

Academy for Cooperative Management, Research and Training (ACMART)

Capacity Building Programme for Business Correspondents for PACS as DMAs

Day to Day Schedule

Day/Date	Session	Topic	Resource Person(s)
1 st Day	9.30-10.00	Registration – Inauguration and Ice breaking, Entry test	
	I	Social / Attitudinal behaviour, Confidence building, Public relations, Counselling skills in providing financial services	
	II	Functions of Banks, bank –customer relationship, Types of deposit A/Cs, BSBD, Minor/Joint A/c, KYC, nominations	
	III	Mobilising deposit by PACS, Processing of deposit application form, KYC compliance, nomination, Additional information	
	IV	Concepts and basic technical knowledge of KIOSK /POS/AEPS/ Micro-ATMs, operational aspects –Micro ATM, Register maintenance	
2 nd Day	9:45 AM	Recap session	
	I	Financial Inclusion and Financial Literacy-meaning and scope, FLCC and other support from NABARD	
	II	Loans and advances-Farm and Non-farm, Housing, Education and Renewable Energy, SHG and microfinance,- Incentive to PACS	
	III	Basic concept of Borrower appraisal and project appraisal	
3 rd Day	9:45 AM	Recap session	
	I	PMJDY-Role of Banks, Social security schemes- PMSBY, PMJJBY and APY, Insurance for KCC holders	
	II	Services offered by Deposit mobilising PACS vis-à-vis PACS under DMA project (DICGC, DBTL, RTGS, NEFT, Aadhar seeding –incentive to PACS	
	III	Open Session-Operational problems and issues- Questions and Answers	
	IV	Action Planning by participants, Feedback, Exit test, Programme Evaluation and Vaediction	

Session Timings (in hrs.):

Session-I	Tea Break	Session-II	Lunch Break	Session-III	Tea Break	Session-IV
10:00-11:30	11:30-11:45	11:45-13:15	13:15-14:00	14:00-15:30	15:30-15:45	15:45-17:15

Bankers Institute of Rural Development

(An autonomous Society promoted by NABARD)

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