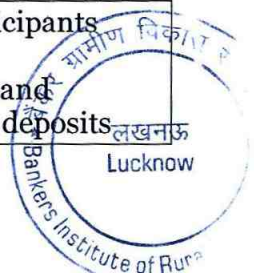


Course Title : Programme on Banking operations and Procedures Venue: ACSTI Shimla Target Group Executive Assistant of all cooperative Banks Duration -03 days		
	Session	Topics
Day-1		Registration & Inauguration
	I.	Entry Level Test of participants
	II	General Banking Scenario-Status of Cooperative Banks.Reason for non complying various financial parameters.Importance of the 97th constitutional amendment 2012. SWOT Analysis of Cooperative Bnaks : Strategic approach to improve the working of branch
	III	Important Provisions of BR Act, Payment of settlement Act, HP Cooperative Societies Act as applicable to Cooperative Bank.
	IV	KYC Norms and PMLA ➤ Objective of KYC Norms ➤ Risk monitoring ➤ CTR,STR,CCR
	V	Income Recognition, Asset Classification and provision Norms and CRAR
Day-2	I	Recap of previous day learning Presentation by group-I & Group II
	II	Customer relationship management
	III	Resource Mobilisation: I. Deposit Mobilisation II. Significance of Deposit as Resource III. Importance of CASA Deposit
	IV	Customer Relationship Management under Indian contract Act ➤ Rights and obligation of banker and customer
	V	Overview of IT Act, TDS and GST Norms
Day-3	I	Recap of previous day learning Presentation by Group-III & Group IV
	II	Credit Risk Management
	III	Digitalization of Banking Latest technological development and various digital payment interface
	IV	Evaluation of programme & Exit test of participant
	V	Valediction of the programme



Programme on Banking operations and Procedures-Session Objectives			
	Session	Subject	Session Objective
Day-1	I.	Registration & Welcoming of participant Entry Level Test of participant	Ice breaking learning climate setting and knowing the participants
	II	General Banking Scenario-Status of Cooperative Banks.Reason for not achiving various financial parameter.Provision made in 97th constitutional Amendment 2012. SWOT Analysis of Cooperative Banks:Strategic approach to improve the working of branch	To sensitize the participant about present scenario of the banking. To sensitize the participant about cooperative banks strengths,weakness,opportunities and threats
	III	Important Provisions of BR Act, RBI Act, Payment of settlement Act, HP Cooperative Societies Act as applicable to Cooperative Bank.	To provide inputs on various important provisions of BR Act, RBI Act and HP cooperative societies Act
	IV	KYC Norms and PMLA Risk monitoring	To sensitize the participants about operational Guidelines on know your customer policy. Detailed discussion on PMLA, 2002 Detailed discussion on documents required for Opening of different types of accounts.
	V	Income Recognition, Asset Classification and provision Norms and CRAR	To provide the inputs on IRAC norms with case exercise.
Day-2	I	Recap of previous day learning Presentation by group-I & Group II	Assess the previous day learning
	II	Customer Relationship Management	To sensitize the participants about importance of customer relationship management in banking business.
	III	Deposit Mobilisation	To sensitize the participants significance of Deposit as Resource and importance of CASA deposits



	IV	Customer Relation management under Indian contract Act	To make the participants aware about relationship between banker and customer from legal point of view.
	V	Overview of IT Act, TDS and GST Norms	To sensitize the participants about concept of IT Act, TDS and GST Norms as applicable in banking business
Day-3	I	Recap of previous day learning Presentation by group-III & Group IV	Assess the previous day learning
	II	Credit Risk Management, NPA and Recovery Management	To sensitize the participants about causes and effects of NPA To make the participants aware about various techniques and tools that can be used for effective recovery
	III	Digitalization of Banking <ul style="list-style-type: none"> • Latest technological development 	To provide inputs latest technological Development in banking sector.
	IV	Evaluation of programme & Exit test of participant	Evaluation and Valediction of the programme
	V	Valediction of the programme	

