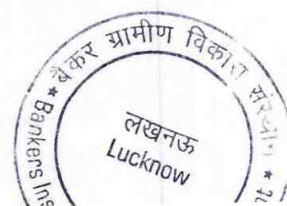


Programme on Bank Products and Services		
	Session	Topic
1 st Day	I	Registration of participant & Creation of Learning Climate
	II	Changing banking scenario <ul style="list-style-type: none"> • Traditional banking products and services • Change in product and services • Need for change in product services • Consequence of change in product and service • Option, opportunities and threats; Group Discussion
	III	New initiative taken by cooperative banks in Himachal Pradesh Himpesa: <ul style="list-style-type: none"> • Concept • Features and use of app • Uses of app • Working of Himpesa • Practical Exercise on Himpesa • Coverage of Himpesa • POS: concept and working
	IV	Types of deposit facilities available in the bank <ul style="list-style-type: none"> • Locker, BDS, etc • DocumDnt required • Banker Customer relationship in various types of deposit facilities
2 nd Day	I	Recap of Previous day learning
	II	New Loan Schemes introduced by the Banks <ul style="list-style-type: none"> • Concept of Loan Scheme • Target Group • Quantum • Duration • Documentation • Caution
	III	Charging of bank Security Secured & Un-Secured Advances ;Modes of creating Charge: Lien, Pledge, Hypothecation.
	IV	Marketing of bank product and service <ul style="list-style-type: none"> • Overview of bank market • Meaning of marketing • Understanding need of the customers • STP of marketing • Marketing skills required for increasing business
	V	Types of customer and effective ways to handle angry customer
	VI	Overview of Banking Ombudsman Scheme



3 rd Day	I	Recap of previous day learning	
	II	Contemporary Products and Services in Vogue Electronic payment system and e banking <ul style="list-style-type: none"> • Concept of Electronic Money • Concept of Electronic Banking • Plastic Money • RTGS/NEFT • Mobile Banking (concept) • Criteria of RBI for Mobile Banking • Criteria of RBI for internet banking • National Mobility Card • QR Code • UPI • Electronic payment systems • Electronic Toll collection • Regulation of Payment System • Agencies that regulate and manage above mentioned banking products • 5Cs of RBI's payment System Vision 	
	III	Challenges and precautions while using Modern bank products and services <ul style="list-style-type: none"> • Password protection • Protection of system from unauthorized access • Cyber security framework in cooperative banks 	
	IV	Evaluation and valediction of Programme	
	V	Valediction of Training Programme	

