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

Programme on CBS & Cashless Banking
Duration:- 3 Days
Target Group:- Officers
Venue:- Shikhar, Vashi
Programme Director:-

Objectives of the Programme	At the end of the programme the participants will be able to: • Explain the various important products offered by CBS • Explain the procedure of conducting e-KYC, c-KYC • Explain skills required for staff to work in computerized environment • Explain various electronic banking services like RTGS, NEFT, CTS, ABPS, AEPS etc • Audit in computerized environment • Narrate phenomena of Cashless Banking / less cash banking • Explain Role played by various important agencies like RBI, NPCI, NABARD etc • Describe Electronic transaction monitoring & reporting
Programme Contents	• Importance of bank computerization • Factors influencing bank Computerization • Various important Banking Products available after computerization • Bank Computerization & its importance for Cooperative banks • Role played by RBI, NPCI, etc • Proper Identification of Customer in computerized environment • Recent trend of "Cashless" transaction and its impact • Transaction Monitoring & Reporting in computerized environment • Various important Laws like I.T. Act 2008, PML Act 2002 etc

Date	Session & Time	Session & Topic	Resource Person
1st Day	10.00 to 10.30	Joining, Inauguration & Entry Test	
	10.30 to 11.45	Need of Computerization in banks	
	11.45 to 12.00	Tea Break	
	12.00 to 1.30	CBS-Basic Infrastructure & Operations	
	1.30 to 2.30	Lunch Break	
	2.30 to 4.00	Technical and Human Resources requirement for CBS	
	4.00 to 4.15	Tea Break	

	4.15 to 5.30	I.T. Act 2008 – Major provision for banks	
2nd Day	10.15 to 11.45	Treasury Operations, ALM, Forex Operations	
	11.45 to 12.00	Tea Break	
	12.00 to 1.30	Computerization & e-KYC , Various electronic banking services- ABB, NEFT, RTGS & Computerized system Operations- Mobile Banking, Internet Banking, ATM, PoS	
	1.30 to 2.30	Lunch Break	
	2.30 to 4.00	System Audit & its major areas	
	4.00 to 4.15	Tea Break	
	4.15 to 5.30	Cashless Transaction- New trends-e-wallets, PAYTM, BHIM App, UPI, PoS, AEPS,(Aadhaar) USSD, FASTTAG, prepaid cards	
3rd Day	10.15 to 11.45	Cashless Transaction- New trends-e-wallets, PAYTM, BHIM App, UPI, PoS, AEPS,(Aadhaar) USSD, FASTTAG, prepaid cards	
	11.45 to 12.00	Tea Break	
	12.00 to 1.30	Major Agencies in computerization- RBI, NPCI, NABARD, SCB, Electronic transaction, Monitoring & Report Generations, Disaster Recovery & Business continuity plan	
	1.30 to 2.30	Lunch Break	
	2.30 to 4.00	KYC, AML, CFT Guidelines Cyber crimes: Reporting of suspicious transactions, Cash Transactions, Role of CERT etc.	
	4.00 to 4.15	Tea Break	
	4.15 to 5.30	Valediction & Exit Test	