

Name of the Training Programme	Business Diversification and Planning in PACSs/MPCSs
Target Group	Secretaries and Salesman of PACS/MPCS
Duration	5 Days
Objectives	<p>At the End of Programme, the Participants Would be Able to:</p> <ol style="list-style-type: none">1. List out of Marketing Strategies for products and services2. Identify the Determinants of Profit Planning in PACSs3. Prepare Business Development Plan for the PACSs4. Explain the Various Avenues of Non- Fund & Non-Credit Business in PACSs5. Explain the need and importance of Micro-Financing in STCCS



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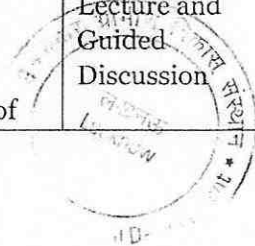
At the End of Programme, the Participants Would be Able to:

List out of Marketing Strategies for products and services

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3. Prepare Business Development Plan for the PACSs
4. Explain the various avenues of Non- Fund & Non-Credit Business in PACSs
5. Explain the need and importance of Micro-Financing in STCCS

Day	Session	Topic	Content	Methodology
1 st	I	Registration	-Filling up of Registration Forms -Distribution of Reading Material	
	II	Setting learning climate	-Introduction by Participants -Objective of the Programme -Expectations of the Participants -Facilities available in the Institute	Interactive Lecture and Guided Discussion
	III	Marketing of Products and Salesmanship	-Concept of Marketing Vs Selling -Aspects of Marketing-5Ps -Analysis of 5Ps -Market Segmentation -Marketing Strategies For Enhancing Business -Qualities of Good Salesman -Do and Don't for Salesman	Interactive Lecture and Guided Discussion
	IV	House Keeping and Shop Layout	-Need of House Keeping in PACSs -Maintenance of Various Books of Accounts, Registers and Files -Record Keeping Guidelines -Preservation of Records -Factors to be considered while Office of PACSs and Designing Shop Layout in PACSs -Security Aspects- Physical and Electronic	Interactive Lecture and Guided Discussion
2 nd	I & II	MT and Cash Credit Limits	-Need and Importance of MT Loans and Cash Credits Limits procedure - Loan against pledge - Procedure to work out working capital operating cycle method & Turnover method - Loan against warehouse receipt	Interactive Lecture and Guided Discussion Case Study

			<ul style="list-style-type: none"> - Technical appraisal, Financial appraisal, preparation of cash flow statement, Repayment Schedule etc. -Appraisals (Eligibility of Loans and Repaying Capacity of Borrowers) Sanctions and Renewals -Pre-Sanction, Post Sanction and Post Disbursements Documents -Operational Aspects Related to MT Loans and Cash Credit Limits 	
	III & IV	Business Diversification & Profit Planning in PACSs	<ul style="list-style-type: none"> -Need and Importance of Profit Planning in PACSs - Determinants of Profits in PACSs - Cash Management - Various Strategies for Profit Planning - Various sources of financial support available to PACS for business diversification - Cost, Yield, Margin and Volume Analysis - Ratio analysis cost of fund, financial margin, cost of Management, Risk cost & Net Financial Margin -BEP & Sustainability Analysis -Preparation of Profit Planning by Portfolio Analysis 	<p>Interactive Lecture and Guided Discussion</p> <p>Case Exercise and Study</p>
3 rd	I & II	Preparation of Business Development Plan for the Society	<ul style="list-style-type: none"> -Need and Importance of Business Development Plan - Preparation of BDP -Constituents of BDP -Projections Vs Achievements -Review, Monitoring and Follow up of BDP 	<p>Interactive Lecture and Guided Discussion</p> <p>Case Study</p>
	III	Non-Credit and Non-Fund Business	<ul style="list-style-type: none"> -Need and Importance of Non-Credit and Non –Fund Business in PACSs - Available Avenues of Non-Credit and Non-Fund Business in PACSs -Categories of Non-Fund Income And Non-Credit Business: Commission, Rent, Charges and Fees 	<p>Interactive Lecture and Guided Discussion</p> <p>Case Study</p>
	IV	Financial Inclusion and Micro-Financing	<ul style="list-style-type: none"> -Concept, Need and Importance of Financial Inclusion -Role of PACSs in Financial Inclusion - Concept, Need and Importance of 	<p>Interactive Lecture and Guided Discussion</p>



			Micro-Financing in PACSs -Models Available for Micro-Financing in PACSs: SHGs, JLGs, Mai Bhago Istri Loan Schemes, FCs	
4th	I-IV	Field Visit to Successful PACSs/MPCSs		
5 th	I	Agro Service Centers- Viability Aspects	-Concept, Need and Importance of Establishing Agro Business & Agro-Service Centre in PACSs - Types of input product -Types of Agro. Implements -Viability Aspects: Cost, Yield, Margin and Volume Analysis -Operational Aspects -Fixation of Rent -Depreciation of Implements -Sale of Capital Items	Interactive Lecture and Guided Discussion Case Study
	II	Short Term Loan	-Enrollment of Members -Scale of Finance -Preparation of MCLs -Sanction of MCLs -Process, Procedures and modalities of execution of Documents -Operational aspects related to Disbursements/Renewal -Documents required from the Members -Preparation of advancement and Recovery reports and records -Crop & Life Insurance of members -Preparation of various claims	Interactive Lecture and Guided Discussion Case Exercise
	III	Execution of Documents	-Main Provisions of Contract Act, Limitation Act, Stamp Act and Book Evidence Act -Modes of Creating Charges- i. e Mortgage, Hypothecation, Pledge, Lien, Set Off and Assignment Process and Procedure thereof -Execution of Documents With Different Customers and Members -Do and Don't While Execution of Documents	Interactive Lecture and Guided Discussion Case Study
	IV	Resource Mobilization	-Internal Resource Vs External Resources -Cost and Margin Analysis -Strategies for Mobilizing Resources -Deployment of Resource	Interactive Lecture and Guided Discussion

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			Mobilized -Maturity Profile of Resources Mobilized and Deployed	Case Study
	V	Open Discussion and Evaluation of Training Programme	-Open -Evaluation and Valediction of Programme	Interactive Lecture and Guided Discussion

