

**ACADEMY FOR COOPERATIVE MANAGEMENT
RESEARCH AND TRAINING (ACMART)**

Website : www.wbacmart.com

Programme on Basic Banking and Technology Adoption for Customer Service Points Day-to-Day Schedule			
Date/Day	Session	Topic	Resource Person/s
First Day	I	Registration, Inauguration and ice breaking, Entry test	
	II	Functions of banks, Bank customer Relationship & type of Deposit- Saving, Recurring, Fixed Deposit-Joint/Minor Account-KYC Nomination-Basic Savings Bank Deposit Accounts -- Small accounts- Loan against deposit	
	III	Processing of Deposit application forms Adherence to KYC, Nomination, Additional information, Relaxation for Basic Accounts	
	IV	Social/Attitudinal behaviour, Confidence building, Public Relations, Counselling skills -Financial	
	V	AEPS -Concept and Technical Knowledge	
Second Day	9.45	Recap Session	
	I	Loan and Advances -Categories, KCC - Scale of Finance, Interest Subvention, Crop ,Insurance, General Credit Card. Processing of Loan application for KCC and GCC	
	II	Lending Norms-Eligibility Criteria of various loans , security norms Incentive on regular repayment etc	
	III	Role of Government Extension Agencies -DRDA, KVIB, KVIC, CSC , Agriculture department , -NRLM /PMEGP , NSKFDC, NSFDC ,NHFDC etc.	
	IV	SHG , Farmer Clubs& JLGs -Concept , Functioning and support available	
	V	Government Sponsored & other Programmes	
Third Day	9:45	Recap Session	
	I	Remittance, Micro Pension and Micro Insurance- Need and Schemes, Pradhan Mantri Jan Dhan Yojna - Need and role of banks - Facilities to account holders-PMSBY. PMJJBY & APY	
	II	Cash Management - Limit, Collection of deposit, deposit withdrawal, Transaction through PoS, Micro ATM and Kiosk	
	III	Open session - Question and Answers – Operational Problems	
	IV	Cyber security issues in Banking, Customer education in cyber security, safe keeping of cards/passwords/immediate complaints on issues/customer & Bank responsibilities in case of cyber breach	
	V	Action Plan, Exit test and Programme valediction	

