

10

Name of the Program	Induction-I Programme for newly recruited SAs / Managers of DCCBs
Target Group	Newly recruited Managers & AMs of DCCBs
Duration	05 days
Programme Objectives	<ul style="list-style-type: none"> ❖ To understand the concepts of Banking Structure in India, Cooperative Movement, Cooperative Banking Structure etc. ❖ To appreciate the importance of various Acts in day to day Banking. ❖ To familiarize with Basic Accounting Procedures in the Bank. ❖ To equip with Elementary Banking to attend regular Branch work.
Programme Contents	<ul style="list-style-type: none"> ❖ Concept of Banking – Types of Banks – Changes in Banking Scenario. ❖ Evolution of Cooperative Movement – Cooperative Credit Structure – Functioning of PACS and DCCBs– Structure, Management, Provisions of bye-laws and linkage in each tier. ❖ Obligations of a Banker under KYC Norms and PML Act. ❖ Types of Deposit Accounts – Types of Customers – Procedures for opening of various types of accounts. ❖ Important Provisions of BR Act – TS Cooperative Societies Act – RTI Act ❖ Banker & Customer Relationship – Banker's obligations. ❖ Important provisions of NI Act – Paying & Collecting Banker, Payment settlement act ❖ Resource Mobilization – Need – Strategies – Customer Service in Banks – Ancillary services.

DAY-TO-DAY SCHEDULE

Day	Session	Topic
1	I & II	Banking System in India - Cooperative Credit Structure – An Overview – Functioning of PACS and DCCBs
	III & IV	Deposit accounts – Procedure for opening of accounts – operational aspects & Special Types of Customers – Operational aspects
2	I & II	Important Provisions of BR Act / State Act / RTI Act
	III & IV	Important provisions of NI Act – Paying Banker and Collecting Banker – Obligations / Duties, Payment settlement act
3	I & II	KYC Norms – PML Act 2002 - Obligations of a Banker, brief idea on e-KYC and c-KYC
	III & IV	Self-Development & Personality Development, Gender Issues
4	I & II	Resource Mobilization – Need & Strategies
	III & IV	Visit of DCCB / NFS Unit/SHG/ Other Institutions
5	I & II	Banker & Customer Relationship – Banker's Obligations / Rights, Change Management
	III & IV	Customer Service in Banks – Ancillary Services