

Name of the program : **Workshop on "Common Observations in NABARD's Inspection - Remedial Measures"**

Duration of the program : **Two days**

Target group : **Officers of DCCBs in Telangana**

Venue : **TSCAB - CTI, Rajendranagar, Hyderabad**

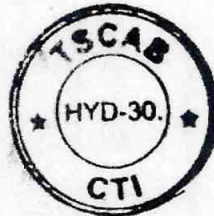
Course Objectives

At the end of the program, the participants will be able to understand the objectives and coverage and contents of NABARD inspection; structure and pattern of NABARD inspection reports; important provisions of the Banking Regulation Act, (AACS), 1949, the Telangana Co-operative Societies Act, 1964, Negotiable Instruments Act, 1881 and other acts relevant to the working of DCCBs & PACS & common deficiencies / defects that are noticed in the previous inspection reports of NABARD, with particular reference to cash & bank balances, loans & advances, servicing of deposits, other payables, provisioning norms, liquidity & earnings, risk management, preparation of final accounts, audit observations and compliance, etc.

Course Contents

The course contents of the Workshop would be as under:

- Objectives, coverage and contents of NABARD inspections.
- Provisions of various Acts/Rules that are specifically looked into during the course of NABARD inspection.
- Concept of Net Worth and CRAR and case exercises.
- Inspection Statements - On-site and Off-site - Significance of various financial ratios mentioned in the Inspection Reports.
- Common observations noticed during the course of NABARD inspections on various areas of banks' functioning and framework for compliance.
- Overview of Balance Sheet & P & L account - Case Exercise on preparation of balance sheet & P & L account in Schedules - Related matters.
- Panel discussions with the participants by inviting Senior Officer from DoS of NABARD, RO, Hyderabad



DIRECTOR

Day-to-day Schedule and session objectives

Session	Topic	Session objectives
DAY 1		
	Registration and inauguration	Complete the formalities of registration; inauguration and ice breaking.
1	Objectives, coverage and contents of NABARD inspections.	Familiarize the participants with core objectives, coverage and contents of the inspection reports of NABARD.
2	Provisions of various Acts/Rules that are specifically looked into during the course of NABARD inspection.	Make the participants aware of the salient provisions of various acts and other statute that are relevant to working of DCBBs and highlighted in the inspection reports.
3	Concept of Net Worth and CRAR and case exercises.	Familiarize the participants with these concepts and the intricacies involved therein.
4	Inspection Statements - On-site and Off-site - Significance of various financial ratios mentioned in the Inspection Reports.	Make the participants understand the Statutory statements to be submitted to NABARD before conduct of inspection as also the off-site surveillance (OSS) returns periodically. Also to familiarize the participants with various financial ratios and their significance for initiating corrective action.
DAY 2		
1 & 2	Common observations noticed during the course of NABARD inspections on various areas of banks' functioning and framework for compliance.	To familiarize the participants with very common observations that are documented in the NABARD inspections, based on the Study report conducted by CTI in the recent past and also suggest certain suggestions to submit a qualitative compliance to the observations pointed out and to ensure non-recurrence of such defects in future.
3	Overview of Balance Sheet & P & L account - Case Exercise on preparation of balance sheet & P & L account in Schedules - Related matters.	To make the participants know about the schedules of the financial statements of DCCBs and contents thereof with live examples as also to make them know as to how every item of those statements are examined during the course of NABARD inspection.
4	Panel discussions with the participants by inviting Senior Officer from DoS of NABARD, RO, Hyderabad	To create a platform for the Officers of DCCBs to directly interact with the Senior Officers of NABARD RO for a better understanding of various concepts and intricacies in the functioning of bank, which would go long way in improving the working of the bank.





Telangana State Co-operative Apex Bank Ltd.
Co-operative Training Institute
(An ISO 9001:2015 Certified Institute)
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Programme No.	
Name of the Programme	Workshop on "Common observations in NABARDs inspection - Remedial measures"
Duration	2 Days
Prog. Coordinators	
Venue	TSCAB-CTI, Rajendranagar, Hyderabad

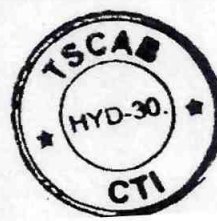
DAY-TO-DAY SCHEDULE

Session	Topic	Name of the Resource Person (S/ Sri)
Day 1		
	Registration and Inauguration	Director, FMs & Course Coordinator
I	Objectives, coverage and contents of NABARD inspections.	
II	Provisions of various Acts/Rules that are specifically looked into during the course of NABARD inspection.	
III	Concept of Net Worth and CRAR and case exercises.	
IV	Inspection Statements - On-site and Off-site - Significance of various financial ratios mentioned in the Inspection Reports.	
Day 2		
I & II	Common observations noticed during the course of NABARD inspections on various areas of banks' functioning and framework for compliance.	
III	Overview of Balance Sheet & P & L account - Case Exercise on preparation of balance sheet & P & L account in Schedules - Related matters.	
IV	Panel discussions with the participants by inviting Senior Officer from DoS of NABARD, RO, Hyderabad	
	Course Evaluation - Vote of thanks	

Note: for complaints Canteen: **Buchi Reddy:** 7093897944; Hostel: **Yadagiri:** 9652789519.

I Session	: 10.00 AM to 11.30 AM	II Session	: 11.45 AM to 01.15 PM
III Session	: 02.00 PM to 03.30 PM	IV Session	: 03.45 PM to 05.15 PM
Library Timings	: 08.45 AM to 09.30 AM & 05.15 PM to 06.30 PM		
TEA BREAK	: 11.30 AM to 11.45 AM & 3.30 PM to 3.45 PM		
LUNCH BREAK	: 1-15 PM to 2.00 PM		

Programme Coordinator




DIRECTOR