

ACADEMY FOR COOPERATIVE MANAGEMENT RESEARCH AND TRAINING (ACMART)

Website : www.wbacmart.com

Regulatory and other Important Functions of Banking for the CEOs and Senior Officers of Banks

Day – to – Day Schedule

Day	Session	Topic
	9.30 a.m.	Registration, briefing of programme objectives and Inauguration
First Day	I	Overview of Cooperative Sector in the Changing Banking Scenario.- Challenges before the Cooperatives
	II	Important Provisions of BR Act, NI Act, RBI Act, SARFAESI Act, D RT etc. Compliance to NPCI, IRDA & PFRDA etc
	III	Salient Features of the West Bengal Cooperative Societies Act and Rules
	IV	Analysis of Financial Statements with Ratio Analysis
Second Day	I	Various provisions under PMLA Act - KYC & AML norms while opening of deposit accounts, CERSAI, e-KYC, c-KYC
	II	Introduction to various loan products - KCC, GCC, SCC - Rupay Debit Card , Rupay Kisan Credit Card etc.- Other Important Govt Sponsored Programmes, credit linked subsidy schemes – Alternate Credit Delivery Mechanisms
	III & IV	General Principles of lending - Appraisal Techniques for Farm Sector Schemes (Technical appraisal and financial appraisal)
Third Day	I	Financing Non Farm Sector Projects - Term Loans / Block Capital , cash credit / working capital and their assessments
	II	Analysis of Financial Health of a Unit / Ratio Analysis - Cost Volume Profit Analysis and Break Even Point
	III & IV	Basic Documentation of Loans and Advances and Legal Aspects in Recovery of Loans
Fourth Day	I & II	Basic Tenets of Corporate Governance
	III & IV	Internal Checks & Control Systems in Banks – Internal and External Audit and Inspection , particularly under computerized environment – Preventive Vigilance, OSC returns in ENSURE portfolio
Fifth Day	I	Financial Inclusion and Financial Literacy – Social Sector Schemes - Customer Relationship Management – Grievance Redressal Mechanism
	II	Prudential Norms & NPA Management in banks
	III	Motivation and Team Building
	IV	Programme Evaluation and Valediction

Session Timings

Session I : 10.00 AM to 11.30 AM

Session II : 11.45AM to 01.15 PM

Tea Break : 11.30 AM to 11.45 AM

3.30PM to 3.45PM

Session III : 2.15 PM to 3.30 PM

Session IV : 3.45 PM to 5.00 PM

Lunch Break : 1.15 PM to 2.15PM

