Bank (GSB)

Courtesy call to Mr. Vibul Aunsunta, Director General

Meeting with the ex-participants in the Government Savings
Bank

Mr. Vicheal Nititham, General Manager, Research
and Development Department

Meeting with Mr. Prapan Rojanakart, General Manager, Banking Dept.

Mrs. Marisa Wattapooti, Deputy General Manager,
Accounting Dept.

Mr. Surachai Srisomwong, General Manager, Saving
Dept.

Mr. Vicheal Nititham, General Manager, R & D Dept.

* Seminar on Postal Savings and Postal Payment Service Activities
in Japan at Imperial Hotel by Mr. A. Uchimura

Attendance: Mr. Suwan Rattakul, Director, Monetary Services Dept.
Communication Authority of Thailand (CAT)

Mr. Vicheal Aunsunta, General Manager, Research
and Development Department, National Savings Bank

Mrs. Chanya Wacharpibul, Assistant Director,
Monetary div., CAT

Mr. Pannabat Wacharayon, Chief of Services Standard
CAT

Miss Saipin Kittipornpinol, ATM Development Project
Leader, The Thai Military Bank

Guest: Mrs. Jaruratana Tuchinda, Executive Secretary,
Regional Office for Asia and Pacific,
International Savings Banks Institute

* Dinner Party at Taipan Restaurant in the Hotel

Mar. 7th (Sat.)

* Leave for Japan by TG 640

V. COMMENTS

1. The Seminar has been useful for the widening up their own perspectives of the ex-participants in their knowledge and methodology of their works and idea in these fields.

2. The well organized nominating procedures have been conducted by DTEC ,therefore almost all participants were the proper and suitable candidates for this executives' Seminar. However more careful attention would be taken to the qualification of the applicants' position .(Section chief would not be suitable for the executives' Seminar.)

From the view point of the efficiency, it is regret to say that a few participants had retired soon after the Seminar.

3. The country report has been and will be one of the most important qualifications in selecting participants for this Seminar in Japan.

4. All the organizations we visited in this country have strong desire to send more participants to the Seminar than ever. This fact shows not only the usefulness of the Seminar but also the wide needs of the well trained managers in these fields.

5. The knowledge and experience in the Seminar and the recommendation from the result of the Seminar to their organization have dutifully been reported to their organization and their colleagues with proper processing.

6. Topics taken up as beneficial ones by the ex-participants in the Communication Authority of Thailand are :

a. Post Giro System

b. Mechanization

7. The following suggestions were made by the ex-participants

a. More time should be allocated to the observation of the actual operation ,working procedures and its conditions as well as visiting mechanized centers.

b. The Seminar should be divided into two seminars :one is Postal Banking Services and the other is Postal Money Order and Postal Giro. Due to the limitation of the budget, if impossible, these two seminar should be conducted in every alternate years.

8. The Director-General of the Government Savings Bank expressed the necessity of this Seminar and more attendance of participants. If it is impossible to increase the Thai participants ,he stated the usefulness of Third Country Training Program in Thailand or other neighborhood counties.

Postal Savings and
Postal Payment Service Activities in Japan

Akira Uchimura
Deputy Director
International Affairs Office
Postal Savings Bureau

Today I would like to talk about the role and contribution of postal savings to Japan's economic development, both past and future, as well as the significance of savings, while including some of my own observations. In addition, I would like to refer to recent trends in payment services and their place in the present day postal banking system.

1. The Role of the Postal Savings Bureau in Promoting Savings

One hundred and twenty-five years ago, Japan was transformed from a feudal state to a modern nation-state. Prior to this event in 1867, neither the government, commercial bodies, nor individuals were in the habit of saving on a regular basis. The modern government, however, took it upon itself to promote savings at the national and household level. Amid these developments, the Postal

Savings Bureau has encouraged thrift and provided the Japanese people with the incentive to save. It has also played a major role in building and upgrading the social and industrial infrastructure. These functions of Postal Savings have already been pointed out in presentations given at the Executives' Seminar on Postal Banking Services. But, I would like to add that the Postal Savings system, established in 1875, predates Japan's central bank, the Bank of Japan, by seven years. And since its founding, the efforts of postmasters and personnel at small post offices throughout the country have been devoted to instilling the practice of saving.

In World War II, Japan and the livelihood of its people experienced large-scale destruction. However, in the subsequent peaceful years, Japan succeeded in making a remarkable economic recovery. Although foreign assistance played a part, Japan's post-war restoration can also be attributed to the diligence of its people and their thrifty habits.

At present, the balance of postal savings and deposits in this country stands at 150 trillion yen, a sum equivalent to 1.2 trillion dollars, and accounts for about thirty per cent of all personal savings and deposits in Japan. And the

Postal Savings system has recently gone beyond merely functioning as a deposit-taking institution and now independently invests a portion of its deposited funds. At the end of this fiscal year on March 31, this autonomous investment is expected to have reached 15 trillion yen or 120 billion dollars and has received much attention from bond issuing syndicates, both domestic and foreign, as quite a big institutional investor.

Now let us consider how the Postal Savings Bureau of Japan has managed to succeed in these achievements. I would like to offer the following observations from a personal viewpoint.

(1) First of all, the Postal Savings system's vast network of 24,000 post offices located in every hamlet and village of Japan, no matter how remote, makes postal services extremely accessible. Moreover, these post offices are now linked by an on-line network.

(2) Secondly, the Postal Savings system is composed of three integrated enterprises: Postal Savings, Mail Services and Postal Life Insurance and Annuities. These operations are housed in the post office where each bears its share of the expenses. Sharing facilities in this manner not only keeps overhead costs down, but promotes efficiency as well.

(3) Thirdly, Postal Savings offers the Teigaku (long term) Deposit, a high yield instrument, compounded biannually with terms ranging from six months to ten years. This flexible term deposit, not available at private financial institutions, has proved attractive to depositors and boosted the appeal of Postal Savings.

(4) Finally, the post office and its employees enjoy a close relationship with the local community and its services are familiar to citizens. Japanese civil servants, post office personnel included, were formerly known for inefficiency and poor customer service. However, faced with competition from commercial banks, private courier services and life insurance companies, postal services made a decided effort to become more customer oriented and changed drastically.

2. The Future of Postal Savings

Japan's household savings rate has been steadily declining in recent years. From a high of 22.8% in 1975, the percentage of income saved fell to 14.2% in 1989. Among the reasons cited for this phenomenon are: stable commodity prices, a negligible rise in nominal wages, a protracted

period of low interest rates, and an extended consumer spending boom.

However, the infrastructure in Japan is still inadequate and savings constitute a source of capital that can be used in such public spending programs. Savings are thus an integral factor in national development everywhere.

The wealth of a nation, with the exception of its land, consists of the savings of its people. In other words, savings accumulated over generations represent the net assets of a country. In fact, in most countries of the world, it is savings that make possible large-scale capital investments in the infrastructure to create airports, bridges, roads, and so on.

While savings play a major role in the macro economy, they are also the foundation upon which personal and household finances rest.

In household finances, savings serve as a hedge against future contingencies and provide a sense of security. Likewise for corporations, for whom savings, in addition, constitute a source of funds for investment and future growth. At the fiscal government level, increasing savings works to alleviate debt burden and ensure a wider range of policy options.

In this way, it is clear that savings are integral to the sound fiscal management of a nation as well as the stable livelihood of its citizens.

Nowadays, the savings of Japan's people are also put to work internationally. The funds are channeled into programs that promote expansion of the global economy through foreign investment and transfer of technology. As support for such programs has increased, the role of Postal Savings has grown. The Overseas Economic Cooperation Fund, through the Fiscal Investment and Loan Program, is one recipient of postal savings funds. In fact, postal savings account for over fifty per cent of the total fund, a figure which attests to our global contribution.

In January of last year, Postal Savings introduced the Voluntary Deposit for International Aid. Recent seminar participants are no doubt familiar with this account which gives depositors the option of having a percentage of the interest earned on an ordinary deposit donated to foreign aid programs conducted by non-governmental organizations.

The Postal Savings Bureau, where deposit ceilings per depositor are in effect, seeks to uphold the interests of the small-lot depositor. We are seeking to strengthen our

system on many fronts: marketing, management planning, business promotion, rationalization, and automation.

Among the strategic challenges that Postal Savings in Japan faces today, the most important is financial deregulation. Let me briefly outline how the Postal Savings Bureau is contending with deregulation.

While the easing of restrictions that establish and separate banking operations from those of securities firms is still under review, deregulation of interest rates has proceeded at a quick and steady pace. The minimum deposit of market-linked savings, MMCs, has been successively lowered and term deposits of at least three million yen have been deregulated completely.

Full deregulation of term deposits and savings is expected to be complete by next summer at the latest. Furthermore, complete deregulation of liquid deposits and savings is scheduled for the summer of 1994.

The Postal Savings Bureau actively supports deregulation and is convinced that competition over interest rates and services among financial institutions would benefit the depositor. However, this competition will also necessitate increased efforts on the part of the Postal Savings Bureau to improve services, lower costs and adapt to

changing circumstances. More specifically, this will not only entail developing and introducing financial instruments to meet the saving needs of an aging society, but also an expanded ATM network. (While ATM terminals presently number 16,000, this network will be enlarged to include all post offices in the nation, with the exception of Agency Post Offices.) At the same time, the Postal Savings Bureau is focusing on the training and education of personnel who are qualified to give advice on financial matters.

On another front, the Postal Savings Bureau is committed to realizing ever better returns from its autonomous investment mentioned earlier and is gradually increasing both the amount and scope.

3. Next, I would to touch upon the subject of payment services, namely, money transfer and settlement services. In the financial transactions and daily affairs of both individuals and corporations, one requirement of payment services is that they be accessible and easy to use. If money can be compared to the life and blood of the body, then payment services can be likened to the veins and arteries, the vital circulation system.

With the spread of financial deregulation, the deposit interest rate, lending rate, and the return on investments are not markedly different. For this reason, financial institutions have begun to consider charging a fee or commission for services. Charging a fee for money transfer and settlement services would ensure a fee income and is rapidly becoming an attractive and viable option for many institutions.

In passing, let me note that checks are not commonly used by individuals in Japan. In fact, the most widely used means of remittance in this country are postal giro, inter-bank transfer, and postal money order.

Our overall working plan for the coming years emphasizes payment services as one area of strategic importance. It calls for the development of new instruments and services through technological advancement. Home banking and money transfer, using the Captain network and video game terminals, is one example of recent innovation in this field. In addition, postal savings accounts and postal giro accounts can now be combined with a single account number to offer integrated services. Opening one account simultaneously provides access to these new

integrated services which, for the individual depositor, have greatly expedited and simplified payment and transfers.

In many nations, savings services and payment services are separately handled by savings institutions and the postal administration respectively. In Japan, however, these services are managed by one and the same institution, the Postal Savings Bureau. One constant aim is increasing the synergistic effect of this organization.

4. Finally, I would like to mention our international activities. The Postal Savings Bureau endeavors to maintain close contact and cooperate with postal organizations and savings banks all over the world.

Although the Executives' Seminar on Postal Banking Services, started in 1984, has now been held eight times, there is still more room for Postal Savings to expand international communication and cooperation. Apart from this seminar, we are planning to invite participants for more specific programs and to strengthen our ties with the International Savings Banks Institute and the Universal Postal Union. In a new program to be instituted from fiscal year 1992, middle management personnel of savings institutions in Asian and African countries will be invited

to participate in a workshop we will hold. This workshop seeks to impart Japanese experience and know-how in instilling the practice of saving as well as to provide a forum for the exchange of information. Costs for lodging and meals during the participants' sojourn in Japan will be borne by the Postal Savings Bureau, MPT, while participating institutions will be responsible for airfare. We would like to hold this new workshop every year and wish to develop the program, together with the Executives' Seminar on Postal Banking.

The savings institutions and postal organizations of Asia are undergoing great change in an attempt to cope with the wave of deregulation and the financial reforms that have swept each country. Indonesia, the Philippines, and the nations of Eastern Europe and Africa are now considering the introduction of a postal savings system. One really heart-warming example I read in a Japanese magazine is that in Kenya a nation-wide campaign to popularize postal savings is paying off. Depositors are actually queueing up in front of post office counters. Many countries are taking a new look at the merits of the post office network.

為替貯金国際幹事セミナー帰国研修員リスト

パキスタン

No	帰国研修員氏名	研修参加年	研修参加時所属先・職位	現在所属先・職位	現在所属先住所	現在の本人住所	質問書	面談
1	Mr. S. H. Fekhir Hasan	1985 2/4 ~ 2/16	Post Master General, Pakistan Post Office Ministry of Communications	Retired		10. Peco Road, Township, Lahore, Pakistan	○	-
2	Mr. Muhammad Akhtar	1985 11/2-11/14	Deputy Director General, Pakistan Post Office Ministry of Communications	Additional Director General, Pakistan Post Office Ministry of Communication	Pakistan Post Office Directorate-General, G-8/4, Islamabad.	76. Effendi Colony, Satellite Town, Rawalpindi-46300	○	○
3	Mr. Ch. Allah Bakhsh	1986 10/25-11/9	Deputy Director General, Pakistan Post Office Ministry of Communications	Director, Postal Staff College, Pakistan Post Office	Sector: G-8/4, Islamabad	House No. 7, Street No. 56, Sector: F-8/4, Islamabad	○	○
4	Mr. Rao Muhammad Sharif	1988 10/22-11/6	Deputy Chief Director, Central Directorate of National Savings	Director (Schemes), Central Directorate of National Savings	C. D. A. Block No. 1, Islamabad	House No. 153 Sector I-9/4, Islamabad	○	○
5	Mr. Ghulam Ahmed Arefi	1990 10/12 ~10/28	Joint Director, Postal Staff College, Pakistan Post Office Ministry of communications	Deputy Director General, Pakistan Post Office Directorate General	Sector: G-8/4, Islamabad	House No. 21, Street No. 28, F-6/1, Islamabad	○	○

添付資料 3

インド 郵政貯金国際委員会セミナー「郵政研究風リポート

インド

No	帰国研修員氏名	研修参加年	研修参加時所属・職位	現在所属先・職位	現在所属先住所	現在の本人住所	質問書	面談
1.	Mr. A. L. Tuli	1985 2/4 ~ 2/16	Deputy Secretary, Department of Economic Ministry of Finance	Retired	-----	-----	-	-
2.	Mr. Susanta Bhusan Bhattacharya	1987 10/28-11/6	Director Postal Services, Howal Region Post and Telecoms Directorate, Ministry of communications	Controller, Western Zone, Post and Telecoms Directorate	Chief Postmaster General, Maharashtra Circle, Bombay-400001	F6, Hyderabad Estate, Nepean Sea Road, Bombay-400025	○	○
3.	Mr. Deepak Shankar Bhalchandra	1988 10/23-11/6	Director (Savings Bank Operation), Department of Posts, Ministry of communications	Postmaster General, Nagpur Region (Maharashtra), Department of Posts		26/2, Civil Lines, Opp. Vijay Club, Nagpur-440001	○	○
4.	Mr. Shahani T R	1989 10/13- 10/29	Director/Joint Secretary, Ministry of Finance	Retired		B-1, 1574, Vasant Kunu, New Delhi-110 030	○	○

タイ 為替貯金国際幹部セミナー帰国研修員リスト

タイ

No	帰国研修員氏名	研修参加年	研修参加時所属先・職位	現在所属先・職位	現在所属先住所	現在の本人住所	質問章	面談
1.	Mrs. Arpar Bhechsongram	1987 10/26~11/6	Director, Money Service Division, The Communication Authority of Thailand	Vice President Posts, The Communications Authority of Thailand	99 Chaeng Watthana Road, Laksi, Don Muang, Bangkok 10002, Thailand	188 Ramkhamhaeng 44 Rue-mark Bangkok 10240	○	○
2.	Mr. Vicheal Nititham	1988 10/23~11/6	Chief Manager, Organization Development, Government Savings Bank	General Manager, Research and Development Department, Government Savings Bank	470 Phaholyothin Road, Bangkok 10400 Thailand	51/1 Soi Prommit Sukhumvit 39 Klong Toei Bangkok 10110	○	○
3.	Miss Saipin Kittipornpisoi	1989 10/15~ 10/29	Assistant Chief of Deposit and Withdrawal Section, Department of Computer, Government Housing Bank	Retired		8 Samsen Road Banglumpoo Bangkok Thailand	○	○
4.	Mr. Panabat Watcharayan	1989 10/15~ 10/29	Chief of International Money Order Section, Money Services Division, The Communications Authority of Thailand	Chief of Services Standard and Development Section, Monetary Services Division, The Communications Authority of Thailand	99 Chaeng Watthana Road, Laksi, Don Muang, Bangkok 10002, Thailand	53/289, Krissadanakorn, Soi Inthanin 6, Chaengwattana Road, Pakkred Nonthaburi 11120, Thailand	○	○
5.	Mr. Suran Pattakul	1990 10/13~ 10/23	Assistant Director, Money Services Division, The Communications Authority of Thailand	Director, Monetary Services Division, The Communications Authority of Thailand	99 Chaeng Watthana Road, Laksi, Don Muang, Bangkok 10002, Thailand	181/47 Frasharat 2, Bangkok 10800, Thailand	○	○
6.	Mrs. Chanya Wacharapibul	1991 10/10~ 10/26	Assistant Director, Money Services Division, The Communications Authority of Thailand	Assistant Director, Monetary Services Division, The Communications Authority of Thailand	99 Chaeng Watthana Road, Laksi, Don Muang, Bangkok 10002, Thailand	680/4 Phaholyothin 30 Chatuchak District Bangkok 10900	○	○

QUESTIONNAIRE
FOR
ORGANIZATION CONCERNED WITH DISPATCHING OF JICA TRAINING PARTICIPANTS
OF
EXECUTIVES' SEMINAR ON POSTAL BANKING SERVICES BELONG
(or POSTAL SAVINGS EXECUTIVES' SEMINAR)
(or POSTAL SAVINGS AND POSTAL MONEY ORDER EXECUTIVES' SEMINAR)

[援助窓口に対する質問]

Follow-up Survey Team for Executives' Seminar
on Postal Banking Services

※Please type or fill in with block letters

1. For the purpose to make better arrangements on announcing the outline of the Seminar or the confirmation of acceptance, please answer the following questions.

1.-(1) About the nominating processes of the applicants after you received the booklet titled, "Information on Executives' Seminar on Postal Banking Services" (hereinafter referred to as "GI"), which have been sent from the Embassy of Japan / JICA Office.

Please tell us your processes and the approximate time required at each processes.

[G I 受領後の人選手順及びそれに要する時間]

1.-(2) Please let us know the minimum required time for settle the necessary procedures for the participant/s departing to Japan after receiving the confirmation on acceptance ?

[受入回答受領後の最小必要時間]

2. Especially concerning with the Seminar for hi-ranking/ senior officers such as this, please describe how and by what standard/s do you decide (or finalize) the nominated candidates among who are recommended from various organizations concerned.

[特に本セミナーのような準高級用研修に対する、窓口機関での研修員の最終人選の基準]

3. What kind of orientation do you give the confirmed participants before his/her departure to Japan ?

[出発前のオリエンテーション]

4. For the purpose to evaluate the output from the Seminar, what kind of evaluation does your office make ? (eg. Report, Interview etc.)
[研修修了後の研修成果の評価方法]

5. With the view to improving the international cooperation activities between your country and Japan in the field of postal banking services, we should like to know your observation on the future prospects of international cooperation in this field.
Please state your observation from the viewpoint of central coordinating organization.
[同分野での将来ニーズ等の関連情報]

Thank you very much for your kind cooperation.

QUESTIONNAIRE

FOR

ORGANIZATION

TO

WHICH EX-PARTICIPANTS OF EXECUTIVES' SEMINAR ON POSTAL BANKING SERVICES BELONG

(or POSTAL SAVINGS EXECUTIVES' SEMINAR)

(or POSTAL SAVINGS AND POSTAL MONEY ORDER EXECUTIVES' SEMINAR)

[為替貯金国際幹部セミナー帰国研修員の所属先宛]

Follow-up Survey Team for Executives' Seminar
on Postal Banking Services

※Please type or fill out in block letters or mark with a tick.

※.Name

※.Address

Phone No.:

Facsimile No.:

※.Person to contact and have responsibilities for recording this questionnaire

Name :

Position :

I. JICA's TRAINING PROGRAM

1. Please let us know the necessary procedure to nominate candidates.

Please tell us the necessary time to nominate candidates.

: less than one (1) month

: more than one (1) month ⇒ required time : _____ days

2. What is your policy and criteria to select candidates ?

3. Before the selection in your organization, are you well informed of the objectives, contents, and the level of training program ?

: Yes

: No

4. Did you receive the booklet "Information on Executives' Seminar on Postal Banking Services" in right time ? (Did your organization have enough time to select the right candidate to the Seminar after you received the booklet ?)

: Yes

: No

: Not received

5. What kind of report did you get from the participant when he returned ?

6. Do you find that what the participant acquired during his attendance to the Executives' Seminar on Postal Banking (hereinafter referred to as "the Seminar") is practically applied in his work ?

: Yes ⇒ a lot or somewhat

: No

If your answer is No, please specify the reason(s).

7. The subjects listed below were covered during the 1991 Seminar program. Are there any subjects you want to include in the program ?

SEMINAR CURRICULUM IN 1991

[LECTURES INCLUDING QUESTIONS AND ANSWERS]

- ※ VIDEO : "Outline of the Postal Banking Services in Japan"
- ※ POSTAL BANKING SERVICES : Role, Present Conditions and Issues Facing
- ※ JAPANESE FINANCIAL SYSTEM (by a visiting lecturer)
- ※ POSTAL BANKING : History, Organization and Personnel
- ※ POSTAL BANKING : Products
- ※ VOLUNTARY DEPOSIT FOR INTERNATIONAL AID
- ※ POSTAL BANKING : Sales Promotion
- ※ POSTAL BANKING : Fund Management
- ※ FINANCIAL DEREGULATION AND FISCAL INVESTMENT AND LOAN PROGRAM (by a visiting lecturer)
- ※ POSTAL BANKING : Accounting System
- ※ INTERNATIONAL POSTAL REMITTANCE, FOREIGN CURRENCY EXCHANGE AND TRAVELLERS CHEQUE SERVICES
- ※ POSTAL BANKING : Mechanization

[PARTICIPANTS PRESENTATIONS AND DISCUSSIONS]

- ※ PRESENT CONDITIONS AND ISSUES EACH COUNTRY'S SAVINGS INSTITUTION FACING

[TECHNICAL VISITS]

- ※ POST OFFICE
- ※ BUSINESS CENTER AND COMPUTER CENTER
- ※ POSTAL COLLEGE AND TRAINING INSTITUTE

[STUDY TOUR]

- ※ 3 DAYS TOUR TO KYOTO AREA

II. GENERAL SITUATION OF SAVINGS AND/OR PAYMENT (REMITTANCE AND SETTLEMENT) SERVICES IN YOUR ORGANIZATION.

1. Savings activities

1-(1). Household savings as a ratio of disposable income in your country (if available, over last three years and its trends)

1-(2). Balance of deposit (at the end of the recent fiscal year)

1-(3). Total balance of deposits held in your country and your organization's market share

1-(4). Number of employees

1-(5). Number of branches (and/or post offices which provide savings services)

1-(6). Fund investment

*Autonomous entity (your organization itself or other organization)

*Investment subjects (instruments)

1-(7). Mechanization : Please briefly describe mechanization of the savings system in your organization.

2. Payment Services activities

2-(1). What are the major remittance and settlement services used by the public in your country ?

- Postal Money Order
- Postal Giro
- Bank Checks
- Bank Account to Account Transfer
- Others

2-(2). What payment services does your organization provide ?

2-(3). What market share do your services hold among all the payment services in your country (if available) ?

2-(4). Mechanization : Please briefly describe the mechanization of the payment system in your organization.

3. Please outline any issues or problems you are facing. :For example, autonomy, personnel development (training), savings mobilization (savings promotion), fund management, mechanization, product development, branch network)

QUESTIONNAIRE
FOR
EX-PARTICIPANTS
TO

EXECUTIVES' SEMINAR ON POSTAL BANKING SERVICES
(or POSTAL SAVINGS EXECUTIVES' SEMINAR)
(or POSTAL SAVINGS AND POSTAL MONEY ORDER EXECUTIVES' SEMINAR)

[為替貯金国際幹部セミナー帰国研修員本人宛]

Follow-up Survey Team for Executives' Seminar
on Postal Banking Services

※Please type or fill out in block letter

I. PERSONAL DATA

1. Name in full (Please underline family name)

Mr. Ms.

Age

2. Home address

Phone No. _____

3. Year of participation

19__

4. Organization

Name :

Address:

(Phone No. :

, Facsimile No. :

)

5. Present position (title)

6. Nature of your present job and responsibilities

7. Organization and present position

Please draw a chart of your organization and indicate your position (section).

8. Employment/Work experience

Please briefly describe what kind of work you have been engaged in since you returned to your country including the one you were doing at the time of the Seminar.

Work/Job Position	Dates (from to)	Responsibilities

II. PROCESS OF NOMINATION AND PARTICIPATION

1. How did you come to hear about the Seminar?

2. How were you nominated ?

3. Please provide any comments on nomination procedure.

4. Did you get the pamphlet "Information on Executives' Seminar on Postal Banking (hereinafter referred to as "G.I.") before you came to Japan ?

:Yes

:No

If your answer is No, please specify the reason(s).

5. Did you get sufficient information on your flight arrangement, visa application and orientation for arrival at an airport in Japan ?

:Yes

:No

5-(1) If your answer is Yes, how did you get them ?

:through your Government

:through JICA office

:through G.I.

:others

5-(2) If your answer is No, what kind of information did you need ?

6. Did you get information on the objectives, content and schedule of the Seminar before you came to Japan?

:Yes

:No

If your answer is Yes, was the information sufficient ?

:Yes

:No

If your answer is insufficient, what kind of information did you need ?

3. Do you think the aforementioned curriculum was an improvement on the previous one ?

(The year of 1991 participants should be excluded from this question)

Yes

No

If your answer is rather negative, please indicate what part of program you found to be wanting?

4. To what extent did the seminar program meet with your expectation ?

not at all

completely

Please provide a brief comment, if your answer is rather negative.

5. One of the major purposes of the seminar is to introduce the participants the importance of savings activities and remittance services, especially in developing countries. In this connection, do you think the program (curriculum) helped you encourage such activities or services in your country ?

not at all

definitely

If your answer is rather negative, please indicate the reason/s.

6. Have you been able to pass on to other people any of the knowledge or information you acquired ?

nothing

everything

7. Would you recommend the seminar to your fellow executives ?

No

Yes

If your answer is rather negative, please indicate the reasons.

8. If you think that you have improved the savings and/or payment system in your organization as a result of attending the seminar. Please check the applicable areas and provide a brief comment.

Organizational system (structure)

[]

Management (system or strategy)

[]

Human resources development

[]

Products (instruments)

[]

Savings promotion

[]

Accounting system

[]

Business handling procedure

[]

Mechanization

[]

Others

[]

9. Major issues

Please briefly outline the current major issues/problems which you consider the most critical in order to develop your activities.

10. Please comment on the international cooperation activities in the field of the Postal Banking Services undertaken by the Government of Japan, including any training request you may have.

Thank you very much for your cooperation

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平成3年度為替貯金国際幹部セミナー

(第8回) 研修実施要領

1. コース名等

- (1) ・和 文： 為替貯金国際幹部セミナー
・英 文： Executives' Seminar on Postal Banking Services
- (2) 研修期間
平成3年10月11日～同年10月25日
- (3) 定員及び割当国（4. (4)要請・受入状況表を参照）
（定員）8名 （割当国）11カ国

2. コースの目的・背景

(1) 目 的

我が国の郵便貯金・郵便為替事業の現状と参加各国の郵便貯金・郵便為替業務の紹介及び事業運営上の諸問題について討議し、その解決策を考察して各国の郵便貯金・郵便為替事業の発展に寄与することを目的とする。

(2) 背 景

途上国における貯蓄機関の充実は、人々に勤儉貯蓄思想を植え付けて家計すなわち個人生活を健全にするとともに、開発に必要な国家的な資金の調達を可能とする大きな力となるものである。

また、開発途上国で貯蓄推進の任に当たる機関は、国営貯蓄銀行であり、その態様は様々であるが、多くは郵便局を主要な実施機関としている。いずれも熟達した職員の養成、顧客の開拓や啓もう、経営の合理化等の面で先進国の知識や経験の習得を望んでいる。

かかる状況にあって我国の技術協力の一環として、昨年度に引続き本セミ

ナーが実施されることとなり、本セミナーでは我国の郵便貯金・郵便為替事業の実情を紹介し比較検討する機会を提供することにより、参加国の抱えている種々の問題点を明らかにし解決策を見いだす上でその手がかりとなることが期待される。

3. 研修内容

本セミナーは2週間の日程中、約½を郵便貯金・郵便為替事業経営等に関する講義に割当て、残り½は、貯金事務センター等の施設見学及び研修旅行に割当てている。

なお、討論会（各国貯蓄機関の現状と課題）を一日半実施する。

（別添1：研修日程）

4. 研修員参加資格要件

(1) 応募条件

当該コースに係わるGeneral Information(G I)に記載の次の応募条件による。

- イ. 当該政府により推せんされ、所定の手続に基づいて要請のなされた者
- ロ. 郵便貯金・郵便為替事業における管理機関又は現業機関の経営幹部であること
- ハ. 英語を話し、書く能力が充分にある者。
- ニ. セミナーを受けるに心身ともに健康な者、妊娠をしている者は参加を認めない。

(2) 割当国(11ヶ国)

1) アジア・オセアニア地域(7ヶ国)

ブルネイ、インド、インドネシア、マレーシア、中華人民共和国、フィリピン、タイ

2) アフリカ地域 (3ヶ国)

エジプト, ガーナ, ナイジェリア

3) 中近東地域 (1ヶ国)

ジョルダン

(3) 人選方法及び選考基準

4. (1)の参加要件を満たした者でかつセミナーの実施目的にふさわしい職歴の者を考慮して, 郵政省貯金局及び国際協力事業団国際協力総合研修所が行う選考会において選考する。

要請書提出締切日:平成3年8月10日

最終受入通知日 :平成3年9月10日

(4) 要請応募状況

(参加者) 7名, (参加国) 7ヶ国

割 当 国	応募人数	受入人数	備 考
ブルネイ	0	0	応募者なし
インド	1	(1)	来日中止
インドネシア	2	1	
マレーシア	1	1	
中華人民共和国	1	0	
フィリピン	0	0	応募者なし
タイ	2	1	
エジプト	2	1	
ガーナ	1	1	
ナイジェリア	1	1	
ジョルダン	1	1	
合 計	11	7	

別添2 研修員リスト

5. 実施体制及びセミナー運営

本セミナーは、郵政省及び国際協力事業団が協力して実施運営するものとする。

国際協力事業団は、研修全般の運営監理及び止むを得ず日本語により実施される講義の通訳のため、研修監理員を配置する。

(1) 受入先担当者

郵政省貯金局国際室	〒100-09	千代田区霞ヶ関1-3-2
国際機関係長 内村 明	電話	(03)3504-4475
事務官 井浦 雅一		
同 三角 淳子		

(2) 研修実施機関

国際協力事業団 (JICA)	〒162	新宿区市谷本村町10-5
国際協力総合研修所 業務室		国際協力センタービル (3F)
	電話	(03)3269-3022

(3) 研修監理員

武内 玲子	〒163	新宿区西新宿2-1-1
木本 彰子		(財)国際協力サービスセンター
	電話	(03)3358-4975

(但し研修実施機関中は、上記国際協力センタービル内に常駐)

6. 研修施設・宿舎

(1) 研修実施場所

メルパルク東京
〒105 港区芝公園2-5-20
電話 (03)3433-7211

郵政省

〒100-90 東京都千代田区霞が関1-3-2

電話 (03)3504-4475

郵政省飯倉分館

〒106 東京都港区麻布台1丁目6-19

電話 (03)3589-3867

(2) 研修旅行等受入先

中央郵政研修所

〒186 国立市西二丁目18-4

電話 (0425) 73-6822

東京貯金事務センター／東日本計算センター

〒110-99 東京都台東区蔵前1-3-25 電話 (03) 3863-2181

新宿郵便局

〒163 東京都新宿区西新宿1丁目8-8 電話 (03) 277-6870 (貯金課)

株式会社 川島織物 川島織物文化会館

〒601-11 京都市左京区静海市原町265 電話 (075) 741-3111

京都大宮鞍馬口郵便局

〒602 京都市上京区大宮通鞍馬口 電話 (075) 451-9976

上ル若宮堅町

(3) 宿 舎

メルパーク東京

〒105 港区芝公園2-5-20

電話 (03)3433-7211

7. 研修教材

下記テキスト及び資料を研修に用いる。

(1) 研修用教材

イ. テキスト名

・TEXT BOOK FOR EXECUTIVES' SEMINAR ON POSTAL BANKING SERVICES

ロ. 資 料

- Postal College and Central Personnel Training Institute.
- The Present Condition and the Role of the Postal Savings Business

(2) ブリーフィング用教材

I. テキスト

- JICA AT A GLANCE

II. ビデオフィルム

- GUIDE TO JICA
- GUIDE TO LIFE IN JPNAN

(3) 資機材

以下の資機材を必要に応じ、国際協力事業団が準備する。

OHP, スライドプロジェクター, 16mmフィルムプロジェクター, ビデオ

8. ブリーフィング・プログラム

研修員の来日直後に、国際協力事業団が国際協力センター（ICC）にて実施する。

ブリーフィングにおいては、研修員登録、研修員のパスポート、ビザの有効期間確認、支給される諸手当の説明、その他日常生活を送る上での諸注意等を行う。

9. 研修の評価

(1) 評価の目的

本コースの実施状況を明確に把握し、研修成果の測定・分析を通じて当初目標に対する達成度合いを明らかにするとともに、今後の研修内容の質的向上を図るべく改善すべき点等を明らかにする。

(2) 評価の方法

① 資料による評価

コース終了時に、国際協力事業団所定の様式による QUESTIONNAIREを研修員に提出させ、研修内容に対する研修員の理解の程度等を評価する。併せて、研修日程、内容、コース運営等、研修全般についての研修員の感想、意見の記述を求め、それらを基に研修全般の評価を行う。

② 討議、意見交換等による評価

コース終了時にエバリュエーション・ミーティングを開き、コース全体についての評価を行う。

このミーティングには、研修員、国際協力事業団実施担当者（受入担当、研修監理員）、郵政省貯金局国際室担当者が出席し、研修目的とプログラム構成、指導方法、内容の理解度等について討議及び意見交換をする。

また、コース終了後には、国際協力事業団実施担当者（受入担当、研修監理員）、郵政省貯金局国際室担当者による反省会を開き、総括的な評価を行う。

10. 閉 講 式

国際協力事業団が、上記エバリュエーション・ミーティング終了後、国際協力センター（ICC）にて実施する。

閉講式において、各研修員に対して研修修了証書（Certificate）を授与する。

別添一(1)平成3年度為替貯金幹部セミナー日程表

月 日	時 間	研 修 内 容 ・ 行 事 等	場 所
10月10日(木)		来日	
10月11日(金)	10:00~10:20 10:20~10:30 10:30~10:40 10:45~11:00 13:00~14:30 14:30~16:00 18:30~20:00	事務次官表敬 写真撮影 開会あいさつ――貯金局長 研修日程の説明 ブリーフィング JICA7075A 村エナジョン 事務次官主催迎宴	本省 審議会室(12F) 国際協力センター (市ヶ谷) メルパルク東京
~12日(土) ~13日(日)		休日	
14日(月)	10:00~10:40 (40分) 11:00~12:00 13:00~14:30 (90分) 15:00~16:30 (90分)	講演 「為替貯金事業の役割、 現況及び課題」 ――貯金局長 ビデオによる郵便貯金紹介 講演 「日本の金融制度」 ――郵政研究所 原田泰第二経営経済研究部長 「為替貯金制度の成立ち及び 組織・人材確保」 ――総務課長	坂倉分館 特別会議場 坂倉分館 小会議室 同上
15日(火)	9:30~11:00 (90分) 11:00~12:20 (80分) 14:00~16:00	「為替貯金の商品・サービス」 ――経営企画課長 「国際ポランティア貯金」―― 国際ポランティア貯金 推進室長 新宿郵便局訪問	メルパルク東京 2F・樓の間 同上
16日(水)	9:30~16:00	参加機関の報告と討論 「各国貯蓄機関の現状と課題」	本省 第一特別会議室

月 日	時 間	研 修 内 容 ・ 行 事 等	場 所
17日(木)	9:30~12:00 13:30~15:00 (90分) 15:20~16:20 (60分)	参加機関の報告と討論 「各国貯蓄機関の現状と課題」 「為替貯金の営業」 ――営業課長 「為替貯金の資金運用」 ――資金運用課長	本省 第一特別会議室 メルパルク東京 2F・樓の間 同上
18日(金)	10:00~12:00 (120分) 14:00~16:30	講演 「金融自由化と財政政策」 ――慶応義塾大学 吉野直行教授 郵政大学校・中央郵政研修所 訪問	メルパルク東京 2F・樓の間
19日(土)	9:00~16:00	都内視察	
20日(日)		休日	
21日(月)	9:30~11:00 (90分) 11:20~12:20 (60分) 14:30~17:00	「為替貯金の機械化」 ――電子計算課課長 「国際送金・外貨両替/TC 業務」――国際課長 東京貯金事務センター及び 東日本計算センター訪問	メルパルク東京 2F・樓の間 同上
22日(火) ~24日(木)		関西地方視察旅行 ――特定局訪問、企業員学等	
24日(木)	18:30~20:00	貯金局長主催送別宴	東京プリンス ホテル
25日(金)	午 前 15:00~17:00 17:00~17:30 17:30~19:00	研修レポート作成 評価会 閉講式 JICA主催送別宴	国際協力センター 同上 同上
26日(土)		帰国日	

注：14日の炊事講演を除き各講演それぞれ約30分の質疑・意見交換を含む。



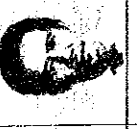

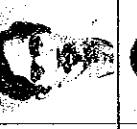
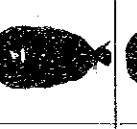

別添一(2) 郵便貯金・郵便為替幹部セミナー関西視察旅行日程

月 日	行 程	宿 泊 地	備 考
10月22日(火) 東京 ↓ 京都	9:00 東京発 11:36 京都着 11:40-12:40 昼食 (京都ホテル) 13:10-13:40 京都大宮鞍馬口郵便局 14:00-14:30 金閣寺 14:45-15:30 天竜寺 16:00 ホテル (近畿郵政局長幹部との意見交換) 18:15-20:00 夕食会 (下鴨茶寮) ホテル	京都 (京都グランドホテル)	
10月23日(水) 京都	9:00 ホテル 9:15-10:00 二条城 10:20-11:45 平安神宮 12:00-13:15 昼食 (栗田山荘) 14:00-16:00 川島織物工場 16:30 ホテル 18:30-20:00 夕食 (平八神泉苑) ホテル	京都 (京都グランドホテル)	
10月24日(木) 京都 ↓ 東京	9:00 ホテル 9:15-10:00 清水寺 10:20-11:00 三十三間堂 11:30-12:30 昼食 (泉仙) 13:49 京都発 16:32 東京着	東京	

LIST OF PARTICIPANTS IN "EXECUTIVES' SEMINAR ON POSTAL BANKING SERVICES, 1991"

(平成3年度 為替貯金国際幹部セミナー 研修員リスト)

As of October 11, 1991

No.	Photo	Country	Name	Date of Birth (Age)	Present Post	Final Education	Mailing Address
1		Egypt エジプト	Ms. Fawzia Ibrahim Khalil Abou El-Eia ファウジア	Jan. 23, '36 (55)	Director General of Financial Affairs, National Postal Organization 郵政事業庁 金融業務局長	Faculty of Commerce, Ein Shams University	339st. 13 Moukattam District, Cairo, Egypt
2		Ghana ガーナ	Mr. Jacob Antwi Nuamah ヌアマ	Aug. 19, '34 (57)	Manager Director, National Savings and Credit Bank 国民貯蓄銀行 頭取	F. C. A., North Western Polytechnic, London F. C. I. B. Regent college, London	P. O. Box 7288, 9 Boyce Close, Airport, Accra, Ghana
3		Indonesia インドネシア	Mr. Masna, BC. A. P. マスナ	Sep. 11, '38 (53)	Director, Postal Region For Palembang 観光通関省 バレンバン郵政局 郵政局長	Akademi PTI	Jalan Sumatera II No.10, Palembang 30136, Indonesia 312265
4		Jordan ジョルダン	Mr. Talha Ahmed Al Haliq タルハ	Apr. 12, '55 (36)	Accountant of Banking, Postal Saving Fund 郵便貯金基金 銀行業務主任官	Arab Beirut University	Amman-Jordan-P. O. Box 743
5		Malaysia マレーシア	Mr. Sukaiman Bin Ahmad スカイマン	Jan. 29, '52 (39)	Manager, Bank Simpanan Nasional (National Saving Bank) 国民貯蓄銀行 頭取	University Malaya	Bank Simpanan Nasional Negeri Selangor, Bag. Berkunci No. 25, Pusat Pos Kompleks PKNS, 40990 Shah Alam, Malaysia
6		Nigeria ナイジェリア	Mr. Ehichioya Emmanuel Egbadon エチキョヤ	Feb. 2, '49 (42)	Deputy Postmaster General, Nigerian Postal Service Department Ministry of Communications 通信省 郵政事業局 副局長	University of Lagos	5th Avenue, Q' Close, House 2, Fesia Town, Lagos, Nigeria
7		Thailand タイ	Mrs. Chanva Wacharapibul チャンヤ	Dec. 17, '50 (40)	Assistant Director, Monetary Service Div., The Communications Authority of Thailand (C. A. T), Laksi, Bangkok 通信公社 金融業務部 部長補佐	Political Science Chulalongkorn University	1448/10 Chakswit Clinic Phaholyotin Road, Chatuchak, Bangkok 10900, Thailand

Questionnaire for Future Programmes

This questionnaire will be processed only for the improvement of future JICA programmes; it will not be used for any other purpose.

DATE OF SUBMISSION: OCT. 21, 1991.

SUBJECT OF STUDY/TRAINING: Executives' Seminar on Postal Banking Service

NUMBER OF PARTICIPANTS: 7 PARTICIPANTS SEX: Male [5], Female [2]

NUMBER OF COUNTRIES: 7 COUNTRIES

AVERAGE
AGE: 46.0

DURATION OF STUDY/TRAINING

Year	Month	Day	TO	Year	Month	Day
19	91	10	TO	19	91	10 26

1. Before you left your country, did you receive sufficient information on your flight arrangements, visa application, orientation for arrival at an airport in Japan, etc.?

[a] Yes	7	[b] No	
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If your answer is no, what kind of information did you need ?

2. (1) How do you evaluate the housing accommodations where you stayed for the most part while in Japan ?

[a] very good	[b] good	[c] fair	[d] poor	[e] very poor
4	3			

(2) What do you think of the meals provided there ?

[a] very good	[b] good	[c] fair	[d] poor	[e] very poor
1	4		1	

No a n s . : 1

3. (1) How do you evaluate the medical services made accessible for you by JICA ?

[a] very good	[b] good	[c] fair	[d] poor	[e] very poor
3	2			

No a n s . : 2

(2) Did you get medical treatment during your stay ?

[a] Yes	1	[b] No	6
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If your answer is yes, how did you find the medical services ?

[a] good	1	[b] fair		[c] poor	
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If your answer is poor, please specify the reason(s).

4. Did you commute from your housing accommodations to your training / study places ?

[a] Yes	7	[b] No	
-----------	---	----------	--

If your answer is yes, was the transportation convenient ?

[a] convenient	7	[b] inconvenient	
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5. How often did you have a language problem in communicating with the Japanese people outside your training/study programme ?

[a] often	2	[b] sometimes	5	[c] rarely	
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6. Do you think the amount of allowances, including an outfit allowance, a book allowance, a shipping allowance, a living allowance, etc., paid by JICA was sufficient?

[a] completely sufficient	[b] reasonable	[c] insufficient
4	3	

7. Do you think JICA's briefing on allowances, accommodations, medical services, etc. was appropriate ?

[a] appropriate	6	[b] inappropriate	
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No ans. : 1

If your answer is inappropriate, please specify the reason(s).

8. Before your training/study programme started, did you participate in the general orientation programme for introducing Japan's history, society, economy, education, etc. ?

[a] Yes	5	[b] No	2
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If your answer is yes,

(1) how do you evaluate it ?

[a] very good	[b] good	[c] fair	[d] poor	[e] very poor
4	1			

(2) What was the most interesting topic for you ?

·THE HOSPITALITY OF THE JAPANESE PEOPLE

·JAPAN'S HISTORY

·DEVELOPMENT OF JAPAN FROM SHOGUNATE TO MEIJI ERA.

·FINANCIAL DEREGULATION AND FISCAL INVESTMENT AND LOAN POLICY

9. Did you participate in any of the social programmes such as the Japanese language programme, Japanese traditional culture programme, sightseeing, sports activities, cultural courses ?

[a] Yes	5	[b] No	2
-----------	---	----------	---

If your answer is yes, were they interesting ?

[a] All of them were interesting.	5
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[b] Some of them were interesting.	
--------------------------------------	--

What was the most interesting programme for you ?

·JAPANESE TRADITIONAL CULTURE (TAIKO, IKEBANA)

·SIGHTSEEING

[c] None of them was interesting.	
-------------------------------------	--

10. Did you get information on the objectives, content and schedule of your training/study programme before coming to Japan ?

[a] Yes	7	[b] No	
-----------	---	----------	--

If your answer is yes, was the information sufficient ?

[a] sufficient	7	[b] insufficient	
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11. How do you evaluate your training/study programme on each of the following items ?

(1) coverage of subject

[a] too broad		[b] about right	7	[c] too narrow	
-----------------	--	-------------------	---	------------------	--

(2) level

[a] too advanced	[b] about right	[c] too elementary
	7	

(3) depth

[a] too deep		[b] about right	7	[c] not deep enough	
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(4) logical order of topics

[a] good	7	[b] fair		[c] poor	
------------	---	------------	--	------------	--

(5) relationship of each topic to the objectives of your training/study programme

[a] good	6	[b] fair	1	[c] poor	
------------	---	------------	---	------------	--

(6) balance of time allocation among lectures, discussions, exercises, and observations

[a] good	6	[b] fair	1	[c] poor	
------------	---	------------	---	------------	--

If your answer to the last item(6) is fair or poor, how did you find the amount of time allocated to each of the following items ?

	too much	about right	too little
lectures		1	
discussions			1
exercises			1
observations			1

12. What was the most beneficial and useful topic in the programme ?

- ALL THE TOPICS WERE BENEFICIAL :2
- POSTAL BANKING'S SALES PROMOTION :2
- LECTURES AND DISCUSSIONS
- PRODUCTS OF THE POSTAL BANKING SERVICES
- FINANCIAL DEREGULATION AND FISCAL INVESTMENT AND LOAN PROGRAM

13. If any topics were to be added to the programme, what should they be ?

- IT'S OKEY
- REGIONAL ADMINISTRATION IN JAPAN
- MANAGEMENT TECHNIQUES
- MORE DETAILS OF OPERATION WILL BE MORE APPRECIATED

14. If any topics were to be eliminated from the programme, what should they be ?

- NO ANS. :6
- NONE YET

15. How do you evaluate the presentations by the lecturers in your training/ study programme ?

[a] very good	[b] good	[c] fair	[d] poor	[e] very poor
6	1			

16. How do you evaluate guidance and directions given by lecturers on each of the following occasions ?

	very good	good	fair	poor	very poor
discussions	6			1	
exercises	2			1	No
observations	5			1	No

a n s . : 4
a n s . : 1

17. How do you evaluate the following items ?

	very good	good	fair	poor	very poor
textbooks, resumes, etc.	5	2			
training/study equipment	5	2			
lecture/seminar rooms	5	2			

18. How do you find the duration of your training/study programme ?

[a] too long		[b] about right	6	[c] too short	1
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19. How did you find the intensity level of your training/study programme ?

[a] too leisurely		[b] about right	7	[c] too hard	
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20. How do you evaluate the general administration and management of your training/study programme ?

[a] very good	[b] good	[c] fair	[d] poor	[e] very poor
6	1			

Lastly, would you please answer the following questions as an overall evaluation of your stay in Japan?

21. Were your expectations of this programme met ?

[a] fully met	[b] mostly met	[c] somewhat met	[d] not met
2	5		

22. How do you find the applicability of the techniques and knowledge obtained through your training/study programme in your country ?

[a] very good	[b] good	[c] fair	[d] poor	[e] very poor
3	4			

23. How much was your understanding about Japan deepened ?

[a] very much	[b] to some degree	[c] a little	[d] unchanged
4	2	1	

24. What kind of overall impression of Japan did you get from your stay here ?

very favorable	favorable	fair	unfavorable	very unfavorable
5	1	1		

(1) If your answer is very favorable or favorable, please explain in detail.

- ALL JAPANESE PEOPLE ARE VERY KIND.
- ALL THE PEOPLE I CAME IN CONTACT WITH PROVED TO ME THAT THE HUMAN BEINGS ARE THE GREATEST ASSETS OF JAPAN. THIS IS THE STARTING POINT OF EVERY DEVELOPMENT AND INTERNATIONAL COOPERATION.
- JAPANESE ARE VERY HARD WORKING PEOPLE & THE COUNTRY IS VERY ADVANCE
- KNOWLEDGE FROM THE BOOK "JAPAN OF TODAY", SEVERAL TOURS AND SIGHTSEEING AND INTERACTION WITH JAPANESE PEOPLE GIVE ME HIGH IMPRESSION.
- CONVENIENCES, SAFETY, WARM HOSPITALITY, WELL-PLANNED SEMINARS AND FACILITIES, WELL STAFF ETC.

(2) If your answer is unfavorable or very unfavorable, please explain in detail.

25. Any other comments.

- WE HAVE DIFFICULTY OF WRITTEN NAME OF STREET, SHOPS ETC.
- THE ACCOMMODATION IN THE HOTEL WASN'T ENABLE US (THE PARTICIPANTS) TO GATHER OR TO MEET EACH OTHER AFTER TIME OF LECTURES AS THERE IS NO SPACE FOR MEETING TO EXCHANGE OUR POINTS OF VIEW.
- MORE DETAILS OF OPERATION WILL BE MORE APPRECIATED.
- MY PROGRAMME CO-ORDINATORS DESERVE SPECIAL COMMENDATION FOR THE EXCELLENT WORK DONE.
- I EXPRESS MY DEEP APPRECIATION TO THE GOVERNMENT OF JAPAN, JICA & MPT FOR THEIR WARM AND GENEROUS HOSPITALITY AND THE EXCELLENT ARRANGEMENT. I ALSO EXPRESS MY THANKS TO THE JICA & MPT FOR THE EFFICIENT ORGANIZATION FOR THEIR CONTRIBUTION TO THE DEVELOPING COUNTRIES AS A LONG-TERM KEY FACTOR FOR ECONOMIC AND SOCIAL DEVELOPMENT.

Thank you very much for your cooperation.

コース名	為替貯金幹部セミナー
日時・場所	1991年10月25日 15:00-16:30
出席者	村田 業務室長 郵政省 三角 職員

質問に従って意見を求めていった

宿泊について

- ・ベッド、部屋が小さすぎる
- ・TIC に宿泊できなかったため不便だったと思う(JICA)
- ・研修員同士で集まれるようなスペースが無い
- ・郵政省と繋がり深いホテルであるので受入れは良かった。

食事について

- ・ホテルの中でずっと食べていて満足している(2名)
- ・ホテルの食事は口に合わず、近くに良い食べ物屋も無い
- ・ホテルの食事は高すぎる

医療について

- ・良かった(実際に利用した研修員)

コミュニケーションについて

- ・セミナー以外では英語が通じにくかったが、外国にいれば当然のこと
- ・身振り手振りで通じる

スケジュール全体

- ・短い時間であったが、日本を良く見たと思う
- ・講義の内容についてはWHATはテキストに書かれているので、HOW が知りたい
- ・講義は全体としてとても良かった
- ・地域の郵政省の実務のやり方をもっと知りたかった
- ・様々な部をどうやって統括していくか、などのマネジメントについて知りたかった

その他

- ・標識が日本語のみで困る
- ・全て自国の役に立った
- ・コーディネーターが良かった
- ・コーディネーターがいたために生活がスムーズにいった
- ・郵政大学校で教育を受けると自国の役に立つと思う(ナイジェリア)
- ・数年後にそのようなコースがあるときに考慮にいれるように努力します
- ・全て良かったがとくに営業の話が良かった

JICA