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## CORPORATE GOVERNANCE IN PACS

<b>Name of the program</b>	<b>"Corporate Governance in PACS"</b>
<b>Target group</b>	<b>CEOs of PACS</b>
<b>Duration</b>	<b>4 (Four) days</b>
<b>Course objectives</b>	By the end of the program, the participants would be able to know their society and environment; understand the salient features of Cooperative Societies Act; understand the bye-laws / provisions governing management of PACS; understand the importance of Corporate Governance, roles & responsibilities of General body, Board of management, CEO and other cadres; understand the significance, elements and tools of internal control system; understand the concept of Operational risk & Credit risk and their management; know the measures to prevent frauds; understand the importance of System based Audit and Inspection of PACS.
<b>Course contents</b>	Basics and significance of Internal Control System; Operational risk, Credit risk and their management; frauds, misappropriation and embezzlements; Corporate Governance in PACS and role & responsibilities of Board of Management of PACS; exposure visit to a good working PACS

### Day-to-day Schedule

Day	Session	Topic
1	I	Registration, inauguration and entry test
	II	Know your society & environment – Functioning of PACS with reference to Bye-Laws and Cooperative Societies Act Preparation of realistic lending programme and importance of NODC
	III	Basics and significance of Internal Control Systems (ICS) in PACS Aspects to be looked at preventing frauds
	IV	Overview of various risks with special reference to Credit Risk and Operational Risk in PACS
2	I & II	Human Behavior–Need for Positive Approach in present scenario
	III	Inspection & Audit of PACS – Audit checklist NPA & provisioning norms
	IV	Importance of MIS in a robust ICS
3	<b>Field visit to a good working Society</b>	
4	I	Corporate Governance in PACS
	II	Role and responsibilities of General body, BoM, CEO and other cadres in PACS
	III	Presentation on exposure visit by the participants
	IV	Evaluation, exit test & valediction

## SESSION OBJECTIVES

DAY	SESSION	TOPIC	SESSION OBJECTIVES
1	I	Program Introduction	<ul style="list-style-type: none"> <li>▶ Know the participants' profile and apprise them of the program objectives and coverage.</li> <li>▶ Ice Breaking to create a positive learning atmosphere</li> </ul>
	II	Indian Money Market- Instruments and market players with special emphasis on areas open for Cooperative Banks	<ul style="list-style-type: none"> <li>▶ Explain Indian Money Market</li> <li>Describe Instruments and Participants in Indian Money Market</li> </ul>
	III	SLR and Non- SLR Investments - Objectives & purposes, Instruments of SLR Investments & avenues of non-SLR investments	<ul style="list-style-type: none"> <li>▶ Explain SLR &amp; non-SLR investments</li> <li>▶ Describe Instruments for SLR and avenues for non-SLR investments</li> </ul>
	IV	RBI guidelines on SLR investments / non-SLR investments	<ul style="list-style-type: none"> <li>▶ Explain RBI guidelines on SLR investments/ non-SLR investments</li> </ul>
2	I	Govt. Securities, Treasury bills and Bond Market – Basic understanding of Market Instruments & terms used.	<ul style="list-style-type: none"> <li>▶ Explain Govt. Securities, Treasury bills and Bond Market</li> <li>Describe various terms used</li> </ul>
	II	Case Exercises on Govt. Securities, Treasury bills and Bond Market	<ul style="list-style-type: none"> <li>▶ Assess Govt. Securities, Treasury bills and Bond Market</li> </ul>
	III	SLR Investments – Govt. Securities and Treasury Bills and Govt. Bonds	<ul style="list-style-type: none"> <li>▶ Explain SLR &amp; non-SLR investments</li> <li>▶ Describe Instruments for SLR and avenues for non-SLR investments</li> </ul>
	IV	Internal Checks and Controls - Case exercise on Valuation of Securities & Provisioning norms	<ul style="list-style-type: none"> <li>▶ Describe Internal Checks and control in respect of investments. Verification of demat accounts periodically.</li> <li>▶ Case exercise on valuation of Govt. securities relating to the present market.</li> </ul>