

Programme on Legal Aspects and Documentation	
Duration	3 Days
Target Group	Officers of the StCBs/ DCCBs Bank
Objectives	At the end of the programme, the participants will be able to : <ul style="list-style-type: none"> • Describe the salient features of Banking Laws • Define the various provisions of NI • Describe the documentation aspects • Describe various mode of charge in securities
Programme contents	<ul style="list-style-type: none"> • Provisions applicable to coop Bank & Various acts – RBI Act, NABARD Act, BR Act, NI Act, State Act, SARFEASI Act, Transfer of Property Act, Contract Act • Relationship between banker and customer • Creation of charge on security- Fix charges, Floating charges, pari pasu charges, Exclusive charges, First charges, Second charges • Hypothecation- pledge, assignment, mortgage • Types of mortgage • Loan documents • Execution of documents • Registration of loan documents • Bankers obligation- lien, setoff
Methodology	Online Training Programme

Day to day Schedule

Date	Session	Session/Topic
Day I	I	Provisions applicable to Coop Bank & Various acts – RBI Act, NABARD Act, BR Act, NI Act, State Act
	II	Provisions applicable to coop Bank of SARFAESI Act, Transfer of property Act, Contract Act
Day II	I	Loan documents, execution & Registration of documents
	III	Hypothecation- Pledge, Assignment, Mortgage, Types of Mortgage
Day III	I	Creation of charge on Security- exclusive charge, first charge, Second Charge
	II	Bankers obligation lien, set-off, right of appropriation

