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Name of the Programme

INDUCTION TRAINING PROGRAMME FOR THE NEWLY RECRUITED
STAFF(clerks/Bank Assistants)

OBJECTIVES :

To equip and orient the newly recruited staff in Apex Bank / DCC Banks in respect of various activities of Bank with particular reference to the working of Apex Bank / DCCBs.

Contents:

- Co-operative movement in India and SWOT analysis of Cooperative Banks
- Banking system in India – the place of Apex Bank/DCCBs in the Banking system
- Banking Regulation Act, 1949 (As Applicable to Co-operative Soc.,)
- Important provisions of N.I. Act, 1881
- State Cooperative societies act and Rules
- Opening of deposit accounts – procedures/practices, Settlement procedures and deposit mobilization.
- (a) Accounting system in Banks – double entry, voucher system, cash, transfer, clearing transaction, posting of personal ledgers, writing of subsidiary and main day book, posting of general ledger
- (b) Preparation of trial balance, profit & loss account & balance sheet
- Balancing of ledgers, Reconciliation of bank account and inter-branch transactions and accounting procedures in banks.
- Salient features of crop loan system. KCC loan – NCL- SOF.
- KYC & AML norms and reporting systems, compliance
- Refinance facilities from NABARD, ST(SAO), MT/LT(Agri), MT(Con.) and ST Weavers – Marketing of crops – sugar factories
- Function of cash department and important features of mutilated currency notes and fake notes. Banking Ombudsmen – Recent RBI Guidelines.
- Granting of loans to individuals -
 - Procedures/precautions.
 - Jewel loan, consumer durable loans
 - Housing and Mortgage loans
 - Surety loans to salary earners & others, vehicle loans, etc.
- Self-development and Inter-personal relations.

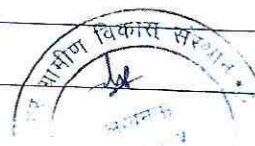
- Customer Relationship Management and Customer service in Banks.
- Tax deduction at source
- Effective recovery of loans and procedures for taking legal action against defaulters.
- Clearing system – NPCI – RTGS / NEFT – Net banking – Digital payment
- Periodical returns to be submitted to Head Office & preparation of Demand, Collection and Balance Register.
- Financial Inclusion-Micro Credit- SHG -JLG
- Field Visit to one DCCB branch and one PACS - One day
- Classification of Assets – NPA – Provisioning Norms.
- Formation and linkage of SHGs / JLGs
- Business Diversification of DCCBs and PACS
- PACS as MSC – Agriculture Infrastructure Fund
- Introduction to Computerization under CBS system
- Branch profitability- Business Development.
- SARFAESI Act
- Priority Sector Guidelines
- GST & TDS-Overview

Target Group	Duration
Newly recruited staff(clerks/Bank Assistants) of StCB/DCCBs	12 days

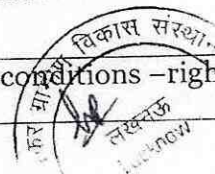


PROGRAMME SCHEDULE

Session	Topic	Areas to be covered
First day		
I	Registration & Inauguration	Ice Breaking and Entry Test
II	Evolution of Banking system in India - Structure of Banking System - RBI - etc.	Evolution in Banking – Presidential Banks – Imperial Bank of India -SBI – RBI – NABARD etc
III	Co-operative system in India and SWOT analysis of Cooperative Banks	Co-op Credit Structure - Role of PACS - DCCBs - SCB – NABARD - SWOT analysis of Cooperative Banks
IV	BR Act 1949 (AACs)	Important provisions of B.R. Act & their application - CR and SLR- nomination etc
Second day		
I & II	NI Act 1881	Important Provisions of N.I Act – cheque – bill of exchange – negotiation – protection to paying banker & collecting banker
III & IV	Different types of Deposit accounts and settlement of claims	Opening & servicing of SB – CA – FD & Recurring Deposits and settlement of claims
Third day		
I	Banker customer relationship - customer service	opening of various types of accounts – relationship as debtor, creditor, bailer / bailee, depositor/custodian etc – customer service
II & III	KCS Act - Rules - Byelaws	Important provisions of KCS Act – registration – membership – general body -
IV	Functions of Clearing House	Clearing -CTS Clearing-NACH - ECS - EFT –RTGS-NEFT-Role of NPCI- digital payments
Fourth day		



I & II	Accounting systems in Banks	Double Entry –rules of debit and credit Subsidiary Ledger - Day book – G.L and Final accounts concepts – procedures of accounting system in Banks
III	Reconciliation of Bank accounts	Reconciliation of accounts –Case Exercise
IV	Balancing of books of accounts and Voucher preparation	Periodical balancing of books of accounts - Cash- Transfer - Clearing - Voucher preparation- Case Exercise
Fifth day		
I & II	KYC - AML Norms	AML – KYC Norms – A/c opening policy, risk, monitoring, Returns- procedures of KYC in Banks- KYC Compliance.
III & IV	Salient features of crop Loan	<ul style="list-style-type: none"> • SAO loans - NCL - SOF - KCC - NABARD Refinance etc. • Priority Sector Guidelines
Sixth day		
Full Day	Visit to StCB/ DCCB/Branches or PACS	Visit to any StCB/DCCB/Branches or PACS.
Seventh day		
I	Business Diversification of DCCBs (LT/Investment credit)	Importance of fund and non- fund business New opportunities in New fund business
II	Business Diversification of PACS PACS as MSC	PACS as a beneficiary under AIF (Agriculture Infrastructure Fund) under concessional rates
III & IV	Different types of Individual loans	Different type of Loans – OD – CC – ST – TL - HL - VL - JL – CDL - Documentation etc
Eighth day		
I & II	Prudential norms as applicable to DCCBs	IRAC Norms – Income Recognition – NPA - Classification of Asset as per their health – provisioning
III	Recovery Management	Follow-up – issuance of demand notice – arbitration – execution etc
IV	SARFAESI Act	SARFAESI Act -Preconditions –rights of



borrowers-Methods of recovery-
Resolution of disputes-special
situations.

Ninth day

I	Legal actions about recovery	Importance of Recovery – methods of recovery – motivation - demand notice – legal action - Filing of Disputes - Execution Procedures
II	MIS & Statutory Returns	Different types of returns to be submitted to Head Office & their importance – types of statutory returns
III & IV	Cash Management - Fake Note detection - RBI Guidelines	Cash Management – retention limit – CRR – SLR – Features of currency notes

Tenth day

I & II	SHG / JLG and Financial inclusion and micro Credit	NABARD Policy about SHG / JLG – their Credit Linking and financial inclusion
III & IV	Communication skills & Inter Personal Relations and Customer relationship Management	Why Communication, methods of communication and their usages in Customer Service Personality Traits – Johari Window - changing the attitude – understanding others, etc.

Eleventh day

I	Branch Profitability	Branch as Profit center- Transfer Price Mechanism-
II	Business Development	BEL Calculation of Business- SMART plan for improving profitability
III & IV	Technology in Computerization in Banks	Recent trends in Bank computerization – Basics of computer

Twelfth day

I & II	Preparation of DCB and Awareness of GST & TDS	Case exercises on Preparation of DCB, Awareness of GST & TDS
III	Presentation on Field Visit	By participants
IV	Feedback & Valediction	Exist test and evaluation