

Training Programme on Developing PACS as MSC

Target Group : Functionaries of PACS

Duration : Three Days

Programme Objectives :

By the end of Programme the participants would be able to understand:

- Working of PACS.
- Need for change vis-a-vis diversification.
- MSC Schemes
- Features of MSC scheme
- Diversification of business opportunities for PACS

Programme Contents:

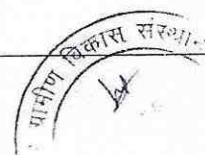
The programme will provide inputs broadly covering the following areas:

- Understand the importance of Changing Scenario in Cooperatives;
- Working of PACS.
- Salient features of PACS as Multi Service Centre
- PACS as Multi Service Centre
- Business Diversification
- Prudential Norms and their implication on profitability
- Recovery Management
- Non-Credit and Non-Fund Business opportunities
- Deposit Mobilization



Day-to-Day Schedule with Session Objectives
Training Programme on Developing PACS as MSC

Date	Session	Subject	Session Objectives
Day 1	I	Role of PACS in the changing business Environment <ul style="list-style-type: none"> ➤ Attitude Building for PACS Business ➤ Challenges from External Competitors ➤ Strategies required to do business effectively in the present scenario of COVID-19 ➤ various attributes of Multi-purpose coop society 	<ul style="list-style-type: none"> ➤ Sensitize the participants about current business scenario and present working condition.
	II	Important skills required by the Secretaries for the development of Business	<ul style="list-style-type: none"> ➤ Sensitize the participants about the required skills for development of PACS business.
	III	Deposit Mobilisation <ul style="list-style-type: none"> ➤ Concept ➤ Utility ➤ Strategy ➤ High cost/ Low Cost Borrowings ➤ High cost/ Low Cost Deposits ➤ DMA Scheme 	<ul style="list-style-type: none"> ➤ Sensitize the participants about the deposit mobilization and its importance in the present scenario along with latest guidelines of Govt. on deposit.
Day 2	I	Business Diversification & SWOT analysis <ul style="list-style-type: none"> ➤ Concept of Business Diversification ➤ Need and importance of Business Diversification ➤ Delivery Mechanism ➤ SWOT Analysis for converting PACS into Multipurpose Societies ➤ Products and Services 	<ul style="list-style-type: none"> ➤ Sensitize the participants about need for business diversification. ➤ Make them understand the SWOT Analysis of PACS. ➤ Sensitize the participants about the products and services under business diversification.
	II	Salient features of PACS as Multi Service Centre <ul style="list-style-type: none"> ➤ Concept of PACS as Multi Service Centre ➤ Objectives of transformation of PACS as Multi Service Centre 	<ul style="list-style-type: none"> ➤ Make participants understand the salient features of PACS as MSC along with eligibility criteria.



		<ul style="list-style-type: none"> ➤ Eligibility criteria for PACS 	
	III	PACS as Multi Service Centre <ul style="list-style-type: none"> ➤ Eligible activities under MSC ➤ Sanction of refinance ➤ Technical Support ➤ Managerial support ➤ Capacity building of members and PACS ➤ Brand promotion and Market Promotion ➤ Margin ➤ Security ➤ Interest Rate ➤ Repayment ➤ Monitoring and Review 	<ul style="list-style-type: none"> ➤ Sensitize the participants about the PACS as MSC scheme. ➤ Make them understand the various facilities available for PACS under the scheme.
Day 3	I	Different types of scheme available for PACS from NABARD	<ul style="list-style-type: none"> ➤ Sensitize the participants about the various schemes of NABARD for PACS.
	II	Non-Credit and Non-Fund Business opportunities <ul style="list-style-type: none"> ➤ Concept of Non-credit business ➤ Concept of Non fund Business ➤ Procedure to introduce these activities ➤ Procedure to start activities ; meeting, agenda, majority required etc. 	<ul style="list-style-type: none"> ➤ Make them understand the non-fund and non-credit business opportunities so that they could increase their business size and sustain in the era of competition.
	III	Prudential Norms and their implication on profitability: <ul style="list-style-type: none"> ➤ Income Recognition ➤ Asset Classification ➤ Provisioning Norms ➤ Recovery Management 	<ul style="list-style-type: none"> ➤ Make them understand the prudential norms applicable to PACS and its management of recovery.

