

Shikhar Training & Research Institute, Vashi

The Maharashtra State Co-operative Bank Ltd. Mumbai.

Programme on MT,LT Loan, Term Loan Appraisal & Diversification

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 : <ul style="list-style-type: none">• Identify the financial needs of Co-operative sector• Explain different types of loans & govt. sponsored schemes• Explain the importance of Credit Appraisal• State the importance of profit planning & Diversification
Programme Contents	<ul style="list-style-type: none">• Importance of cooperatives• Types of Loans• Credit appraisal & its types• Business Development Plan• Retail Loans• Documentation• Need of Diversification

Day to day Schedule

Date	Time	Session/Topic	Resource Persons
1st Day	10.15 to 11.30	Registration, Introduction & Entry Test	Faculty Members
	11.30 to 11.45	Tea Break	
	11.45 to 13.30	Changing Banking Scenario in Cooperative sector and Regulatory & Business prospective	
	13.30 to 14.00	Lunch Break	
	14.00 to 15.30	Procedure for sanction of different types of Loans & Advances	
	15.30 to 15.45	Tea Break	
	15.45 to 17.15	Credit appraisal & different types of appraisal	
2nd Day	10.15 to 11.45	Govt. sponsored schemes and social sector schemes	
	11.45 to 12.00	Tea Break	
	12.00 to 13.30	Retail Loans & Types of Loans	



	13.30 to 14.00	Lunch Break	
	14.00 to 15.30	Obtaining documents for different loan product and its legal implications	
	15.30 to 15.45	Tea Break	
	15.45 to 17.15	Applicability of stamp act, charges on stamp duties on various loan documents.	
3rd Day	10.15 to 11.45	Business Development Planning	
	11.45 to 12.00	Tea Break	
	12.00 to 13.30	Scope of business diversification in coop Banks (include other than seasonal Agricultural operations)	
	13.30 to 14.00	Lunch Break	
	14.00 to 15.30	Non Fund Business	
	15.30 to 15.45	Tea Break	
	15.45 to 17.15	Exit Test & Valediction	

