

**Shikhar Training & Research Institute, Vashi**  
The Maharashtra State Co-operative Bank Ltd. Mumbai.

**Programme on Branch Management**

**Duration- 3 Days**

**Target Group:- Branch Managers**

**Venue:- Shikhar, Vashi**

**Programme Director:-**

<b>Objective</b>	<p>At the end of the Programme, the Participants will be able to Explain</p> <ul style="list-style-type: none"> <li>• Banking sector in India including new generation of banks</li> <li>• Negotiable Instrument Act</li> <li>• Types of customers</li> <li>• Banker customer relationship</li> <li>• KYC, e-KYC, C-KYC, CERSAI, PML Act</li> <li>• Different type of Taxes (including GST)</li> <li>• Balance Sheet and Ratios</li> </ul>
<b>Contents</b>	<ul style="list-style-type: none"> <li>• NI Act</li> <li>• Banking sector in India</li> <li>• Different types of customers</li> <li>• Banker customer Relationship             <ul style="list-style-type: none"> <li>--- Lien</li> <li>--- Set off</li> <li>--- write of approach</li> <li>--- Rule in claytone case</li> <li>--- Garnishee order</li> <li>--- Attachment order</li> <li>---- Immediate credit &amp; Instrument</li> <li>--- Bankers obligation</li> <li>--- Discloser of customer all information</li> </ul> </li> <li>• KYC, e-KYC, C-KYC, CERSAI, PML</li> <li>• Consumer Protection Act</li> <li>• Reconciliation</li> <li>• Lockers</li> <li>• CTS</li> <li>• CTS</li> <li>• Different Tax – service tax (GST)</li> <li>• Deposit Insurance, Service tax</li> <li>• Term Deposit Account, DEAF account</li> <li>• Rupay Debit Card</li> <li>• Charges on Securities</li> <li>• Balance Sheet and disclosure norms</li> <li>• Analysis of Financial Statement and Ratios</li> </ul>

**Day to day Schedule**

Date	Session	Session/Topic	Resource Persons
		Registration, Inauguration	
1 <sup>st</sup> Day	I	Indian Banking System	
	II	Different Banking Acts- RBI Act, BR Act,	
	III	Negotiable Instrument Act	
	IV	Banker Customer Relationship- Lien, set-off, Right of appropriation, Disclosure of customers account information	

2 <sup>nd</sup> Day	I	Garnishee order, attachment order, Immediate credit instrument, disclosure of customer accounts information	
	II	Charges on Securities- Pledge, Hypo, Mortgage, Bombay stamp Act	
	III	Different types of customers	
	IV	KYC,PMLA Act, e-KYC, C-KYC, CERSAI	
3 <sup>rd</sup> Day	I	Customer protection Act, customer grevances handling mechanisum , Banking ombudsman	
	II	Analysis of Financial statements, Ratios	
	III	Taxes- GST, TDS	
	IV	Safe Deposit Lockers, ATM cards, Debit cards Banking codes	

