

<b>Name of the Programme</b>	Induction-II Programme for newly recruited Managers and AMs of DCCBs
<b>Target Group</b>	Newly recruited Managers & AMs of DCCBs
<b>Programme Objectives</b>	<ul style="list-style-type: none"> <li>❖ To understand the concepts of Cooperative Banks</li> <li>❖ To appraise of short and long term projects</li> <li>❖ To familiarize with the concepts of TDS and GST</li> <li>❖ To appraise the importance of acts related to documentation</li> <li>❖ To get acquainted with the legal framework</li> </ul>
<b>Programme Contents</b>	<ul style="list-style-type: none"> <li>❖ Role of Business diversification in mitigating risk</li> <li>❖ Investment Portfolio &amp; Strategies</li> <li>❖ TDS Provision and GST</li> <li>❖ Inspection, Audit and Supervision over Societies</li> <li>❖ Need of Prudential Norms, IRAC Norms</li> <li>❖ Framework of Legal provisions</li> </ul>
<b>Duration</b>	6 days

**DAY-TO-DAY SCHEDULE**

Day	Session	Topic
1	I & II	Cooperative Banks – SWOT Analysis: Forming of Groups and Viability analysis
	III & IV	Concept of Short Term Loans & Long Term Loans Project Appraisal for Farm sector
2	I & II	Business diversification – Fund based activities – Microcredit / Microfinancing
	III & IV	Investment Credit covering NFS, SMEs: Appraisal, Sanction and Operations - Project
3	I & II	CC Limits, Stock Statement, Stock Verification, Drawing Power and Operations
	III & IV	Stamp Act, Limitations Act, Evidence Act, etc. related to Documentation
4	I & II	NPA & Recovery Management
	III & IV	Team Building & Effective Relationship
5	I & II	TDS Provision and GST – Case Exercise
	III & IV	Inspection, Audit and Supervision over Societies
6	I & II	Prudential Norms, IRAC and Provisioning Norms and CRAR
	III & IV	Systems and control – Internal Checks, Vigilance and Reconciliation IT Security in Cooperative Banks Legal coverage action