

C-PEC Standardized Training Programmes for 2020-21 through online mode

| Sr. No. | Training Course Title | Target Group |
|----------------|---|--|
| 1. | Management Development Programme | Sr. Officers/ Managers of Banks |
| 2. | Banking Law and Practice and Legal Aspects in Loan Proposals | Officers of Banks |
| 3. | Internal Checks and Controls | Officers of Banks |
| 4. | Developing PACS into Multipurpose Societies | PACS Functionaries |
| 5. | Non-Fund Business and Cross Selling | Br. Managers / Asstt. Managers / Officers of Banks |
| 6. | Business Development, Profit Planning and Diversification | Br. Managers/ Asstt. Managers / Officers of Banks |
| 7. | Know your Customer, Prevention of Money Laundering and Customer Protection | Br. Managers / Asstt. Managers/ Officers of Banks |
| 8. | Financing under Government of India Subsidy Schemes | Officers of Banks |
| 9. | Programme Business Development Plan | PACS Secretaries |
| 10. | Programme on Fraud and Embezzlement | Sr. Managers/ Managers /Asstt. Managers of all Cooperative Banks |
| 11. | Programme on Office Management | Executive Assistants/ Clerks of all Cooperative Banks |
| 12. | Programme on Customer service, marketing, relationship management and Business Development in Cooperative Banks | Front Officers of all cooperative Banks |
| 13. | Leadership development programmes | BoDs of DCCBs/StCBs |
| 14. | Programme on Micro financing and financial inclusion by Cooperative Banks | Branch Managers/ Incharge of all cooperative Banks. |

| Management Development Programme | |
|---|---|
| Duration | 3 days (2 Hours session per day) |
| Participants | Sr. Officers/ Managers of Banks |
| Objectives | <ul style="list-style-type: none"> • Role and challenges before the cooperative banks in the changing scenario • Skills of effective inter personal communication • Key skills and qualities of a leader • List out the important elements of Total Quality Management (TQM) in Banks |
| Contents | <ul style="list-style-type: none"> • Cooperative Banks in Changing Scenario • Analyse the SWOT of the Institution • Effective Communication : Interpersonal Communication • Leadership • Concept of emotional Intelligence • TQM |
| Training Methodology | Online Training through webex platforms |

| Day to Day Schedule | | |
|----------------------------|-------------------------------|--|
| Day | Sessions (1 hour each) | Topics covered |
| 1 | I | Cooperative Banks in Changing Scenario |
| | II | Role of HRM in Cooperative Banks & SWOT analysis |
| 2 | I | Effective Communication: Inter Personal Communication Skills |
| | II | Leadership & Team building |
| 3 | I | Emotional Intelligence and Management |
| | II | Total Quality Management (TQM) and Steps & Process of TQM in Banks |

| Banking Law and Practice and Legal Aspects in Loan Proposals | |
|---|--|
| Duration | 3 days (2 Hours session per day) |
| Participants | Officers of Banks |
| Objectives | <ul style="list-style-type: none"> • Define the nature of a Cooperative Organisation and its need while adapting to technological changes • Explain the Salient aspects of laws governing cooperative banks • Define the various negotiable instruments, types of crossings, payment in due course, duties of collecting bankers, and liability of paying bankers • Describe the Documentation aspect • Describe various modes of charging securities |
| Contents | <ul style="list-style-type: none"> • Legal framework governing cooperative banks • Relationship between Banker and Customer • Negotiable Instruments • Documentation of loan proposals • Creation of charge on securities |
| Training Methodology | Online Training through platforms like Webex |

| Day to Day Schedule | | |
|----------------------------|-------------------------------|--|
| Day | Sessions (1 hour each) | Topics covered |
| 1 | I | Introduction to cooperation and the salient features of the Cooperative Societies' Act |
| | II | Laws governing Cooperative Banks |
| 2 | I | Banker & Customer |
| | II | Negotiable Instruments |
| 3 | I | Documentation |
| | II | Creating Charge on Securities |

| Internal Checks & Control for Cooperative | |
|--|--|
| Duration | 3 days (2 Hours session per day) |
| Participants | Officers of Banks |
| Objectives | <ul style="list-style-type: none"> • Describe the significance, elements and tools of Internal Control System • Explain types of Operational Risk and its management • State Credit Risk and its management tools. • List out the Internal Control Measures for Investments by banks • List out various types of inspection and audit • Explain the measures to prevent frauds • Describe vigilance function in the bank and preventive vigilance measures • Describe significance of Internal Control & risk based audit • List out operational manuals • Describe KYC, AML norms and reporting system • List out the areas prone for frauds, embezzlements, misappropriation of funds and measures for their prevention • Explain critical areas of branch audit and inspection and norms for rating of branches |
| Contents | <ul style="list-style-type: none"> • Basics & Significance of Internal Control System • Operational Risk and its management (ORM) • Credit risk and its management • Internal Control Measures for Investments • KYC and PML Act. • Frauds in Banks • Inspection & audit of branches and MIS |
| Training Methodology | Online Training through platforms like Webex |

| Day to Day Schedule | | |
|----------------------------|-------------------------------|---|
| Day | Sessions (1 hour each) | Topics covered |
| 1 | I | Basics & Significance of Internal Control System |
| | II | Operational Risk and its management (ORM) |
| 2 | I | Credit risk and its management & Legal Aspects of Documentation |
| | II | Internal Control Measures for Investments and KYC and PML Act. |
| 3 | I | Frauds in Banks |
| | II | Inspection & audit of branches and MIS |

| Developing PACS into Multi-purpose Societies | |
|---|--|
| Duration | 3 days (2 Hours session per day) |
| Participants | PACS functionaries |
| Objectives | <ul style="list-style-type: none"> • Explain the need and importance of Business diversification for PACS. • Assess the business potentials and determine the scope for business diversification so as to convert PACS into Multipurpose Societies. • Develop a model for Multipurpose PACS for survival and sustainability. • Identify various types of feasible business opportunities that can be undertaken by the PACS for its member |
| Contents | <ul style="list-style-type: none"> • Role of PACS in the changing business Environment • Business diversification • SWOT Analysis for converting PACS into Multipurpose Societies • Non-Credit and Non-Fund Business opportunities |
| Training Methodology | Online Training through webex platforms |

| Day to Day Schedule | | |
|----------------------------|-------------------------------|--|
| Day | Sessions (1 hour each) | Topics covered |
| 1 | I | Role of PACS in the changing business Environment; various attributes of Multi-purpose coop society |
| | II | Need and importance of Business diversification for PACS and SWOT Analysis for converting PACS into Multipurpose Societies |
| 2 | I | Business Diversification – Products and Services |
| | II | Business Diversification – Delivery Mechanism |
| 3 | I | Non-Credit and Non-Fund Business opportunities |
| | II | Converting PACS as a Multipurpose Societies – Case Analysis |

PROGRAMME ON “NON-FUND BUSINESS AND CROSS-SELLING”

| | |
|-----------------------------|---|
| Target Group | Branch Managers/Assistant Managers/Officers of Cooperative Banks |
| Duration | 3 Days |
| Programme Objectives | <p>At the end of the programme the participant would be able to:</p> <ul style="list-style-type: none"> ❖ Explain various sources of income for the Banks ❖ List out various forms of Non-Fund and fee based Business in the Banking Industry ❖ Explain the need for cooperative banks to go for Non-Fund business, Fee-Based business and Cross-Selling ❖ Explain salient features of Bank Guarantee, Letter of Credit ❖ List out the benefits of Cross-Selling ❖ List out various avenues for Cross-Selling ❖ Narrate the strategies for marketing of products |
| Programme Contents | <ul style="list-style-type: none"> ❖ Present Status of Cooperative Banks vis-à-vis. other Banks ❖ Factors influencing the present status of Cooperative Banks ❖ Various Income sources for the Banks with relative importance ❖ Non-Fund business and Cross-Selling and their importance for Coop. Banks ❖ Salient features of Letter of Credit and Bank Guarantee ❖ Identification of Customer Needs and Marketing Strategies for Bank Products ❖ Salient features of various other avenues for Non-Fund Business and Cross-Selling by Banks – Remittance, Mutual Funds, Life and General Insurance, Utility Bills Collection, Lockers etc. |

| Days | Session | Topics to be Discussed | Session Objectives |
|-------------|----------------|--|---|
| 1 | I | SWOT Analysis of Coop. Banks – Increased competition – Technology – Meeting customer needs – Need for increasing income levels of the Cooperative Banks | Strengths and weaknesses of Coop. Banks, Status of Technology adoption in comparison to Commercial Banks and RRBs, Customer Needs in the present, Various Sources of income for the Banks |
| | II | Non-Fund and Fee Based Business for Banks | Various Forms of Non-Fund and Fee Based Business of Banks – Remittance, RTGS / NEFT, Locker, Collection of Utility Bills, Letters of Credit, Bank Guarantee etc. |
| 2 | I | Marketing of Bank Products | Devising Marketing Strategy for Bank's Products – Market Survey – Identifying Customer Needs |
| | II | Concept of Cross-Selling – Income from Commission – Customer Needs | Need, Importance and Benefits of Cross-Selling – Various avenues for Cross-Selling – Customer Needs – One stop shop |
| 3 | I | Mutual Fund Schemes – which can be sold by Banks | Salient features of Various Mutual Fund Schemes |
| | II | Various Insurance Products – which can be sold by Banks – | Salient features of Various Insurance Products |

MODEL - I

PROGRAMME ON BUSINESS DEVELOPMENT PROFIT PLANNING AND DIVERSIFICATION

| | Session Timings | Must cover areas |
|---|------------------------|--|
| 1 | 11.00 to 11.30 | Changing Banking Scenario–SWOT Analysis |
| 2 | 11.30 to 12.00 | Interest margin and non-interest expenses-Mismatch - Cost of Management - Increase in business/Interest income |
| 3 | 12.00 to 12.30 | Branch as profit center – Transfer Price Mechanism BEL calculation of business Ratios |
| 4 | 12.30 to 13.00 | KCC – E-KCC based on RuPay Cards – Shadow Accounts or similar mechanism to issue E-KCC to the member farmers of PACS by DCCBs – Issue of Electronic GCC / SCC-Benefits to PACS and DCCBs |

2nd day

| | Session Timings | Must cover areas |
|---|------------------------|--|
| 1 | 11.00 to 11.30 | Cultivation of commercial crops-medicinal plants |
| 2 | 11.30 to 12.00 | Innovative and need based Loan products – Retail Loans |
| 3 | 12.00 to 12.30 | Financial Inclusion – SHGs / JLGs / Farmers Clubs |
| 4 | 12.30 to 13.00 | MSME Definition of MSMEs – Latest Developments in the sector |

3rdDay

| | Session Timings | Must cover areas |
|---|------------------------|---|
| 1 | 11.00 to 11.30 | Non fund business bank guarantees- improving non-interest income - Remittance/insurance products |
| 2 | 11.30 to 12.00 | Rural Godowns - GoI subsidy schemes - allied activities –State Govt schemes available in Telangana State |
| 3 | 12.00 to 12.30 | Impact of NPA on profitability - Preventive measures in NPA management – Formal and informal measures in recovery |
| 4 | 12.30 to 13.00 | Customer relationship Management - customer need analysis – Utilising PACS |

MODEL - II

PROGRAMME ON BUSINESS DEVELOPMENT PROFIT PLANNING AND DIVERSIFICATION

| | Session Timings | Must cover areas |
|---|------------------------|---|
| 1 | 11.00 to 11.30 | Changing Banking Scenario–SWOT Analysis |
| 2 | 11.30 to 12.00 | Cost of Management - Increase in business/Interest income |
| 3 | 12.00 to 12.30 | Transfer Price Mechanism - Calculation of business Ratios |
| 4 | 12.30 to 13.00 | KCC – E-KCC based on RuPay Cards – Issue of Electronic GCC / SCC-Benefits to PACS and DCCBs |

2nd day

| | Session Timings | Must cover areas |
|---|------------------------|--|
| 1 | 11.00 to 11.30 | Cultivation of commercial crops - Medicinal plants |
| 2 | 11.30 to 12.00 | Retail Loans |
| 3 | 12.00 to 12.30 | Financial Inclusion – SHGs / JLGs / Farmers Clubs |
| 4 | 12.30 to 13.00 | MSME Definition of MSMEs – Latest Developments in the sector |

3rdDay

| | Session Timings | Must cover areas |
|---|------------------------|--|
| 1 | 11.00 to 11.30 | Non fund business – Remittance/insurance products |
| 2 | 11.30 to 12.00 | Rural Godowns – GoI & State Govt subsidy schemes |
| 3 | 12.00 to 12.30 | Impact of NPA on profitability – Preventive measures in NPA management |
| 4 | 12.30 to 13.00 | Customer relationship Management |

Know your customer, Prevention of Money Laundering and Customer Protection

Target Group: Br. Managers / Asstt. Managers/ Officers of Banks

Duration: 3 Days

| Day | Time | Subject |
|------------|-------------|--|
| Day 1 | 10.00-11.00 | Emerging Challenges in the banking sector and expectations of the customer |
| | 11.00-12.00 | Redressal of Customer's Grievances |
| Day 2 | 10.00-12.00 | Concept , Need and Importance of KYC Norms |
| Day 3 | 10.00-12.00 | Prevention of Money Laundering Act and its implications on Bankers |

| Programme on “Financing under Govt. Of India Subsidy schemes” | |
|--|---|
| Target Group | Branch Managers/Officers of Cooperative Banks |
| Duration | 3 Days |
| Programme Objectives | <p>At the end of the programme the participant would be able to:</p> <ul style="list-style-type: none"> ❖ Describe the policy initiatives of GoI for promotion of various subsidy related schemes. ❖ Explain the process of Project appraisal in such projects ❖ Explain the guidelines and components of various subsidy schemes and business potential for banks. ❖ Describe the issues relating to subsidy claim, subsidy adjustment and monitoring |
| Programme Contents | <ul style="list-style-type: none"> ❖ Rationale of various subsidy schemes and policy of Govt. of India ❖ Project Appraisal and project approach to Lending ❖ Subsidy schemes under Animal Husbandry Sector ❖ Agri. Marketing Infrastructure Scheme ❖ Grameen Bhandaran Scheme ❖ Agri. Clinic and Agri. Business Centres ❖ Subsidy schemes under Integrated Handloom Development |

| Days | Session | Topics to be Discussed | Session Objectives |
|-------------|----------------|--|--|
| 1 | I | Policy initiatives and rationale for promotion of various subsidy schemes by GoI. | Rationale of Capital subsidy schemes- administration of subsidy- Back and front ended subsidy. |
| | II | Project Approach to Lending – Various aspects of Project Appraisal with special emphasis on Financial Appraisal. | Concept of project cycle and steps of project appraisal, cash flow, time value of money , project appraisal tools like, BCR, NPV, IRR, etc. |
| 2 | I | Subsidy schemes of GoI for Agriculture and allied sector and Business potential under Subsidy schemes. | Subsidy schemes of GOI for Horticulture, food processing, Irrigation, Animal Husbandry and assessment of business potential under the activities. |
| | II | Operational Guidelines of various schemes such as Animal Husbandry, Integrated Handloom Development, Agri. Marketing Infrastructure etc. | Techno-economic parameters/ operational guidelines for the various Schemes, such as construction of Rural Godowns, Agri. marketing infrastructure, Central sector schemes, Jawaharlal Nehru National Solar Mission, etc. |
| 3 | I | Subsidy schemes in Handloom and Handicrafts and assessing working capital requirement. | Detailed guidelines about implementation viz. eligibility, quantum of subsidy, implementation, etc. |
| | II | Procedural aspects relating to subsidy claims, subsidy adjustment and monitoring. | System for claim of subsidy, time line, adjustment of subsidy, monitoring of units and reporting system. |

Course Title : Online Programme on Business Development Planning and Diversification

Venue :

Target Group : Functionaries of PACS

Dates : 3 Days(2 hours in each day)

Course Coordinator(s) :

Day-to-Day Schedule

| Date | Session | Topic | Name of the Facilitator |
|---------------------|----------------|---|--------------------------------|
| 1 st Day | 09.30-10.00 | Creation of Learning Climate | |
| | 2 hours | Preparation of Profit Planning and BDP, Resource Mobilisation, Augmentation of Share capital | |
| 2 nd Day | 2 hours | Deposit Mobilisation and Borrowings : Opportunities for deployment of Resources Short / Long Term Loans, Non Credit and Non Fund Business | |
| 3 rd Day | 2 hours | Prudential Norms and their implications on profitability, NPA and Recovery Management | |

Course Title : Online Programme on Fraud and Embezzlement
 Target Group : Sr. Managers/ Managers/Asstt. Managers of all Cooperative Banks
 Duration : 3 days (2 hours each day)

Course Coordinator(s) :

Day-to-Day Schedule

| Date | Session | Topic | Name of the Facilitator |
|---------------------|----------------|--|--------------------------------|
| 1 st Day | I | Inauguration and Objective expected out of the programme | |
| | One Hour | Fraud and Embezzlement <ul style="list-style-type: none"> ➤ Concept ➤ Areas of fraud ➤ Areas of embezzlement ➤ Reasons for occurrence of frauds | |
| | One Hour | Fraud Prone areas in different accounts <ul style="list-style-type: none"> ➤ Saving Bank Accounts ➤ Current Accounts ➤ Fraud in case of advance ➤ Fraud in case of Inter-Branch Accounts | |
| 2 nd Day | One Hour | Reporting of Fraud <ul style="list-style-type: none"> ➤ Fraud involving amount of less than ₹ 1.00 lakh ➤ Fraud involving amount of ₹ 1.00 lakh and above but less than ₹ 25.00 lakh. ➤ Fraud involving amount of ₹ 25.00 lakh and above. ➤ Fraud committee by unscrupulous borrowers ➤ Case of attempted fraud. ➤ Guidelines of reporting fraud to police | |
| | One Hour | Fraud Prevention and detection at Bank level <ul style="list-style-type: none"> ➤ Instructions on desk job ➤ Duties and responsibilities of employees ➤ Staff strength ➤ Rotation and Leave ➤ Life style of employees ➤ Disciplinary action ➤ Maintenance of security items, records, etc. | |
| 3 rd Day | One Hour | Reasons for occurrence of fraud and containment thereof <ul style="list-style-type: none"> ➤ Frauds by outsiders-Preventive/Curative measures ➤ Frauds by Bank Employee-Preventive/Curative measures ➤ Connivance of Bank Employees with Outsiders-Preventive/Curative measures | |
| | One Hour | Security regime in Banking System <ul style="list-style-type: none"> ➤ Meaning of security ➤ Security of Bank Documents ➤ Protection Technique ➤ Information Security | |
| | | Open House Discussion, General queries and feedback Summary and feedback | |

| Course Title : Online Programme on Office Management | | | |
|--|----------------|---|----------------------------|
| Target Groups : Executive Assistants of all Cooperative Banks | | | |
| Duration : 3 Days (2 Hours each day) | | | |
| Course Coordinator(s) : | | | |
| Day-to-Day Schedule | | | |
| Date | Session | Topic | Name of Facilitator |
| 1st Day | | Inauguration and Objectives expected out of the Programme | |
| | 1 hour | Modern Office and Office management <ul style="list-style-type: none"> ➤ Office management in the present scenario of COVID-19 ➤ Types of Office functions ➤ Principal of organisation and delegation of authority ➤ Scientific management and information management ➤ Types of written forms of communication and issues thereof: e-mail, office memorandum, letter, DO letter, Office order, press communiqué and fax messages etc. | |
| | 1 hour | Dealing with Receipts, Noting and Drafting Skills <ul style="list-style-type: none"> ➤ Introduction ➤ Preliminary action on a receipt ➤ Disposal of PUC ➤ General instruction regarding Noting ➤ Types of Noting ➤ Detailed notes ➤ Initiation of noting ➤ Concept of Drafting ➤ Stages of preparing a draft ➤ Flagging of drafts ➤ Issue and action thereafter ➤ Despatch number by section ➤ Cabinet memorandum | |
| 2nd Day | 1 hour | Establishment Matters <ul style="list-style-type: none"> ➤ Insight into Bank Service Rules ➤ Medical Reimbursement Rules ➤ Travelling/Dearness Allowance Rules ➤ Brief description on calculation of Increments, Pension and PF | |
| | 1 hour | Maintenance of Discipline <ul style="list-style-type: none"> ➤ Compliance of orders and instructions of superior ➤ Sincerity during Business Hours ➤ Minor and major misconducts ➤ Avoiding misconduct and indecency | |

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|---------------------------|---------------|--|--|
| 3rd Day | 1 hour | Filing system <ul style="list-style-type: none"> ➤ Concept ➤ Constituent of a file ➤ Filing of papers ➤ Arrangement of paper in case ➤ Paging and reference ➤ Linking of file ➤ Use of referencing ➤ Heads and Sub- Heads ➤ Opening a new file ➤ Movement of File ➤ Removal of papers from File | |
| | 1 hour | Records Management and Office Security <ul style="list-style-type: none"> ➤ Concept ➤ Classification of Records ➤ Recording ➤ Retention Period ➤ Record room ➤ Consigning of files ➤ Requisition of records ➤ Weeding of records ➤ Safety and security measures to protect records ➤ Measures against fire risk | |
| | | Open House Discussion, General queries and Feedback of the Participants | |

Training Programme: Customer Service, Marketing, Relationship Management and Business Development in Cooperative Banks

Target Group: AMs/Acctt, CDEOs of DCCBs/StCBs

Duration : 3 Days

Duration of Session: One Hour

Objectives of Prog: At the end of Programme, the Participants would be able to:

1. Explain the Importance and Need of Customer Super Service
2. Handle Different Types of Customers
3. Make Action Plan for Profit Planning and Proficient Business Management
4. Use Selling Skills for Marketing of Bank Products
5. Explain the Importance of Marketing & Total Quality Management (TQM)

| Day | Session | Topic | Content | Methodology |
|-----------------|----------------|---|--|---------------------------------|
| 1 st | I | Registration Setting Learning Climate and Environment Screening | -Registration of Participation -Introduction and Objectives of the Program -Changing banking Scenario -Status of Cooperative Banks vis a- vis Other Banks - Environment Scanning -Challenges Before Cooperative Banks and SWOT Analysis | Lecture Method |
| | II | Customer Super Service, Customer Handling, & Taking Responsibilities | - Concept and Importance of Customer Super Service -How Can Cooperative Banks Give Super Service -Identifying External & Internal Customers -Expectations & Needs of Customers and its Management -How to Handle Different Customer -How to Behave in Worst Conditions - Moments of truth - Energy Revitalization -Taking Responsibilities | Lecture Method |
| 2 nd | I | Proficient Business Management & Profit Planning | - Identification of Potential of Branches - Balance Sheet Management - Cost, Margin and Volume Analysis - Risk Management - Business Diversification Profit Planning in Banks | Lecture and Case Exercise |
| | II | Business Etiquettes, | -Need & Importance of Business | Lecture |

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|-----------------|-----|---|--|-------------------|
| | | Mannerism and , Refining Selling Skills | Etiquettes -Tips for Good Manners and Business Etiquettes - How to Make Communication Effective - Need and Importance of Interpersonal Relationship - How to Develop Better Interpersonal Relationship - Other Selling Skills | Method |
| 3 rd | I | Marketing & Total Quality Management (TQM) in Cooperative Banks | -Concept of Marketing Vs Selling -Market Segmentation -Marketing Strategies for Enhancing Bank Business -The Concept of TQM - The Steps and Process of TQM in Banks | Lecture Method |
| | II | House Keeping , Face Lifting and Customer Redressal Mechanism | -Need of House Keeping in a Bank Branch -Branch Layout -Face Lifting of Branches -ATM Outlet -Customer Redressal Mechanism | Lecture Method |
| | III | Evaluation & Feedback of programme (5-10 Minutes) | | |

Training Programme: Leadership Development Programme**Target Group:** Board of Directors of DCCBs/StCBs**Duration:** 3 Days**Duration of Session:** One Hour**Objectives of Programme:** At the end of Training Programme, the Participants would be able to

1. Explain Challenges before Cooperative Banks
2. Describe the Qualities of a Good Leader
3. Explain Important Provisions of Various Acts as Applicable to Cooperative Banks
4. Explain Business Diversification and its Ways and Avenues
5. Assess the Financial Health of Cooperative Banks
6. Explain Sources of Funds and Application of Funds in Cooperative Banks
7. Explain the Agenda Items of BODs Meetings

| Day | Session | Topic | Contents | Methodology |
|-----------------|---------|---|--|----------------|
| 1 st | I | Registration, Setting Learning Climate, Environment Screening | -Registration of Participants -Introduction and Objectives of the Program -Present Economic Scenario -Recent Banking Developments -Challenges before Coop. Banks -Role of BODs | Lecture Method |
| | II | Main Provisions of Various Acts Applicable to Coop. Banks & HRD Aspects in Cooperatives | -Coop. Societies Act -BR Act -Income Tax Act -PML Act -HRD Aspects, Mechanism, Policies and Good Practices | Lecture Method |
| 2 nd | I | Funds Management and Business Diversification in Cooperative Banks | -Areas of Investments in Coop. Banks -Investment Policy -Various Types of Risks and Management -Role of BODs in Fund Management - Need and Importance of Business Diversification -Ways & Avenues for Business Diversification -Concept of Financial Inclusion for Expanding Customer Base -Role and Importance of Financial and Social | Lecture Method |

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|-----------------|-----|--|---|----------------|
| | | | Intermediaries in Credit such as SHGs, JLGs , Farmer Clubs and etc. | |
| | II | Understanding the Financial Health & Performance Analysis of Cooperative Banks | <ul style="list-style-type: none"> -Format of Balance Sheet and Profit and Loss Accounts of Bank -Key Financial Performance Indicators -Concept of NPA and its Management -Loan portfolio & Deposit mix -Cost of Funds and Yield on Assets -Financial Margin -NPA Position -CRAR Position -Other Statutory Obligations | Lecture Method |
| 3 rd | I | Board Meetings- NABARD Guidelines | <ul style="list-style-type: none"> Purpose and Significance of Board Meetings Agenda Items for Board Meetings as per NABARD Guidelines | Lecture Method |
| | II | Effective Leadership | <ul style="list-style-type: none"> -Qualities of a Good Leader -Change Management -Team Building & Motivational Skills -Image Building | Lecture Method |
| | III | Evaluation and Feedback of Participants (5-10 Mintues) | | |

Training Programme : Micro-Financing and Financial Inclusion by Coop. Banks

Target Group : BMs /Incharge FLCs of DCCBs/StCBs

Duration: 3 days

Duration of Session: One Hour

Objectives of the Programme: At the end of Training Programme, the Participants would be able to :

1. Explain the Need , Importance and Scope of Micro Finance in Cooperative Banking
2. Appraise Credit Proposals of SHGs and JLGs
3. List out Documents Required while Sanctioning Credit Facilities to SHGs/JLGs
4. Explain the Role of SHGPIs/NGOs for Promoting SHGs/JLGs.
5. Explain the Models of Financial Inclusion in Cooperative Banks.

| Day | Session | Topic | Contents | Methodology |
|-----|---------|---|--|---------------------------|
| 1st | I | Registration, Setting Learning Climate, Need and Models of Micro-Finance in Coop. Banks | - Registration of Participants - Objectives of the Program - Need , Importance and Scope of Micro-Finance in Coop. Banks - Environment Screening - Available Avenues /Models of Micro-Financing in the State and Cooperative Banks | Lecture Method |
| | II | Financing to SHGs | -Need and Importance of SHGs - Latest Guidelines of RBI / NABARD for Formation and Credit Linkage of SHGs - Credit Appraisal and E-Shakti - Execution of Documents | Lecture and Case Exercise |
| 2nd | I | Financing to JLGs | -Need and Importance of JLGs -New Loan Scheme/Models of JLG Financing in Cooperative Banks - Latest Guidelines - Credit Appraisal - Execution of Documents | Lecture and Case Exercise |
| | II | Financial Inclusion, Financial Literacy Centres viz-a viz Role of Bankers | -Concept, Need, Importance and Scope of Financial Inclusion and Financial Literacy Centres in Punjab State -Role of Bankers for Financial Inclusion and Literacy -Available Avenues and Models of Financial Inclusion in Cooperative Banks | Lecture Method |

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|-----------------|-----|---|--|------------------------------|
| 3 rd | I | Social Responsibilities and Belongingness towards Society | | |
| | II | Experience Sharing with NGOs/ SHGPIs/JLGPIs | -Role of NGOs/ SHGPIs for Promoting SHGs/JLGs -Experience Sharing and Open Discussion | Lecture & Experience Sharing |
| | III | Evaluation and Feedback of Participants (5-10 Minutes) | | |