



# AGRICULTURAL COOPERATIVE STAFF TRAINING INSTITUTE, CHENNAI



## CALENDAR OF TRAINING PROGRAMMES FOR THE YEAR **2024-2025**



# **ACSTI**

***CALENDAR OF  
TRAINING PROGRAMMES  
FOR THE YEAR***

# ***2024 – 25***



# INDEX

## DRAFT CALENDAR OF TRAINING PROGRAMMES

### FOR THE YEAR 2024 – 2025

<b>Sl. No.</b>	<b>Name of the Programme</b>	<b>Target Group</b>	<b>No. of Days</b>	<b>No. of Programmes</b>
<b>I</b>	<b><u>PROGRAMMES ON CORE BANKING FUNCTIONS</u></b>			
1.	Business Development, Profit Planning & Diversification	SCBs/DCCBs	3	1
2.	KYC, PMLA, Financial Inclusion	SCBs/DCCBs	3	1
3.	Micro Finance (Advanced Programme)	SCBs/DCCBs	4	1
4.	Prudential Norms, NPA Management & Recovery Strategies	SCBs/DCCBs	3	1
5.	Project Appraisal for Farm Sector Advances **	SCBs/DCCBs	4	1
6.	Financing of Organic Farming and Green Financing	SCBs/DCCBs	4	1
7.	Refresher Course on Branch Banking	SCBs/DCCBs	3	1
8.	Farmers Producer Organizations (FPO) **	SCBs/DCCBs	3	1
9.	Agri Initiatives, Farmer Welfare Scheme and Agriculture Infrastructure Fund **	SCBs/DCCBs	3	1
10	Project Appraisal for Non-Farm Sector Advances **	SCBs/DCCBs	4	1
<b>II</b>	<b><u>PROGRAMMES ON PLANNING &amp; BANK MANAGEMENT</u></b>			
<b>11.</b>	<b>Asset-Liability Management.</b>	<b>SCBs/DCCBs</b>	<b>3</b>	<b>1</b>
12.	Investment and Treasury Management and Investment Policy.	SCBs/DCCBs	4	1
13.	Retail loans and importance of marketing.	SCBs/DCCBs	3	1
14.	Jewel Appraisal Techniques & Recovery Methods	SCBs/DCCBs	3	1
15.	Nomination And Claim Settlement	SCBs/DCCBs	3	1

<b>Sl. No.</b>	<b>Name of the Programme</b>	<b>Target Group</b>	<b>No. of Days</b>	<b>No. of Programmes</b>
<b>III</b>	<b><u>PROGRAMMES ON INSPECTION/ SUPERVISION</u></b>			
16.	Role of Circle Supervisors / Field Managers of DCCBs	SCBs/DCCBs	4	1
17.	Internal Checks & Control and Inspection under Computerized Environment	SCBs/DCCBs	3	1
<b>IV</b>	<b><u>CORPORATE GOVERNANCE</u></b>			
18.	Functions of Various Committees (ALCO, Audit, Fraud Monitoring, Risk Management)	SCBs/DCCBs	3	1
19.	Conducting Board Meetings & General Body Meetings	SCBs/DCCBs	3	1
20.	Corporate Governance for Board of Directors **	SCBs/DCCBs	3	1
21.	Risk Management **	SCBs/DCCBs	3	1
<b>V</b>	<b><u>PROGRAMMES ON FINANCING OF SUGAR MILLS/WEAVERS'COOP. SOCIETIES /EMPLOYEES SOCIETY</u></b>			
22.	Financing of Sugar Mills	SCBs/DCCBs	4	1
23.	Financing of Weavers' Coop. Societies and Employees Coop. Societies	SCBs/DCCBs	4	1
<b>VI</b>	<b><u>PROGRAMMES ON HRD</u></b>			
24.	Women Empowerment for the Women Employees	SCBs/DCCBS	3	1
25.	Domestic Enquiry and Disciplinary Proceedings	SCBs/DCCBS	3	1
26.	Pre-Retirement Counseling	SCBs/DCCBs	3	1
27.	Personality Development for Sub-Staff & Drivers	SCBs/ DCCBs	3	1
28.	Motivation – Time Management – Communication skills **	SCBs/DCCBs	3	1

<b>Sl. No.</b>	<b>Name of the Programme</b>	<b>Target Group</b>	<b>No. of Days</b>	<b>No. of Programmes</b>
<b>VII</b>	<b><u>STATUTORY REQUIREMENTS</u></b>			
29.	Important Provisions of TNCS Act, Model by-laws	SCBs/DCCBs	3	1
30.	Statutory compliance of various returns.	SCBs/DCCBs	3	1
<b>VIII</b>	<b><u>INFORMATION TECHNOLOGY</u></b>			
31.	Digital Banking and Cyber Security	SCBs/DCCBs	3	1
32.	Core Banking Solution-Application-Monitoring of reports. **	SCBs/DCCBs	3	1
<b>X</b>	<b><u>AGRICULTURE &amp; CLIMATE CHANGE</u></b>			
33.	Agriculture And Climate Change **	JRs/MDs	3	1
<b>XI</b>	<b><u>ON-SITE TRAINING PROGRAMMES AT DCCBs and PUDUCHEERY SCB.</u></b>			
34.	Topic as requested by the concerned DCCB ** (Any one of the following subjects : (1) Business Development Plan (2) NPA Management and Recovery Strategies (3) Statutory Compliance on Various Returns (4) Internal Checks and Control (5) Digital Banking & Cyber Security (6) Loan Processing and Documentation (7) KYC, PMLA & Financial Inclusion	SCBs / DCCBs	2	25
<b>IX</b>	<b><u>TRAINING PROGRAMME FOR NEW RECRUITS</u></b>			
35.	Induction Training Programme for New Recruits	SCBs/DCCBs	5	2
	<b>No. OF PROGRAMMES –SCB/DCCBs (SUB TOTAL)</b>			<b>60</b>

**\*\* : New programmes**

<b>Sl. No.</b>	<b>Name of the Programme</b>	<b>Target Group</b>	<b>No. of Days</b>	<b>No. of Programmes</b>
<b>XIV</b>	<b><u>TRAINING PROGRAMMES FOR PACCS STAFF</u></b>			
36.	Prudential Norms, NPA & Recovery Management	PACCS	3	8
37.	Micro Finance	PACCS	4	4
38.	Customer Retention in Technological Environment	PACCS	3	8
39.	Effective Implementation of CAS & MIS	PACCS	3	6
40.	Women Empowerment	PACCS	3	2
41.	Business Development Plan for PACCS	PACCS	3	6
42.	Basics in Computer and Internet **	PACCS	3	12
43.	Project Appraisal of Farm and Non-Farm Loans – Solar Projects – NHFDC Schemes – MUDRA Schemes	PACCS	4	4
44.	KYC,PMLA & Financial Inclusion	PACCS	3	8
45.	Developing PACS as Multi Service Centers (MSCs)	PACCS	3	6
46.	Accreditation of Warehouses & Financing against NWR	PACCS	3	4
47.	Jewel Appraisal Techniques & Recovery Methods	PACCS	3	12
48.	Preparation of Statement for Auditing and Filing of Income Tax Returns **	PACCS	3	4
49.	Card Payment Systems and Online Transactions in Banking	PACCS	3	8
50.	Inspection of PACCS in Current Scenario **	PACCS	3	4
51.	Refresher Course on Important Provisions of TNCS Act	PACCS	3	4
52.	Corporate Governance for Board Members **	PACCS	3	2
53.	PACCS as Farmers' Producer Organization (FPO) **	PACCS	3	2
54.	Digital Banking, Cyber Crime and Cyber Security and prevention of frauds	PACCS	3	10
55.	Motivation – Time Management – Communication skills	PACCS	3	6
	<b>No. OF PROGRAMMES -PACCS (SUB TOTAL)</b>			<b>120</b>
	<b>TOTAL No. OF PROGRAMMES</b>			<b>180</b>

**\*\* : New programmes**





**TRAINING PROGRAMME ON  
BUSINESS DEVELOPMENT, PROFIT PLANNING AND  
DIVERSIFICATION FOR SCBs / DCCBs**

Duration	3 Days
No. of Programmes	1
Date	
Target Group	SCBs/DCCBs
Objectives	<p>At the end of the Programme the Participant will be able to :</p> <ul style="list-style-type: none"> <li>☐ Know the methods of improving the performance and profitability of the Bank / Branch</li> <li>☐ List out the avenues available to improve the Business.</li> <li>☐ Describe innovative lending strategies through : SHG/JLG/FC/FI under CBS Environment</li> <li>☐ Explain NPA Management</li> <li>☐ Describe strategies for customer retention and expansion.</li> </ul>
Programme Contents	<ul style="list-style-type: none"> <li>☐ Concept of Bank/ Branch as a Profit Centre.</li> <li>☐ Calculation of Breakeven level of Business.</li> <li>☐ Prepare Business Plan to improve Profitability.</li> <li>☐ Strategies for Business diversification and Deposit mobilization.</li> <li>☐ Enhancement of Business through innovative banking under CBS environment.</li> <li>☐ Importance of customer relationship management</li> <li>☐ NPA Management</li> </ul>

**AGRICULTURAL COOP. STAFF TRAINING INSTITUTE, CHENNAI.**  
**Day – to – Day Schedule with Session Objectives**

**BUSINESS DEVELOPMENT, PROFIT PLANNING & DIVERSIFICATION  
 FOR SCBs/DCCBs**

Day	Session	Session / Topic	Session Objective
I	I	REGISTRATION INAUGURATION ENTRY TEST	To know the participants' profiles, keep them informed of the course coverage and assessment of prior knowledge on the subjects
	II	Current trends in Banking Sector - SWOT Analysis - Bank / Branch as profit center - Framework of Profitability	To make the participants to know the Present Banking scenario and what are all the Strength, Weakness, Opportunities and Threats the banking industry, Concept of Bank/Branch as profit center, SMART plan for improving Profitability
	III	Business Diversification - Identification of Potential Sectors / Activities - augmentation of non-fund based income	To enable the participants to understand the need for Business Diversification, Innovative and need based loan products, Financing for allied agricultural activities.
	IV	Retention of Customers in current technological environment - Strategies	To make the participants to understand the importance of CRM, Customer Retention, Expansion and marketing of Bank Products, devising new products and services for each customer segment, customer satisfaction and customer delight.
II	I	Business Development Plan - Concept of Break Even Level of business - Interest Margin - Cost of Management - TPM	To enable the participants to understand the interest margin, Cost of Management, Transfer Price Mechanism, BEL calculation,
	II	Case exercise on BEL	To make the participants to do case exercise to calculate the Break Even Level of Business and know about fixed cost and variable cost, linear cost and revenue relationship nonlinear cost and revenue relationship, etc.,
	III	Enhancing retail loan and Business potential.	To make the participants to know the procedures for issuing loans under Housing loan, BML, Petty trader's loan.
	IV	Concept and need of Collective lending - SHGs / JLGs / Farmers' Club - MUDRA loans	To make the participants to know the various loan products like Financing SHGs / JLGs / Farmers Clubs and loans under MUDRA Scheme.
III	I	Importance of Investment credit in business diversification	To enable the participants to understand the need and importance of introduction of various investment credit products such as DEDS, Solar Project, Warehousing, Drip Irrigation, etc., in business diversification
	II	Good Lending methods.	To make the participants to know how to do good lending, Maintaining proper documentation, Preventive measures to be adopted to retain the assets in standard category. Innovative recovery measures.
	III	Govt. sponsored subsidy schemes implemented by NABARD / GoI, State Govt. - Rural Godowns, Animal Husbandry, AMI, AIF, etc.	To make the participants to know the various Govt. sponsored subsidy schemes implemented by NABARD/ GOI / State Govt. available like Rural Godowns, Animal Husbandry Schemes, Marketing Infrastructure, State Specific schemes as per the situation prevailing in each state / district / area
	IV	COURSE EVALUATION EXIT TEST VALEDICTION	To assess the participants understanding level of the subjects and to get the feedback of the participants about the training programme

**TRAINING PROGRAMME ON  
KYC, PMLA & FINANCIAL INCLUSION FOR SCBs / DCCBs**

Duration	3 days
No. of Programmes	1
Date	
Target Group	SCBs/DCCBs
Objectives	<p>At the end of the Programme the Participant will be able to :</p> <ul style="list-style-type: none"> <li>☐ Explain the importance of Know Your Customer Norms.</li> <li>☐ Explain the various provisions of PML Act</li> <li>☐ List out the important Provisions of RTI Act.</li> <li>☐ Explain the importance of financial inclusion and PMJDY</li> </ul>
Programme Contents	<ul style="list-style-type: none"> <li>▪ Changes in the Banking Scenario - emerging challenges - expectation of customers</li> <li>▪ KYC Guidelines - Monitoring &amp; Reporting - KYC Audit</li> <li>▪ AML &amp; Combating of Financing Terrorism - Global Scenario &amp; Indian Response</li> <li>▪ Strategies for Customer Relationship Management and Retention of Customers</li> <li>▪ Customer Service - Important provisions of Banking Codes and Standards Board of India.</li> <li>▪ Importance of documentation of loans and advances</li> </ul>

**AGRICULTURAL COOP. STAFF TRAINING INSTITUTE, CHENNAI.**

**Day – to – Day Schedule with Session Objectives**

**KYC,PMLA & FINANCIAL INCLUSION FOR SCBs/DCCBs**

<b>DAY &amp; DATE</b>	<b>SESSION</b>	<b>SESSION TOPIC</b>	<b>SESSION OBJECTIVE</b>
DAY I	I.	REGISTRATION INAUGURATION ENTRY TEST	To know the participants' profiles, keep them informed of the course coverage and assessment of prior knowledge on the subjects
	II.	Present Banking Scenario - Emerging Challenges - Expectations of Regulators	To enable the Participants to know the present Banking Scenario & Emerging Challenges and understanding the Expectations of Regulators.
	III.	Anti-money laundering - FATF and its origin.	To make participants to understand the Anti money laundering concept and about FATF.
	IV.	KYC/AML/CFT Directions - Customers Acceptance Policy - Risk categorization -Customer Identification Procedures.	To make the participants to understand the KYC/AML/CFT Directions -CAP, CIP.
DAY II	I.	Monitoring of transactions under PMLA 2002 and reporting – Risk Management.	To make the participants to know about Monitoring of transactions under PMLA 2002 and reporting – Risk Management.
	II.	Introduction to digital KYC- e- KYC -CKYC-VCIP-ReKYC.	To enable the Participants to understand the digital KYC and ReKYC.
	III.	Financial Inclusion – PMJDY- PMJJBY-PMSBY	To make the participants to understand the implementation of Financial Inclusion, PMJDY, Micro Pension and Micro Insurance
	IV.	Concept of BC / BF, AEPS	To make the participants know about the Business Correspondents and Business Facilitators, and Aadhaar Enabled Payment System
DAY III	I.	KYC and Customer relationship management.	To enable the participants to know the importance of customer relationship management while complying with KYC norms.
	II.	KYC Documentation- Adherence to KYC compliance in technological environment.	To make the participants know the importance of documentation while adhering to KYC compliance that too in technological environment.
	III.	DEA Fund account – Procedures and importance of adherence	To enable the participants to understand about DEA Fund account and its importance
	IV.	COURSE EVALUATION EXIT TEST VALEDICTION	To assess the participants understanding level of the subjects and to get the feedback of the participants about the training programme

**TRAINING PROGRAMME ON  
MICRO FINANCE (ADVANCED PROGRAMME) FOR SCBs / DCCBs**

Duration	4 days
No. of Programmes	1
Date	
Target Group	SCBs/DCCBs
Objectives	<p>At the end of the Programme the Participant will be able to :</p> <ul style="list-style-type: none"> <li>☐ Explain the profile and development status of agricultural sector in the State with potential &amp; prospects.</li> <li>☐ Explain the benefits of Group mode of financing</li> <li>☐ Explain the concepts, approaches and strategies of Investment Credit.</li> <li>☐ Describe the effectiveness of financing SHGs &amp; JLGs.</li> </ul>
Programme Contents	<ul style="list-style-type: none"> <li>▪ Profile and status of agriculture in the State Economy</li> <li>▪ Analysis of existing rural credit programmes.</li> <li>▪ Micro finance concepts and approaches – Role of NGO &amp; TNCWDC.</li> <li>▪ Self Help &amp; Joint Liability Groups – Characteristics – Issues relating to Formation, nurturing, Rating, Financing linkage etc.</li> <li>▪ JLG as a model for issue of crop loan/recovery</li> <li>▪ Motivation for forming and development of SHGs/JLGs.</li> <li>▪ Financing micro economic activities.</li> <li>▪ Sharing and interface sessions with NGOs Branch Managers of Banks having experience in SHG Financing and SHGs.</li> <li>▪ Sustainability of Self Help Groups.</li> <li>▪ SHG Federations and their benefits</li> <li>▪ Formation of Farmers' Club/Federation</li> <li>▪ Documentation/Security Aspects.</li> <li>▪ Interest Subvention Schemes for SHGs</li> </ul>

**AGRICULTURAL COOP. STAFF TRAINING INSTITUTE, CHENNAI.**

**Day – to – Day Schedule with Session Objectives**

**MICRO FINANCE (ADVANCED PROGRAMME) FOR SCBs/DCCBs**

<b>DAY &amp; DATE</b>	<b>SESSION</b>	<b>SESSION TOPIC</b>	<b>SESSION OBJECTIVE</b>
DAY I	I.	REGISTRATION INAUGURATION ENTRY TEST	To know the participants' profiles, keep them informed of the course coverage and assessment of prior knowledge on the subjects
	II.	India's Micro finance industry- Emerging needs of the microfinance eco system – way forward –key consideration in this growth journey.	To enable the participants to understand about micro finance industry – needs of the micro finance eco system and the growth of Indian micro finance industry.
	III.	Concept of Collective Lending – SHG – Evolution -Concept – Role of NGO, TNCWD in SHG lending-WSHG schemes of GOI	To enable the participants to understand the concept of SHG, evolution, concept, role of NGO,TNCWD
	IV.	SHG -Issues relating to formation, nurturing, rating, financing linkage – Concept of SHPI – NABARD guidelines	To make the participants to understand the issues relating to SHG & JLG formation, growth, rating & financing linkage and about NABARD guidelines on SHPI
DAY II	I.	SHG Rating – Case Exercise	To enable the participants to do a case exercise for getting in-depth knowledge on SHG rating and disburse loan
	II.	Sustainability of SHGs/SHG Federations & their uses-Digitalization of SHGs-E Shakti – Portal – Updation of data - Adaptation to technology by SHGs as BCs and BF's	To make the participants to understand the concept of Farmers Club / Federation and how to improve business using them
	III.	JLG - Evolution – Concept – Formation - Financing Micro Economic Activities	To enable the participants to understand the concept of JLG and its evolution, concept, formation, financing micro economic activities
	IV.	Farmers' Club – concept and role of FPO in group formation	To make the participants to understand the role of Farmers' club and FPO
DAY III	I to IV	Field Visit	To make the participants to understand the function of SHG and JLG to adopt the methodologies in practice.
DAY IV	I.	Marketing of SHG & JLG products and its importance	To enable the participants to know how to market the SHG and JLG products
	II	Documentation/Security Aspects	To make the participants to understand the importance of documents and its effectiveness in recovery and to know about the security aspects in disbursing a loan.
	III.	Sharing & interface sessions with success stories in SHG Finance with Field Visit	To impart the participants directly the experience of NGOs & Branch Managers who have experience in such financing by conducting interface sessions
	IV.	COURSE EVALUATION EXIT TEST VALEDICTION	To assess the participants understanding level of the subjects and to get the feedback of the participants about the training programme.

**TRAINING PROGRAMME ON  
PRUDENTIAL NORMS, NPA MANAGEMENT & RECOVERY STRATEGIES  
FOR SCBs / DCCBs**

Duration	3 Days
No. of Programmes	1
Date	
Target Group	SCB/DCCBs
Objectives	<ul style="list-style-type: none"> <li>☐ To acquire skills in managing NPA</li> <li>☐ To understand the Norms &amp; Classification of NPA</li> <li>☐ To understand the various avenues of safe lending</li> <li>☐ To understand the importance of recovery</li> </ul>
Programme Contents	<ul style="list-style-type: none"> <li>➤ Prudential Norms and NPA Management, impact of NPA on profits</li> <li>➤ Documentation and Legal implications</li> <li>➤ Effective Monitoring and follow up</li> <li>➤ Recovery Ethics &amp; Strategies for recovery</li> <li>➤ One Time Settlement</li> </ul>



**AGRICULTURAL COOP. STAFF TRAINING INSTITUTE, CHENNAI.**  
**Day – to – Day Schedule with Session Objectives**  
**PRUDENTIAL NORMS, NPA MANAGEMENT & RECOVERY STRATEGIES**  
**FOR SCBs/DCCBs**

<b>DAY &amp; DATE</b>	<b>SESSION</b>	<b>SESSION TOPIC</b>	<b>SESSION OBJECTIVE</b>
DAY I	I.	REGISTRATION INAUGURATION ENTRY TEST	To know the participants' profiles, keep them informed of the course coverage and assessment of prior knowledge on the subjects
	II	Principles of Good Lending	To make the participants to know the changing Banking scenario need for good lending
	III.	IRAC norms/guidelines	To make the participants to know about the Income Recognition and Asset Classification (IRAC) Norms
	IV.	NPA Management - Impact of NPA on Profits	To make the Participants to understand the serious impact of NPA on profit as well as functioning of an organization
DAY II	I.	Asset Classification – Case exercise	To make the participants to know how to classify the assets using a case exercise
	II.	Calculation of CRAR	To enable the participants to calculate CRAR using a case exercise
	III.	Case Exercise – on CRAR	To enable the participants to calculate CRAR using a case exercise
	IV.	Effective Monitoring & Follow-up Recovery Ethics & Strategies	To make the participants to know about the importance & ways of monitoring and follow up for effective recovery and to make the participants to understand the various strategies & ethics to be followed while recovering dues
DAY III	I.	Restructuring and rescheduling of loans - SLSS	To make the participants to understand about the restructuring and rescheduling of loans to reduce NPA level
	II.	Documentation & Limitation period.	To make the participants to know the importance of documentation, their enforceability & its legal implication
	III.	ARC & EP	To make the participants to understand the various legal means of recovery such as ARC & EP in recovering the dues.
	IV.	COURSE EVALUATION EXIT TEST VALEDICTION	To assess the participants understanding level of the subjects and to get the feedback of the participants about the training programme.

**TRAINING PROGRAMME ON  
PROJECT APPRAISAL FOR FARM SECTOR ADVANCES  
FOR SCBs / DCCBs**

Duration	4 days
No. of Programmes	1
Date	
Target Group	Staff of SCB / DCCBs
Objectives	<ul style="list-style-type: none"> <li>▪ Understand the need for business expansion and Project appraisal.</li> <li>▪ Analyse the concept of cash flow statement, balance sheet etc.</li> <li>▪ Estimation of the working capital and its management.</li> </ul>
Programme Contents	<ul style="list-style-type: none"> <li>▪ Role &amp; scope of financing Farm activities</li> <li>▪ Project Appraisal – Ratios</li> <li>▪ Break even analysis</li> <li>▪ Financing Retail Loans</li> <li>▪ Working Capital</li> <li>▪ Documentation</li> <li>▪ Recovery methods</li> </ul>

**AGRICULTURAL COOP. STAFF TRAINING INSTITUTE, CHENNAI.**  
**Day – to – Day Schedule with Session Objectives**

**PROJECT APPRAISAL FOR FARM SECTOR ADVANCES FOR SCBs/DCCBs**

<b>DAY &amp; DATE</b>	<b>SESSION</b>	<b>SESSION TOPIC</b>	<b>SESSION OBJECTIVE</b>
DAY I	I.	REGISTRATION INAUGURATION ICE BREAKING ENTRY TEST	To know the participants' profiles, keep them informed of the course coverage and assessment of prior knowledge on the subjects
	II.	Business expansion – Scope for Financing Farm sector	To make the participant to know about the need for business expansion – Present position of term lending by DCCBs – Role & scope of financing Farm sector activities in the current scenario.
	III.	Lending – Project Appraisal - Cash flow statements – Forward backward linkages	To enable the participants to understand the Project approach to lending – Various aspects of Project Appraisal – Forward & Backward linkages.
	IV.	Cash flow statements- Concept of Net Present Value, Benefit Cost Ratio, Internal Rate of Return, Debt Service Coverage Ratio etc.	To make the participants to understand the cash flow statements and its preparations – Concept of NPV , BC Ratio, IRR, DSCR etc.
DAY II	I.	Break even analysis- Financing and appraisal activities under Farm Mechanization	To enable the participants to know what is break even analysis and how to appraise Dairy projects and finance, Technical and Financial appraisal – Case study
	II.	Balance sheet analysis	To make the participants how to analyse the balance sheet
	III.	Financing and appraisal of Dairy Projects – Case study	To make the participants how to appraise and finance dairy projects, case study
	IV.	Financing of Tractor / Power tillers	To enable the participants about Financing of Tractor / Power tillers
DAY III	I - IV	<b>Field visit</b>	A practical visit to a DCCBs to understand the financing and appraisal activities of Farm and Non-Farm sectors and various records maintained.
DAY IV	I	Working capital – Case exercise	To understand the working capital requirements by DCCBs to finance the retail loans.
	II.	Documentation	To work out working capital and case exercise,
	III.	Recovery Methods – ARC - EP	Loan documentation and maintain strategy for end use of funds.
	IV.	COURSE EVALUATION EXIT TEST VALEDICTION	To assess the participants understanding level of the subjects and to get the feedback of the participants about the training programme.

**TRAINING PROGRAMME ON  
FINANCING OF ORGANIC FARMING AND GREEN FINANCING  
FOR SCBs / DCCBs**

Duration	4 Days
No. of Programmes	1
Date	
Target Group	SCBs/DCCBs
Objectives	<p>To enable the Participants to know:</p> <ul style="list-style-type: none"> <li>☐ about green finance instruments</li> <li>☐ leveraging private finance</li> <li>☐ blended finance</li> <li>☐ impact on investments</li> <li>☐ green stocks</li> <li>☐ about organic farming</li> <li>☐ subsidy loan scheme of NABARD in organic farming</li> <li>☐ ways and means for doubling income of farmers</li> </ul>
Programme Contents	<ul style="list-style-type: none"> <li>☐ green finance instruments</li> <li>☐ leveraging private finance</li> <li>☐ blended finance – strategic use of development finance and philanthropic funds to mobilize private capital flows to emerging and frontier marketing</li> <li>☐ impact on investments</li> <li>☐ green stocks</li> <li>☐ about organic farming</li> <li>☐ subsidy loan scheme of NABARD in organic farming</li> <li>☐ ways and means for doubling income of farmers</li> </ul>

**AGRICULTURAL COOP. STAFF TRAINING INSTITUTE, CHENNAI.**

**Day – to – Day Schedule with Session Objectives**

**FINANCING OF ORGANIC FARMING AND GREEN FINANCING  
FOR SCBs/DCCBs**

<b>DAY &amp; DATE</b>	<b>SESSION</b>	<b>SESSION TOPIC</b>	<b>SESSION OBJECTIVE</b>
DAY I	I.	REGISTRATION INAUGURATION ENTRY TEST	To know the participants' profiles, keep them informed of the course coverage and assessment of prior knowledge on the subjects.
	II.	Salient features of green finance	To make the participants to know about green finance
	III.	Climate change related activities	To enable the participants to understand the need and importance of green finance / climate change
	IV.	PM PRANAM scheme related activities	To enable the participants to understand the PM PRANAM activities
DAY II	I.	Principles and advantage of Organic farming	To make the participants to know about organic farming principles and its advantages
	II.	NABARD subsidy, loan schemes in Organic farming	To enable the participants to know the NABARD subsidy and loan schemes for Organic farming
	III.	Crop rotation – green manures, legumes for recycle and composed crop based and animal manures – enhancing genetic diversity	To enable the participants to know about the importance of crop rotation, green manures, recycling and composed crop based and animal manures.
	IV.	Up-gradation of agricultural markets – Enhance competitiveness in agriculture business	To know about up-gradation of agricultural markets and enhancing competitiveness in agriculture business
DAY III	I TO IV	FIELD VISIT	To make the participants to understand the function and to adopt the methodologies in practice.
DAY IV	I.	Vermiculture – Agri-clinic – Agri-business centers – Consortium agriculture	To know about Vermiculture, Agri-business centers and consortium agriculture
	II	Role of MSME in organic farming	To know the role of MSME in organic farming
	III.	Customer retention methods for green and organic financing	To know how to retain and improve the customer base
	IV.	COURSE EVALUATION EXIT TEST VALEDICTION	To assess the participants understanding level of the subjects and to get the feedback of the participants about the training programme.

**TRAINING PROGRAMME ON  
REFRESHER COURSE ON BRANCH BANKING FOR SCBs / DCCBs**

Duration	3 Days
No. of Programmes	1
Date	
Target Group	SCBs/DCCBs
Objectives	<p>At the end of the course, Participants would be able to know:</p> <ul style="list-style-type: none"> <li>☐ The Procedure for opening Deposit accounts, KYC compliance</li> <li>☐ procedure for opening Loan accounts</li> <li>☐ Marketing of banking products &amp; services</li> <li>☐ the procedure for allotting Safe deposit lockers</li> <li>☐ how to settle the claims</li> <li>☐ procedure for filing ARC / EP</li> <li>☐ how to do better customer service</li> <li>☐ various technological developments in banking industry</li> <li>☐ how to manage Stress</li> </ul>
Programme Contents	<ul style="list-style-type: none"> <li>☐ Deposit accounts</li> <li>☐ Loan accounts</li> <li>☐ Techno based products</li> <li>☐ Safe Deposit Lockers</li> <li>☐ Customer Service</li> <li>☐ Legal Procedures</li> </ul>

**AGRICULTURAL COOP. STAFF TRAINING INSTITUTE, CHENNAI.**

**Day – to – Day Schedule with Session Objectives**

**REFRESHER COURSE ON BRANCH BANKING FOR SCBs/DCCBs**

DAY & DATE	SESSION	SESSION TOPIC	SESSION OBJECTIVE
DAY I	I.	REGISTRATION INAUGURATION ENTRY TEST	To know the participants' profiles, keep them informed of the course coverage and assessment of prior knowledge on the subjects.
	II.	Customer Relationship Management- Different types of customer.	To make the participants to know the importance of CRM and how to service the customers effectively
	III.	Deposit Products	To enable the participants to know the available deposit products
	IV.	Loan Products – Retail Loans	To make the participants to know the importance of retail lending and available loan products
DAY II	I.	Jewel Loans	To make the participants to understand the various procedures involved while issuing Jewel Loan
	II.	KYC – AML-CFT Directions eKYC – CKYC.	To make the participants to understand the importance of KYC- penalties by RBI- CYKCY, EKYC etc.
	III.	Safe Deposit Lockers - Safe Custody of articles & documents.	To enable the participants to know the procedure for allotting safe deposit locker to the customers and know what all the precautions are to be taken while acting as custodian of the articles & documents of the customers.
	IV.	Marketing of Banking Products.	To enable the participants to understand the concept of marketing.
DAY III	I.	Effective methods of recovery	To make the participants to know the various effective methods of recovery.
	II	Techno based products – Cyber security.	To make the participants to understand the techno-based products and how to protect from cyber threats.
	III.	Recovery procedure – ARC-EP.	To make the participants to know the legal procedures and ARC, EP
	IV.	COURSE EVALUATION EXIT TEST VALEDICTION	To assess the participants understanding level of the subjects and to get the feedback of the participants about the training programme.

**TRAINING PROGRAMME ON  
FARMERS' PRODUCER ORGANIZATION (FPO) FOR SCBs / DCCBs**

Duration	3 Days
No. of Programmes	1
Date	
Target Group	SCB/DCCBs
Objectives	<ul style="list-style-type: none"> <li>a. To enable the PACS to explore the new business areas &amp; to be trained to become multi service centers by adopting the role of producer organizations.</li> <li>b. Explain challenges in Indian Agriculture and role of FPOs.</li> <li>c. Explain concept of FPOs and various forms of FPOs, Gol schemes.</li> <li>d. Understand Role of FPOs in input/output services in Agriculture.</li> <li>c. Explain maintenance of books and submission of various returns as statutory compliance for FPOs.</li> <li>f. Understand Business Planning Process and its Elements</li> </ul>
Programme Contents	<ul style="list-style-type: none"> <li>a. Scenario of Indian Agriculture</li> <li>b. National and State policies on FPO</li> <li>c. Characteristics of FPO</li> <li>d. Forms of FPOs/differences in various legal forms</li> <li>e. FPO activities that can be financed</li> <li>d. Role of FPOs in input/output services in Agriculture</li> <li>e. Maintenance of books and submission of various returns as statutory compliance for FPOS</li> <li>f. Business Planning Process and its Elements</li> <li>g. Conceptualizing Business Plan and working on it</li> <li>h. Case exercise and presentation on appraisal of FPO proposal</li> <li>i. Presentation of Business Model by the PACS</li> </ul>



**AGRICULTURAL COOP. STAFF TRAINING INSTITUTE, CHENNAI.**  
**Day – to – Day Schedule with Session Objectives**

**FARMERS' PRODUCER ORGANIZATIONS FOR SCB/ DCCBs**

<b>DAY &amp; DATE</b>	<b>SESSION</b>	<b>SESSION TOPIC</b>	<b>SESSION OBJECTIVE</b>
DAY I	I.	REGISTRATION INAUGURATION ENTRY TEST	To know the participants' profiles, keep them informed of the course coverage and assessment of prior knowledge on the subjects.
	II.	Policies on FPOs – National and State Policies – Importance of FPOs - Challenges	To make the Participants know the National and State policies on FPO, its importance and challenges
	III.	Concept of FPO – Rationale behind FPO & FPC – Characteristics of FPO – FPO model – Different activities – Registration process of FPO – Role of CEO of FPO	To make the Participants understand the characteristics of Farmers' Producer Organization, different activities, registration process, role of CEO of FPO
	IV.	Financing FPO – Activities that can be financed – Prerequisites – Eligibility criteria – Term loans and working capital limits - Documentation	To make the participants to know about activities that can be financed, eligibility criteria and documentation
DAY II	I.	<b>FIELD VISIT</b>	To take the participants to a good working society to have practical knowledge on the subject
	II.		
	III.		
	IV.		
DAY III	I.	Appraisal of FPO proposal	To make the Participants to know how to appraise an FPO proposal
	II.	Exercise by Participants	To make the participants to do an exercise for appraising a proposal
	III.	Presentation by participants	To make the participants to small groups and present their views on the proposal
	IV.	COURSE EVALUATION EXIT TEST VALEDICTION	To assess the participants understanding level of the subjects and to get the feedback of the participants about the training programme.

**TRAINING PROGRAMME ON  
AGRI INITIATIVES, FARMER WELFARE SCHEME, AND AGRICULTURE  
INFRASTRUCTURE FUND FOR SCBs / DCCBs**

Duration	3 days
No. of Programmes	1
Date	
Target Group	SCBs/DCCBs
Objectives	At the end of the Programme the Participants will be able understand current status of Agriculture in Tamil Nadu , Government Schemes , Revised KCC Schemes , Agri Market and how to use the AIF PORTAL.
Programme Contents	<ul style="list-style-type: none"> <li>▪ RURAL ECONOMIC GROWTH</li> <li>▪ DOUBLING THE FARMERS INCOME</li> <li>▪ VARIOUS FARMERS WELFARE SCHEMES</li> <li>▪ NMSA, PKVY, PMKSY, NCU PMBJP.</li> <li>▪ GREEN CREDIT PROGRAMME –P.M.PRANAM</li> <li>▪ SOIL HEALTH CARD SCHEME</li> <li>▪ AGRICULTURE INFRASTRUCTURE FUND</li> <li>▪ OBJECT, AND GOVERNMENT BUDGET SUPPORT</li> <li>▪ ELIGIBLE PROJECTS</li> <li>▪ REFINANCE FACILITIES</li> <li>▪ NABARD ROLE</li> <li>▪ AGRI MARKET INFRASTRUCTURE FUND</li> <li>▪ E-NAM</li> </ul>

**AGRICULTURAL COOP. STAFF TRAINING INSTITUTE, CHENNAI.**

**Day – to – Day Schedule with Session Objectives**

**"AGRI INITIATIVES, FARMER WELFARE SCHEME, AND AGRICULTURE  
INFRASTRUCTURE FUND" FOR SCBs/DCCBs**

<b>DAY &amp; DATE</b>	<b>SESSION</b>	<b>SESSION TOPIC</b>	<b>SESSION OBJECTIVE</b>
DAY I	I.	REGISTRATION, INAUGURATION ENTRY TEST AND ICE BREAKING	To know the participants' profiles, keep them informed of the course coverage and assessment of prior knowledge on the subjects
	II.	"Grama Rajya"- The Vision Of The Father Of Our Nation, Rural Economic Growth, Marching On Doubling The Farmers Income .	To enable the participants to know about the importance of rural economy and its importance and the methodologies to be adopted.
	III.	Current Status of Agriculture in Tamil Nadu Governments role in enhancing agricultural Production.	To enable the participants to know the current status of agriculture in Tamil Nadu and the role of Government of Tamil Nadu. The budgetary support to uplift the standard of living of the farmers in the state.
	IV.	Revised KCC Scheme – Interest Incentive and Interest Subvention	To sensitize about the revised kisan credit card scheme and availability of interest incentive to farmers for prompt repayment – Interest subsidy and Interest subvention.
DAY II	I	KCC – Animal Husbandry and Fisheries	To sensitize the participants about the extension KCC scheme to farmers for working capital need for maintenance of MILCH animal / sheep etc.
	II	Agri Market Infra Structure Fund and its importance	To enable the participants to understand about AMISF and its importance.
	III	Agriculture Infrastructure Fund (AIF) – Eligible projects – Refinance facility from NABARD.	To enable the participants to understand what the projects are eligible under this fund and which institution were eligible to play their role under this scheme.
	IV	AIF – PORTAL – Log in – Apply online and techno issues.	To enable the participants to use the AIF portal and make and guide them in a way to use the portal.
DAY III	I.	Crop Insurance – Pratan Mantri Fasal Bhima Yojana (PMFBY)	To enable the participants to understand about PMFBY.
	II	Green credit programme – PM Pranam	To make the participants to know about PM PRANAM schemes introduced by the government of India and about green credit and importance.
	III	Concept of E-NAM, and Micro Irrigation scheme.	To ENABLE THE PARTICIPANTS TO UNDERSTAND ABOUT E-NAM and MICRO IRRIGATION SCHEMES and its importance.
	IV.	COURSE EVALUATION EXIT TEST VALEDICTION	To assess the participants understanding level of the subjects and to get the feedback of the participants about the training programme.

**TRAINING PROGRAMME ON  
PROJECT APPRAISAL FOR NON-FARM SECTOR ADVANCES  
FOR SCBs / DCCBs**

Duration	4 days
No. of Programme(s)	1
Date	
Target Group	Staff of SCB / DCCBs
Objectives	<ul style="list-style-type: none"> <li>▪ Understand the need for business expansion under Non-farm sector loans</li> <li>▪ Getting Acquaintance with salient features of various Non-farm sector loans issued by SCB/DCCB</li> </ul>
Programme Contents	<ul style="list-style-type: none"> <li>▪ Role &amp; scope of financing Non-Farm activities</li> <li>▪ Housing loan</li> <li>▪ Building Mortgage Loan</li> <li>▪ Salary Loan &amp; Personal Loan</li> <li>▪ Petty Traders Loan</li> <li>▪ TAMCO, TABCEDCO Loans</li> <li>▪ Documentation</li> <li>▪ Appraisal of Borrowers</li> <li>▪ Recovery methods</li> </ul>

**AGRICULTURAL COOP. STAFF TRAINING INSTITUTE, CHENNAI.**  
**Day – to – Day Schedule with Session Objectives**

**PROJECT APPRAISAL FOR NON-FARM SECTOR ADVANCES  
 FOR SCBs / DCCBs**

<b>DAY &amp; DATE</b>	<b>SESSION</b>	<b>SESSION TOPIC</b>	<b>SESSION OBJECTIVE</b>
DAY I	I.	REGISTRATION INAUGURATION ICE BREAKING ENTRY TEST	To know the participants' profiles, keep them informed of the course coverage and assessment of prior knowledge on the subjects
	II.	Business expansion –Scope for Financing Non-Farm sector - Borrower appraisal	To make the participant to know about the need for business expansion –Role & scope of financing Non-farm sector activities in the current scenario and about borrower appraisal
	III.	Housing Loan	To make the participants to know about salient features of housing loan and how to Market the same
	IV.	Building Mortgage Loan	To enable the participants to know about salient features of BML and how to Market the same
DAY II	I.	Salary Loan & Personal Loan - Salary loan for women	To enable the participants to know about salient features of Salary Loan and Personal Loan and how to Market the same.
	II.	Petty Traders Loan - Business Loan & Small Scale Industry Loan - Women entrepreneurs' loan	To enable the participants to know about salient features of PTL, Business loan, small scale industry loan and women entrepreneurs' loan
	III.	Education Loan and Consumer Loan	To make the participants to know about the features of education loan and consumer loan
	IV.	Loan for construction of Hospital & Nursing home and Marriage hall	To enable the participants to know how to disburse loan for construction of hospital, nursing home and marriage hall
DAY III	I	State Road Transport Operators (SRT0) loan	To enable the participants to know about salient features of SRT0 and how to Market the same.
	II	Vehicle Loan - Pensioners' loan	To enable the participants to know about salient features of VL and how to Market the same.
	III - IV	<b>Field visit</b>	A practical visit to a DCCBs to understand the financing and appraisal activities of Farm and Non-Farm sectors and various records maintained.
DAY IV	I	TAMCO & TABCEDCO	To make the participants to know about the salient features of TAMCO and TABCEDCO loans
	II.	Recovery Methods - ARC - EP	To make the participants about recovery methods, ARC, EP
	III.	Preparation and presentation of field visit report	To make the participants to prepare and present the field visit report
	IV.	COURSE EVALUATION EXIT TEST VALEDICTION	To assess the participants understanding level of the subjects and to get the feedback of the participants about the training programme.

**TRAINING PROGRAMME ON  
ASSET-LIABILITY MANAGEMENT FOR SCBs / DCCBs**

Duration	3 days
No. of Programmes	1
Date	
Target Group	SCBs/DCCBs
Objectives	<p>At the end of the course, Participants would be able to:</p> <ul style="list-style-type: none"> <li>☐ Define risks and various types of risks</li> <li>☐ Explain the need, importance and applicability of ALM to Coop. Banks</li> <li>☐ Describe the need for introducing an ALM information system and setting up ALM decision making processes (ALM Committee/ALCO)</li> <li>☐ Explain RBI/NABARD guidelines relating to ALM</li> <li>☐ Explain the tools, techniques and strategies for liquidity and interest rate risk management through ALM</li> <li>☐ Prepare and interpret the GAP reports</li> <li>☐ Describe the implications of liquidity risk and interest rate risk on the profitability and sustainability of Bank.</li> </ul>
Programme Contents	<ul style="list-style-type: none"> <li>▪ Concept of Risk, various types of risk in Bank's Balance Sheet</li> <li>▪ Pillars of ALM - ALM Organisation, ALM Process, Information System</li> <li>▪ Liquidity risk-identification - Assessment - Management - Analysis of Maturity Profile</li> <li>▪ Preparation of Structural &amp; Dynamic Liquidity Statements</li> <li>▪ Interest Rate Risk - Concept - Identification - Assessment - Management</li> <li>▪ Preparation of Statement of Interest Rate Sensitivity</li> <li>☐ RBI/NABARD guidelines on ALM, ALM Policy, Structure &amp; Processes.</li> </ul>

**AGRICULTURAL COOP. STAFF TRAINING INSTITUTE, CHENNAI.**  
**Day – to – Day Schedule with Session Objectives**

**ASSET LIABILITY MANAGEMENT FOR SCB /DCCBs**

<b>DAY &amp; DATE</b>	<b>SESSION</b>	<b>SESSION TOPIC</b>	<b>SESSION OBJECTIVE</b>
DAY I	I.	REGISTRATION INAUGURATION ENTRY TEST	To know the participants' profiles, keep them informed of the course coverage and assessment of prior knowledge on the subjects.
	II.	Need and importance of ALM in cooperative banks	To enable the participants to understand about the need and importance of ALM in cooperative banks.
	III.	Risk Management – Various risks, analysis using Bank Balance Sheet	To make the participants to know about the RBI guidelines on ALM
	IV.	RBI Guidelines on ALM for Banks - Information system – Organisation - Process	To make the participants to know about the RBI guidelines on ALM
DAY II	I.	Committee on ALM & its functioning (ALCO)	To enable the participants to understand the concept of rate sensitivity & time buckets. Methods of slotting asset & liabilities according to Buckets and know about the ALM Policy.
	II	Pillars of ALM	To enable the participants to know about the concept and process of ALM.
	III.	Interest Rate Risk – Concept of REPO, Reverse REPO, Base rate and MCLR	To make the participants to understand the concepts of interest rate risks and its implications, REPO, Reverse REPO, MCLR
	IV.	Rate Sensitive Assets and Liabilities	To enable the participants to understand the Rate Sensitive Assets and Liabilities
DAY III	I.	Case exercise on GAP analysis	To make the participants to understand the concept of ALM through GAP analysis
	II	Case exercise on GAP analysis	To make the participants to understand the concept of ALM through GAP analysis
	III.	Operational risk in technological environment	To know about the risks in technological environment
	IV.	COURSE EVALUATION EXIT TEST VALEDICTION	To assess the participants understanding level of the subjects and to get the feedback of the participants about the training programme.

**TRAINING PROGRAMME ON  
INVESTMENT & TREASURY MANAGEMENT AND INVESTMENT POLICY  
FOR SCBs / DCCBs**

Duration	4 Days
No. of Programmes	1
Date	
Target Group	SCBs/DCCBs
Objectives	<p>To enable the Participants to</p> <ul style="list-style-type: none"> <li>☐ Explain Money and debt market concepts and instruments</li> <li>☐ know about Primary and Secondary market</li> <li>☐ Describe the steps needed for setting up treasury</li> <li>☐ Identify need for portfolio planning and management</li> <li>☐ Identify and describe various risk in investment</li> <li>☐ Know Investment policy</li> </ul>
Programme Contents	<ul style="list-style-type: none"> <li>☐ Money and Bond Market Operations - Treasury Bills, Govt. Securities</li> <li>☐ Bonds - Valuation, Pricing, Duration Analysis</li> <li>☐ Buying and Trading in Securities - Primary and secondary market - trading and holding options</li> <li>☐ Setting up of treasury</li> <li>☐ Functions of treasury</li> <li>☐ Back office systems, market conventions and practices treasury operation</li> <li>☐ Investment Policy</li> <li>☐ Investment Committee</li> <li>☐ Risk in investment</li> </ul>



**AGRICULTURAL COOP. STAFF TRAINING INSTITUTE, CHENNAI.**

**Day – to – Day Schedule with Session Objectives**

**INVESTMENT & TREASURY MANAGEMENT AND INVESTMENT POLICY  
FOR SCBs/DCCBs**

<b>DAY &amp; DATE</b>	<b>SESSION</b>	<b>SESSION TOPIC</b>	<b>SESSION OBJECTIVE</b>
DAY I	I.	REGISTRATION INAUGURATION ENTRY TEST	To know the participants' profiles, keep them informed of the course coverage and assessment of prior knowledge on the subjects.
	II.	Capital market funding – Capital structure – Debt and Equity Management – Fundamentals of interest rate markets and process of discounting – Challenges arising from the financial crisis	To make the participants to understand about the financing of capital markets.
	III.	Money Market Instruments	To make the participants to understand about Money market instruments
	IV.	Debt Market Instruments	To make the participants to understand about Debt Market Instruments and its features
DAY II	I.	Bond Valuation & Pricing	To make the participants to understand how to value the bonds and take purchase/sell decisions
	II.	Duration Analysis	To make the participants to understand the duration Analysis with example.
	III.	Factors affecting Money / Debt Market	To make the participants to know about the happening in primary & Secondary market profit booking, cut loss policy held for trade held to maturity etc.
	IV	Trading and holding operations	To make the participants to know about trading activities in money market, operating methodologies and various securities available in the market for trading
DAY III		FIELD VISIT	
DAY IV	I.	Risk in investment	To enable the Participants to know about the various risk involved in investment how they are marked to market, provisions etc., ALM/ALCO concept
	II.	Setting up of Treasury, Investment Policy & Role of Investment Committee	To make the participants to understand the requirements of setting up a treasury front office, back office and Investment Policy and Investment Committee
	III.	Functions of Treasury including Back Office systems	The enable the participants to know about all the functions of treasury and how they are carried out.
	IV.	COURSE EVALUATION EXIT TEST VALEDICTION	To assess the participants understanding level of the subjects and to get the feedback of the participants about the training programme.

**TRAINING PROGRAMME ON  
RETAIL LOANS AND IMPORTANCE OF MARKETING  
FOR SCB / DCCBs**

Duration	3 Days
No. of Programmes	1
Date	
Target Group	SCBs / DCCBs
Objectives	At the end of the Programme, the Participants will be able to under various retails loans rules and regulations and the documentations. Further the marketing concepts to be adopted in marketing the retails loans.
Programme Contents	<ul style="list-style-type: none"> <li>☐ Salary Loan and Personal Loan Schemes - Features - Borrower identification - documentation.</li> <li>☐ Marketing concepts - Marketing of Loan products.</li> <li>☐ Petty Traders Loan</li> <li>☐ Housing Loan</li> <li>☐ Building Mortgage Loan</li> <li>☐ Loans to Divyangjan</li> <li>☐ MSME and MUDRA Loans</li> <li>☐ Self Help Group Loans</li> <li>☐ Pensioner Loans</li> </ul>

**AGRICULTURAL COOP. STAFF TRAINING INSTITUTE, CHENNAI.**

**Day – to – Day Schedule with Session Objectives**

**RETAIL LOANS AND IMPORTANCE OF MARKETING  
FOR SCBs / DCCBs**

<b>DAY &amp; DATE</b>	<b>SESSION</b>	<b>SESSION TOPIC</b>	<b>SESSION OBJECTIVE</b>
DAY I	I.	REGISTRATION INAUGURATION ENTRY TEST	To know the participants' profiles, keep them informed of the course coverage and assessment of prior knowledge on the subjects.
	II.	Need for strengthening Retail Loan base in Cooperative Banks – Good lending Principles and Borrower Appraisal Methods.	To make the participants to familiarize with the retail loan schemes
	III.	Salary Loan and Personal Loan Schemes – Features – Borrower identification – documentation.	To understand the salary loans and personal loan schemes and rules and documentation.
	IV.	Marketing concepts – Marketing of Loan products.	To understand the marketing concept and marketing of the product.
DAY II	I.	Petty Traders Loan	To understand the petty traders loan rules and the documentations.
	II	Housing Loan	To understand the Housing loan rules and the documentations.
	III.	Building Mortgage Loan	To understand the Building Mortgage loan rules and the documentations.
	IV.	Loans to Divyangjan	To understand the NDFDC loan rules and the documentations.
DAY III	I.	MSME and MUDRA Loans	To understand the MSME and Mudra loans rules and the documentations.
	II.	Self Help Group Loans	To understand the SHG loan rules and the documentations.
	III.	Pensioner Loans	To understand the Pensioner loan rules and the documentations.
	IV.	COURSE EVALUATION EXIT TEST VALEDICTION	To assess the participants understanding level of the subjects and to get the feedback of the participants about the training programme.

**TRAINING PROGRAMME ON  
JEWEL APPRAISAL TECHNIQUES & RECOVERY METHODS  
FOR SCBs / DCCBs**

Duration	3 Days
No. of Programmes	1
Date	
Target Group	SCBs / DCCBs
Objectives	<ul style="list-style-type: none"> <li>☐ To enable the participants to update their knowledge on appraisal of jewels pledged for Jewel Loan / Detection of Spurious Jewel - Methods</li> </ul>
Programme Contents	<ul style="list-style-type: none"> <li>☐ Duties and responsibilities of Jewel Appraisers</li> <li>☐ Basic Metallurgy</li> <li>☐ Touch Stone Testing</li> <li>☐ Hallmarking</li> <li>☐ Detection of Spurious Jewels</li> <li>☐ Understanding of Bullion markets</li> <li>☐ Jewel Insurance – Coverage</li> <li>☐ Safety Measures</li> <li>☐ Loan to value concept</li> </ul>

**AGRICULTURAL COOP. STAFF TRAINING INSTITUTE, CHENNAI.**

**Day – to – Day Schedule with Session Objectives**

**TRAINING PROGRAMME ON JEWEL APPRAISAL TECHNIQUES &  
RECOVERY METHODS  
FOR THE STAFF OF SCBs / DCCBs**

<b>DAY &amp; DATE</b>	<b>SESSIO N</b>	<b>SESSION TOPIC</b>	<b>SESSION OBJECTIVE</b>
<b>DAY I</b>	I	REGISTRATION & INAUGURATION	To know the participants profile and keep them informed of the course coverage assessment of entry level behavior.
	II	Know the Jewel Loan borrower	To enable the participants to understand the procedure for issuing loans to the genuine borrower
	III	Detection of Spurious Jewels	To enable the participants to understand the intricacies in detection of Spurious Jewels – Basic Metallurgy - Touch Stone Testing – Hallmarking
	IV.	Detection of Spurious Jewels	To enable the participants to understand the intricacies in detection of Spurious Jewels – Basic Metallurgy - Touch Stone Testing – Hallmarking
<b>DAY II</b>	I	Duties and Responsibilities of Jewel Appraisers	To explain the duties and responsibilities of Jewel Appraisers
	II	Duties and Responsibilities of Jewel Appraisers	To explain the duties and responsibilities of Jewel Appraisers
	III	Operational Guidelines	To know about procedures in JL loan recovery and legal measures including ARC/EP and auctioning procedure
	IV	Documentation	To enable the participants to know about the procedure to adopt in documentation for the disbursement of Jewel Loan
<b>DAY III</b>	I	JL Loan Recovery Procedures – Jewel Auctioning	To know about the methods and procedures of recovery in Jewel Loan overdues and auctioning procedures
	II	ARC /EP	To know about the methods and procedures in ARC and EP for recovery of Jewel Loan overdues
	III	Group Discussion on enhancement of Jewel Loan Issue/Outstanding in current competitive environment	To enlighten the participants about the need of enhancement in Jewel Loan business in current competitive scenario
	IV	COURSE EVALUATION EXIT TEST VALEDICTION	To assess the participants understanding level of the subjects and to get the feedback of the participants about the training programme.

**TRAINING PROGRAMME ON  
NOMINATION AND CLAIM SETTLEMENT FOR SCBs / DCCBs**

Duration	3 days
No. of Programmes	1
Date	
Target Group	SCBs/DCCBs
Objectives	<p>At the end of the Programme the Participants will be able to:</p> <p>Explain about the importance of nomination and Rights of nominee.</p> <p>Understand the legal successor and Indian successor act to settle the claim with or without nomination facility.</p>
Programme Contents	<ul style="list-style-type: none"> <li>▪ Salient features of nomination</li> <li>▪ Importance of Nomination</li> <li>▪ Modification, change and cancelation facility</li> <li>▪ Nominees' rights</li> <li>▪ Will and nomination</li> <li>▪ Executor vs nominee</li> <li>▪ On line registration of nomination</li> <li>▪ Effects of the accounts without nomination</li> <li>▪ Legal successor</li> <li>▪ Indian succession act</li> <li>▪ Claim settlement procedures with and without nomination</li> </ul>

**AGRICULTURAL COOP. STAFF TRAINING INSTITUTE, CHENNAI.**

**Day – to – Day Schedule with Session Objectives**

**NOMINATION AND CLAIM SETTLEMENT FOR SCBs/DCCBs**

<b>DAY &amp; DATE</b>	<b>SESSION</b>	<b>SESSION TOPIC</b>	<b>SESSION OBJECTIVE</b>
DAY I	I.	REGISTRATION- INAUGURATION ENTRY TEST- ICE BREAKING	To know the participants' profiles, keep them informed of the course coverage and assessment of prior knowledge on the subjects
	II.	NEED AND IMPORTANCE OF NOMINATION IN CURRENT SCEANARIO	To enable the participants to know about the current banking trends and behaviours and the need and importance of nomination facility.
	III.	SAILENT FEATURES OF BANKING NOMINATION	To make the participants to understand about the facility of nominations and its Guidelines prescribed in B.R. Act.
	IV.	DECLARATION , CHANGE , MODIFICATION AND ITS EFFECTS IN NOMINATION	To enable the participants to know the methods for Declaration , change , modification in prescribed forms and its necessity and its effects
DAY II	I	NOMINEES RIGHTS vs EXECUTOR IN A LEGAL WILL	To make the participants to understand the rights of the nominee and how it differs from the executor in a Legal will
	II	ON LINE REGISTRATION OF NOMINATION	To enable the participants to understand the methods to file nomination through on line
	III	EFFECTS OF THE ACCOUNTS WHICH ARE WITHOUT NOMINATION	To make the participants to understand the situation if there is no nominee and what happens through case instances
	Iv	CLAIM SETTLEMNTS – A PLEASURE OR PAIN	To make the participants to understand the procedures to be adopted to settle the claim of the deceased member in smooth manner and make to feel the customer to get his money with pleasure from banks
DAY III	I.	LEGAL SUCCESSOR AND INDIAN SUCCESSION ACT	To understand that who is the legal heir, and how he is differ from the nominee and properly understand the Indian succession act
	II	CLAIM SETTLEMENT FOR THE ACCOUNTS WITH NOMINATION FACILITY	To know the participants to understand the procedures adopted to settle the claims with nomination facilities and the documents required for
	III	CLAIM SETTLEMENT –FOR THE ACCOUNTS WITH OUT NOMINATIONS	To know the participants to understand the procedures adopted to settle the claims without nomination facilities and the documents required for
	IV.	COURSE EVALUATION EXIT TEST VALEDICTION	To assess the participants understanding level of the subjects and to get the feedback of the participants about the training programme.

**TRAINING PROGRAMME ON**  
**ROLE OF CIRCLE SUPERVISORS /FIELD MANAGERS**  
**for SCBs/DCCBs**

Duration	4 days
No. of Programmes	1
Date	
Target Group	SCBs / DCCBs
Objectives	<p>☐ To improve knowledge, skills and attitude for effective field supervision.</p>
Programme Contents	<ul style="list-style-type: none"> <li>▪ Guide PACS for their Business Development</li> <li>▪ Role – Duties &amp; Responsibilities of Field Officers.</li> <li>▪ Strategy for business development and effective monitoring of PACS &amp; Preparation of BDP, CAS &amp; MIS</li> <li>▪ Objective preparation of loan applications at the society level and proper preparation/scrutiny of various loan applications &amp; procedures for disbursements.</li> <li>▪ Monitoring &amp; Utilization of Loans.</li> <li>▪ NPA – Recovery Strategy/Legal Aspects.</li> <li>▪ Inspection of Coop. Societies viz., PACS, WCS, CMS &amp; CWS – Procedures – Follow-up.</li> <li>▪ Recovery of Loans through Farmers Clubs – Relief to Farmers under distress.</li> <li>▪ MIS – Returns to be submitted to Head Office – Higher Financing Agencies.</li> <li>▪ Loan Appraisal/Verification of Document</li> <li>▪ Inspection Format (Case Exercise)</li> </ul>



**AGRICULTURAL COOP. STAFF TRAINING INSTITUTE, CHENNAI.**

**Day – to – Day Schedule with Session Objectives**

**ROLE OF CIRCLE SUPERVISORS/ FIELD MANAGERS For SCBs / DCCBs**

<b>DAY &amp; DATE</b>	<b>SESSION</b>	<b>SESSION TOPIC</b>	<b>SESSION OBJECTIVE</b>
DAY I	I.	REGISTRATION INAUGURATION ENTRY TEST	To know the participants' profiles, keep them informed of the course coverage and assessment of prior knowledge on the subjects.
	II.	Emerging trends in banking	To enable the Participants to know the current banking environment and positions
	III.	Role - Duties & Responsibilities of Field Officers	To make them to understand their Role - Duties & Responsibilities
	IV.	Balance sheet analysis - Monitoring of Income leakage	To make the participants to understand how to analyze the balance sheet and identify the areas of income leakage
DAY II	I.	Preparation of loan applications at the society level - proper scrutiny of various loan applications - procedures for disbursements	To understand the business development plan, common accounting system and management information system
	II.	Inspection of Primary Agricultural Cooperative Credit Societies.	To enable the Participants to learn about preparations, scrutiny of loan applications, verification of documents, registers, ledgers including crop verification report and disbursement of loans
	III	Inspection of WCS,ECS,CMS CWS etc. - Procedures - Follow-up	To make the participants to know the Inspection Procedures, Follow-up while inspecting the PACCS
	IV.	Concept of RuPay KCC	To make the participants to know the Concept of RuPay KCC.
DAY III	I.	<b>FIELD VISIT</b>	
	II.		
	III.		
	iv		
DAY IV	I	Inspection of Retail Loan	To know the inspection methodology for retail loans.
	II	Recovery Strategy – NPA-ARC, EP.	To know the recovery aspects and legal remedies
	III	MIS - Returns to be submitted to Head Office - Higher Financing Agencies	To make the participants to know about MIS & various returns to be submitted to Head Office / Higher financing agencies
	IV.	COURSE EVALUATION EXIT TEST VALEDICTION	To assess the participants understanding level of the subjects and to get the feedback of the participants about the training programme.

**TRAINING PROGRAMME ON  
INTERNAL CHECKS & CONTROL AND INSPECTION UNDER  
COMPUTERIZED ENVIRONMENT FOR SCBs / DCCBs**

Duration	3 Days
No. of Programmes	1
Date	
Target Group	SCBs / DCCBs
Objectives	<p>To enable the participants to</p> <p>Identify the skills required for effective inspection</p> <p>Understand the different aspects of internal control system</p> <p>Identify sources of leakage of income in business operations including investments</p>
Programme Contents	<p>Importance of inspection and skills required for effective inspection</p> <p>Implementation of prudential norms, income recognition, asset classification and provisioning requirements</p> <p>Internal Control Systems - Various aspects including MIS</p> <p>Frauds, embezzlements, robberies - causes and preventive measures checks and counter checks</p> <p>Investment and fund management control systems</p> <p>Prevention of income leakages</p> <p>Branch control - Staff Administration</p> <p>Inspection in computerized environment</p> <p>Verification of statutory audit compliance</p> <p>Submission of all returns to statutory authorities.</p> <p>Submission of quality compliance</p> <p>Identification of areas for lending to expand lending activities at Branches</p> <p>Verification of securities offered to avail loan</p> <p>Verification of Deposit Accounts in terms of KYC Norms</p> <p>CRM</p> <p>Documents verification</p> <p>Assess the Branch Viability (TPM)</p> <p>System Audit</p> <p>Cyber Crime Impact and safety measures</p>

**AGRICULTURAL COOP. STAFF TRAINING INSTITUTE, CHENNAI.**

**Day – to – Day Schedule with Session Objectives**

**INTERNAL CHECKS & CONTROL AND INSPECTION UNDER COMPUTERIZED ENVIRONMENT FOR SCBs/DCCBs**

<b>DAY &amp; DATE</b>	<b>SESSION</b>	<b>SESSION TOPIC</b>	<b>SESSION OBJECTIVE</b>
DAY I	I.	REGISTRATION INAUGURATION ENTRY TEST	
	II.	Introduction to internal control system in cooperative banks	To know the participants' profiles, keep them informed of the course coverage and assessment of prior knowledge on the subjects.
	III.	Inspection of Branches	To enable the participants to understand the importance of having necessary skills while inspecting a branch and to know about the various internal control systems including MIS & the role of inspectors.
	IV.	Inspection of Advances to affiliates	To know how to inspect the advances sanctioned to PACCS, WCS, ECS, Consortium advances, Stores, etc.
DAY II	I.	Inspection of Techno based services	To know how to inspect techno based services such as NEFT, RTGS, Bill Payments . Service of technical experts may be availed of. May be increased to 2 sessions.
	II	Frauds, embezzlements Robberies, causes & preventive measures checks & counter checks	To enable the trainees to know the various causes responsible for fraud & how to take Preventive measures
	III	Importance of KYC and verification of securities Offered to avail Loan	To enable the Participants to know about KYC requirement and what are all the aspects to be verified when inspecting the securities offered to avail Loans
	IV	Documents Verification - Assess the Branch Viability - Transfer Price Mechanism (TPM)	To know about the various aspects of Documents verification and To enable the Participants to assess the Branch Viability and (TPM).
DAY III	I	Identification of Sources of leakage of Income - prevention of income leakages	To know about the sources of leakage of income & the preventive measures to arrest them
	II	Income and Expenditure statement, balance sheet, profit and loss account, ratio analysis	To know how to analyze and interpret Income and Expenditure, Profit and Loss account, balance sheet statements and know its impact through ratio analysis
	III	Inspection on computerized environments - Submission of Returns to Statutory Authorities - Submission of Quality compliance	To know the various aspects to be inspected under computerized environment - Rectification of irregularities pointed out in NABARD Inspection. <b>Details of Ensure Statements may be added.</b>
	IV	COURSE EVALUATION EXIT TEST VALEDICTION	To assess the participants understanding level of the subjects and to get the feedback of the participants about the training programme.

**TRAINING PROGRAMME ON  
FUNCTIONS OF VARIOUS COMMITTEES (ALCO, AUDIT,  
FRAUD MONITORING, RISK MANAGEMENT)  
FOR SCBs/DCCBs**

Duration	3 days
No. of Programmes	1
Date	
Target Group	SCB / DCCBs
Objectives	To apprise the Participants on the needs of effective supervision, statutory, compliance and monitoring of banking functions
Programme Contents	<ul style="list-style-type: none"> <li>▪ To put in place proper systems &amp; procedures and to ensure effective functioning of the systems</li> <li>▪ Monitoring KYC/AML, frauds/misappropriations, guidelines on forming</li> <li>▪ RBI/NABARD Statutory Committees like ALCO, Audit Committee etc.</li> <li>▪ Formation of Frauds Monitoring Committee</li> <li>▪ Investment Committee and its Role</li> <li>▪ Risk Management Committee and its importance.</li> </ul>

**AGRICULTURAL COOP. STAFF TRAINING INSTITUTE, CHENNAI.**

**Day – to – Day Schedule with Session Objectives**

**FUNCTIONS OF VARIOUS COMMITTEES (ALCO, AUDIT, FRAUD MONITORING, RISK MANAGEMENT) FOR SCBs/DCCBs**

<b>DAY &amp; DATE</b>	<b>SESSION</b>	<b>SESSION TOPIC</b>	<b>SESSION OBJECTIVE</b>
DAY I	I.	REGISTRATION INAUGURATION ENTRY TEST	To know the participants' profiles, keep them informed of the course coverage and assessment of prior knowledge on the subjects.
	II.	Investment Scenario - Emerging Challenges	To make the participants to know about the present banking scenario and the emerging challenges
	III.	Assessing of investible surplus - Formation of Investment committee and its duties, Investment policy	To understand how to invest surplus funds in various avenues – procedures followed in formation of Investment committee and its duties and about investment policy
	IV.	Appointment of Principal Officer - KYC/AML guidelines – Role of ordering intermediary and beneficiary banks	To know about the rules prescribed by RBI for appointment of Principal Officer under KYC directions and role of banks on various capacities.
DAY II	I.	Formation of ALCO – duties and responsibilities and the formation of other statutory committees in the banks	To understand the formation of ALCO, duties and responsibilities and formation of statutory committees
	II	Need and importance of Vigilance Cell and its role	To know about Vigilance Cell and its role
	III.	Need for Information Technology and Security policy - Reporting to FIU-IND	To know about the need for IT and Security policy and to submit reports to statutory authorities
	IV.	Functions of Compliance Department & Formation - Nomination of members	To understand the functions of compliance Department and formation & Nomination of member
DAY III	I.	Functions of Audit Committee	To know about the functions of audit committee
	II.	Monitoring of Audit Compliance - NPA Provisioning - Leakage of Income	To know about the audit compliance, NPA provisioning and leakage of income
	III.	Formation of Fraud Monitoring Committee, Prevention of frauds - Issues related to CBS, ATM etc.	To know about the Fraud monitoring committee
	IV.	COURSE EVALUATION EXIT TEST VALEDICTION	To assess the participants understanding level of the subjects and to get the feedback of the participants about the training programme.

**TRAINING PROGRAMME ON  
CONDUCTING BOARD MEETINGS & GENERAL BODY MEETINGS  
FOR SCBs/DCCBs**

Duration	3 days
No. of Programmes	1
Date	
Target Group	SCBs/DCCBs
Objectives	<p>To enable the participants to know</p> <ul style="list-style-type: none"> <li>☐ the power of the board, chairman and directors</li> <li>☐ how to conduct board meetings</li> <li>☐ how to conduct AGM and SGB</li> <li>☐ the Methods of minutes, resolution and proceedings recording</li> </ul>
Programme Contents	<ul style="list-style-type: none"> <li>☐ Board Meeting</li> <li>☐ Qualification of Membership</li> <li>☐ Constitution of Board of Directors</li> <li>☐ Eligibility of voting</li> <li>☐ Nomination – Women member – RBI norms</li> <li>☐ Power and function of Chairman and board of directors</li> <li>☐ Notice to conduct meeting</li> <li>☐ Annual general body – Special General body</li> <li>☐ Quorum</li> <li>☐ Resolution – Proceedings – Minutes – Methods of recording</li> <li>☐ Committee of the Boards</li> <li>☐ Benefits extended to the Directors and Board Members</li> </ul>

**AGRICULTURAL COOP. STAFF TRAINING INSTITUTE, CHENNAI.**

**Day – to – Day Schedule with Session Objectives**

**CONDUCTING BOARD MEETINGS & GENERAL BODY MEETINGS  
FOR SCBs/DCCBs**

<b>DAY &amp; DATE</b>	<b>SESSION</b>	<b>SESSION TOPIC</b>	<b>SESSION OBJECTIVE</b>
DAY I	I.	REGISTRATION INAUGURATION ENTRY TEST	To know the participants' profiles, keep them informed of the course coverage and assessment of prior knowledge on the subjects.
	II.	Registration of Cooperative Societies and its bylaws – Amendments in bylaws- Model bylaws.	To enable the participants to understand the process of Registration of a Cooperative society and bylaw registration and amendments and model bylaws.
	III.	Members rights and liabilities- Meetings – Board Meeting – Qualification of Membership.	To know the members rights and liabilities of a registered cooperative society
	IV.	Constitution of Board of Directors – Eligibility of voting – Nomination – Women member – RBI norms - Power and function of Chairman and board of directors.	To enable the participants to organize and conduct Board meetings
DAY II	I.	Notice to conduct meeting – Board meeting – Annual general body – Special General body – Quorum.	To know about the constitution of board and election procedures – RBI norms and power and function of the Chairman and Board of Directors
	II	General Body – Powers and function of general body – conduct of general body and special general body meetings.	To know the procedures for sending notice to conduct a Board meeting and AGM and SGB and the concept of quorum
	III.	Mock Board meeting.	To enable the participants to know the powers and function of general body and the way of conducting the meetings
	IV.	Resolution – Proceedings – Minutes – Procedures of recording	To understand the way of resolution, proceedings passed in the board and general body meetings and the procedure of recording of minutes
DAY III	I.	Disputes and Inquiries	To make the participants to understand the ways and means of the disputes and enquiries of the society
	II	Audit – Inspection – Penalties, etc.	To enable the participants to know about procedures of Audit and Inspection by higher authorities and financing agencies.
	III.	Committee of the Boards – Dispute settlement redressal committee – vacancy of board of directors – Benefits extended to the Directors and Board Members	To know about the formation and functions of various committees of the board and benefits extended to the directors and members
	IV.	COURSE EVALUATION EXIT TEST VALEDICTION	To assess the participants understanding level of the subjects and to get the feedback of the participants about the training programme.

**TRAINING PROGRAMME ON  
CORPORATE GOVERNANCE FOR BOARD OF DIRECTORS  
FOR SCBs/DCCBs**

Duration	3 days
No. of Programmes	1
Date	
Target Group	SCBs/DCCBs
Objectives	To apprise the Participants on the needs of effective supervision, statutory, compliance and monitoring of banking functions with reference to Bye-laws and co-operative societies Act, understand importance of corporate governance, roles and responsibilities of General body, Board management
Programme Contents	<ul style="list-style-type: none"> <li>➤ To put in place proper systems &amp; procedures and to ensure effective functioning of the systems</li> <li>➤ To understand the basics and significance of internal control system</li> <li>➤ To know about the operational risk, credit risk and their management</li> <li>➤ To Monitoring frauds/misappropriations and embezzlements guidelines</li> <li>➤ To RBI/NABARD Statutory Committees like ALCO, Audit Committee etc.</li> <li>➤ To Formation of Frauds Monitoring Committee</li> <li>➤ To know about the role and responsibilities of Board management</li> </ul>



**AGRICULTURAL COOP. STAFF TRAINING INSTITUTE, CHENNAI.**

**Day – to – Day Schedule with Session Objectives**

**PROGRAMME ON CORPORATE GOVERNANCE FOR BOARD OF DIRECTORS  
FOR SCBS/DCCBS**

<b>DAY &amp; DATE</b>	<b>SESSION</b>	<b>SESSION TOPIC</b>	<b>SESSION OBJECTIVE</b>
DAY I	I.	REGISTRATION INAUGURATION ENTRY TEST	To know the participants' profiles, keep them informed of the course coverage and assessment of prior knowledge on the subjects.
	II.	Being a Director on the Board of a PACCS,-Power & duties.	To understand the powers and duties of PACCS.
	III.	Principles of good Governance	To understand the principle of good Governance
	IV.	The mandate of the society towards its members. Role Play, Mock Board meeting	To know the mandate of society towards its members. Conducting role play and mock board meeting.
DAY II	I.	The Role & Responsibility of the Board of Directors	To understand the role and responsibility of the Board of Directors.
	III.	Discussions on Board meeting rules along with the legal implications	To understand the Board rules and the various legal implications.
	IV.	Road map for Growth & Development of PACS- Business Development Planning in PACS.	How to plan for PACCS developments.
DAY III	I.	Internal checks & controls in a Society. How to make them effective?	What are the internal checks and controls in the society.
	II	Preventing frauds/Audit of PACS	How to prevent the frauds – How to handle the compliance on Audit observations.
	III.	Compliance on Audit observations	
	IV.	COURSE EVALUATION EXIT TEST VALEDICTION	To assess the participants understanding level of the subjects and to get the feedback of the participants about the training programme.

**TRAINING PROGRAMME ON  
RISK MANAGEMENT FOR SCBs / DCCBs**

Duration	3 days
No. of Programmes	1
Date	
Target Group	SCBs / DCCBs
Objectives	At the end of the Programme the Participants will be able to : Explain about the concept of Risk Managements and the impacts.
Programme Contents	<p>Introduction to risk management</p> <ul style="list-style-type: none"> <li>➤ Asset liability management.</li> <li>➤ Gap analysis</li> <li>➤ Sensitive assets and liabilities</li> <li>➤ Risk management as in Basel accord</li> <li>➤ Liquidity risk</li> <li>➤ Interest rate risk</li> <li>➤ Market risk</li> <li>➤ Standardized duration method</li> <li>➤ Internal measurement approach</li> <li>➤ operational risk</li> <li>➤ RBI guidelines</li> <li>➤ SPOR</li> <li>➤ Risk management in electronic banking</li> <li>➤ Risk management policy</li> <li>➤ Risk based supervisions.</li> </ul>

**AGRICULTURAL COOP. STAFF TRAINING INSTITUTE, CHENNAI.**  
**Day – to – Day Schedule with Session Objectives**  
**PROGRAMME ON RISK MANAGEMENT FOR SCBs/DCCBs**

DAY & DATE	SESSION	SESSION TOPIC	SESSION OBJECTIVE
DAY I	I.	REGISTRATION INAUGURATION ENTRY TEST	To know the participants' profiles, keep them informed of the course coverage and assessment of prior knowledge on the subjects.
	II.	Introduction to Risk Management in Banks, Its importance	To enable the participants to know about risk definition, policies, various risk involved in banks risk measurement and control, and risk management
	III.	Asset Liability Management	To make the participants to know about the concept and the importance of ALM.
	IV.	Asset Liability Management- Gap Analysis - sensitive Asset Liabilities	To make the participants to know about the concept and of sensitivity of assets and liabilities and gap analysis
DAY II	I.	Risk Management - Basel Accord	To enable the participants to know about three pillars in Basel, Risk rating and risk pricing, Methods for estimating capital requirements, various ratios, Internal Capital Adequacy Assessment Process
	II	Management of Liquidity Risk and interest rate risk.	To enable the participants to understand the procedures to be followed to control the liquidity risk and interest rate risk.
	III.	Operational risk- SPOR- RBI Guidelines	To enable the participants to understand the various risks in day today banking operations and its impacts in financial structure and the procedures to be followed to control the risk and to know about the RBI guidelines on SPOR
	IV.	Risk Management in Computerized Banking environment	To make the participants to understand the risk raised under improved technological environment in banking.
DAY III	I.	Market Risk Standardized Duration Method, Internal Measurement Approach- VAR	To make the participants to understand the risk raised under market environment in banking and approaches to measure the risks.
	II.	Risk management Policy	To know the participants to understand the Treasury, Credit policies of the bank to control risk about various departments Credit Risk Management Department (CRMD), Credit Administration Cell (CAC), Operational Risk Management Committee / Cell, ALCO / Market Risk Management Committee / Cell, How to conduct ALCO meeting- its agenda.
	III.	Risk Based Supervisions	To make the participants to know the need for risk based supervision and its real objectives with preparation and the methods such as internal audit, internal check and CAMELSC approach, Risk analytics.
	IV.	COURSE EVALUATION EXIT TEST VALEDICTION	To assess the participants understanding level of the subjects and to get the feedback of the participants about the training programme.

**TRAINING PROGRAMME ON  
FINANCING OF SUGAR MILLS  
FOR SCBs / DCCBs**

Duration	4 days
No. of Programmes	1
Date	
Target Group	SCBs / DCCBs
Objectives	To understand the nuances of Financing Sugar Mills
Programme Contents	<ul style="list-style-type: none"> <li>▪ Overview of Sugar Industry in India</li> <li>▪ Sugar Policy of the GOI &amp; State Government</li> <li>▪ Term Loan Limit</li> <li>▪ Working Capital CC Limit</li> <li>▪ Consortium Advance - Syndication System</li> <li>▪ Refinance facility available from NABARD</li> <li>▪ Importance of Tie up with Sugarcane Growers</li> <li>▪ Energy Production</li> <li>▪ By Products - Molasses/Alcohol - Preservation &amp; Marketing</li> <li>▪ Restructuring of Sugar Mills.</li> <li>▪ Interest Subvention Scheme</li> </ul>

**AGRICULTURAL COOP. STAFF TRAINING INSTITUTE, CHENNAI.****Day – to – Day Schedule with Session Objectives****FINANCING OF SUGAR MILLS FOR SCBs/DCCBs**

<b>DAY &amp; DATE</b>	<b>SESSION</b>	<b>SESSION TOPIC</b>	<b>SESSION OBJECTIVE</b>
DAY I	I.	REGISTRATION INAUGURATION ENTRY TEST	To know the participants' profiles, keep them informed of the course coverage and assessment of prior knowledge on the subjects.
	II.	Overview of Sugar Industries in India - Sugar Policy of the GoI & State Govt.	To enable the participants to have General awareness of the Sugar Industry in India, Sugar Policy of the State/Central Government
	III.	Assessment of Term Loan & working Capital - CC Limit.	To make the participants to know about the important factors to be analyzed during Term Loan offers & working capital.
	IV.	Govt. Guarantee- Challenges	To enable the Participants to know about the Govt. Guarantee and Challenges
DAY II	I.	Consortium Advance - Syndication System - various aspects to be served backward & forward linkages.	To know about various guidelines on consortium lending and about backward & forward linkages.
	II	Refinance Facility available from NABARD	To enable the Participants to gain firsthand knowledge regarding the refinance facility of NABARD
	III	Importance of Tie up with Sugar Cane Growers.	To enlighten the trainees on the need for tie up with Sugar Cane Growers by a Sugar Factory.
	IV.	Restructuring Sugar Mills – various issues.	To know the various issues involved in restructuring sugar mills.
DAY III	I.	FIELD VISIT	To make the participants to know about the functioning of Sugar mills and methods adopted, books maintained by a Cooperative sugar mill.
	II.		
	III.		
	IV.		
DAY IV	I.	Inspection of sugar mills	To understand the various inspectional aspects in sugar mill finance
	II.	Inspection of sugar mills	To understand the various inspectional aspects in sugar mill finance
	III.	Various byproducts viz. Molasses/Alcohol etc. Energy Production & Marketing	To know about various bye products of a Sugar Mill & to understand energy production & Marketing
	IV.	COURSE EVALUATION EXIT TEST VALEDICTION	To assess the participants understanding level of the subjects and to get the feedback of the participants about the training programme.

**TRAINING PROGRAMME ON  
FINANCING OF WEAVERS COOP. SOCIETIES AND  
EMPLOYEES COOP. SOCIETIES  
FOR SCBs/DCCBs**

Duration	4 days
No. of Programmes	1
Date	
Target Group	SCBs / DCCBs
Objectives	<ul style="list-style-type: none"> <li>▪ To enable the participants to know the importance of handloom sector &amp; enumerate the problems faced by the Handloom Weavers' credit, market, procurement of raw materials, technology etc.</li> <li>▪ To enable the participants to know the importance of Finance to Employees' Co-op. Societies and the issues involved in Financing</li> </ul>
Programme Contents	<ul style="list-style-type: none"> <li>▪ A Profile of the Handloom Sector in India</li> <li>▪ To assess the impact of Power loom Industry in Handloom Sector</li> <li>▪ Important Developmental, Welfare, Marketing and other schemes of Office of the Development Commissioner for Handlooms, Ministry of Textiles, GoI, KVIC</li> <li>▪ Group Formation and Nurturing</li> <li>▪ Skill upgradation of handloom weavers</li> <li>▪ Assessment of Working Capital requirement</li> <li>▪ Grading &amp; Financing</li> <li>▪ Marketing Concepts</li> <li>▪ Group Dynamics and Team Building</li> <li>▪ Sustainability of Handlooms.</li> <li>▪ Weavers Credit Card</li> <li>▪ Financing of Employees Co-operative Societies – An overview, Nature of Credit Facilities to DCCBs – Cash Credit / M.T. Loan</li> <li>▪ Security – Extent of Re-finance – Rate of Interest – Charging of Interest – Remittances – Repayment</li> <li>▪ Reserve Borrowing Power – Amount eligible for Drawals – Net NODC Cover Statement – Method of availing of Drawals by DCCBs</li> <li>▪ Procedure to be adopted by the DCCBs for sanctioning limits to Employees' Co-op. Societies, Security Certificate for Employees' Co-op. Societies – Passing-on of Recoveries</li> <li>▪ Submission of Monthly NODC Return to Apex Bank – Drawals availed by DCCBs – Drawals allowed to Employees Coop. Societies – Operations in CC A/c with Apex Bank – Overdues – Penal Interest – Due Date Default</li> <li>▪ Periodic Inspection / Verification of Borrowing Societies by DCCBs</li> </ul>

**AGRICULTURAL COOP. STAFF TRAINING INSTITUTE, CHENNAI.**  
**Day – to – Day Schedule with Session Objectives**

**FINANCING OF WEAVERS COOP. SOCIETIES AND EMPLOYEES' COOP. SOCIETIES  
FOR SCBs/DCCBs**

<b>DAY &amp; DATE</b>	<b>SESSION</b>	<b>SESSION TOPIC</b>	<b>SESSION OBJECTIVE</b>
DAY I	I.	REGISTRATION INAUGURATION ENTRY TEST	To know the participants' profiles, keep them informed of the course coverage and assessment of prior knowledge on the subjects.
	II.	Current status of Weavers Societies in Tamilnadu	To know about the status of Weavers and Employees cooperative credits
	III.	NABARD refinance for Weavers credits, Grading & Financing - Group Formation & Nurturing - Skill upgradation of handloom weavers	To know about the rules and regulations and requirement to avail weavers credit under NABARD refinance, the need to grade and its usefulness in financing
	IV.	Important Development welfare, marketing & other schemes of Office of the Development Commissioner for Handloom ministry & Textiles, GOI, KVIC,	To know about the various schemes & welfare measures taken by the Govt. for the development of weavers
DAY II	I.	Assessment of working capital requirement, Weavers Credit Card	To know about the various steps involved in assessment of working capital requirement, and weavers credit card
	II.	Inspection of Weavers Co-op. Societies by DCCBs	To know about the Inspectional aspects
	III.	Financing of Employees' Co-op. Societies by DCCBs - Nature of Credit Facilities extended by Apex Bank to DCCBs	To know about the financing methods by the DCCB and Apex Bank
	IV.	Financing Employees societies - Security - Extent of Re-finance - Rate of Interest, etc.	To know about Security - Extent of Re-finance - Rate of Interest - Charging of Interest - Remittances - Repayment - Reserve Borrowing Power - Amount eligible for Drawals - Net NODC Cover Statement - Method of availing of Drawals by DCCBs
DAY III	I.	FIELD VISIT & PREPARATION OF REPORT	To know about the working pattern of WCS and Employees Coop. Society
	II.		
	III.		
	IV.		
DAY IV	I.	PRESENTATION OF FIELD VISIT REPORT - Discussion	To make the participants to present a report on the field visit
	II.	Inspection of Employees Co-op. Societies by DCCBs	To know about the Inspectional aspects
	III.	Compliance on Inspection report	To know how to make satisfactory compliance to the inspection report
	IV.	COURSE EVALUATION EXIT TEST VALEDICTION	To assess the participants understanding level of the subjects and to get the feedback of the participants about the training programme.

**TRAINING PROGRAMME ON**  
**WOMEN EMPOWERMENT FOR WOMEN EMPLOYEES OF**  
**SCBs/DCCBs**

Duration	3 days
No. of Programmes	1
Date	
Target Group	SCBs / DCCBs
Objectives	<ul style="list-style-type: none"> <li>a. To educate and equip the women employees to effectively participate in the working of the organization and to face challenges at home &amp; outside.</li> <li>b. To motivate the women, work force.</li> <li>c. To share common problems at their workplace (various aspects).</li> <li>d. To enrich with the support by the organization for better working conditions.</li> <li>e. To inform about various regulations for women staff.</li> </ul>
Programme Contents	<ul style="list-style-type: none"> <li>a. Interpersonal and Communication Skills</li> <li>b. Be happy attitudes, Happy Home, Balancing Home &amp; Career.</li> <li>c. Be an inner winner and an outer winner.</li> <li>d. Gender sensitivity, Protection of women's rights.</li> <li>e. Harassment at workplace - Legal Protection &amp; Grievances Committee.</li> <li>f. Emotional Intelligence &amp; Stress Management.</li> <li>g. Leadership Qualities, Motivation, Creativity, Decision Making.</li> <li>h. Empowering rural Women through SHGs/Women Development Cell.</li> <li>i. Field Visit-One Day.</li> <li>j. Health Awareness - Gynecologist Support.</li> <li>k. Video on Women Success Stories.</li> </ul>



**AGRICULTURAL COOP. STAFF TRAINING INSTITUTE, CHENNAI.**  
**Day – to – Day Schedule with Session Objectives**

**WOMEN EMPOWERMENT FOR THE WOMEN EMPLOYEES OF SCBs/DCCBs**

<b>DAY &amp; DATE</b>	<b>SESSION</b>	<b>SESSION TOPIC</b>	<b>SESSION OBJECTIVE</b>
DAY I	I.	REGISTRATION INAUGURATION ENTRY TEST	To know the participants' profiles, keep them informed of the course coverage and assessment of prior knowledge on the subjects.
	II.	Life of Women in Banks – Roles and responsibilities – expectations and issues	To enable the Participants to know the roles and responsibilities, expectations and issues
	III.	Communication - Game & Theory(Presentation Skills) - Preparing a presentation of 120 to 150 words - Gender issues, Women's rights and protection available	To make the participants to improve communication skills and preparing a presentation on gender issues, women's rights and protection available
	IV.	Managing money and Managing people- become a winner	To enable the Participants to understand to manage money and people.
DAY II		<b>FIELD VISIT</b>	To take the participants for a visit to a society run by the women's.
DAY III	I.	Time Management – Stress Management and managing expectations (Games and Debate)	To enable the participants to know how to manage time and stress
	II.	Health awareness - managing ones health	To make the Participants to aware of various Health aspects especially faced by women.
	III.	Individual / Group presentation on Gender issues affecting workplace environment and possible solutions	To enable the participants understand the gender issues and overcome the difficulties
	IV.	COURSE EVALUATION EXIT TEST VALEDICTION	To assess the participants understanding level of the subjects and to get the feedback of the participants about the training programme.

**TRAINING PROGRAMME ON  
DOMESTIC ENQUIRY AND DISCIPLINARY PROCEEDINGS  
FOR SCBs/DCCBs**

Duration	3 days
No. of Programmes	1
Date	
Target Group	SCBs / DCCBs
Objectives	<p>To enable the Officers to equip themselves with the Systems and Procedures in conducting Domestic Enquiry.</p> <p>To optimize the Human Resource for Development of the Bank</p>
Programme Contents	<ul style="list-style-type: none"> <li>➤ Role of Employees in maintaining Discipline.</li> <li>➤ Various Legal and Procedural Aspects of Domestic Enquiry - Time frame for Domestic Enquiry.</li> <li>➤ What is misconduct?</li> <li>➤ Role of Presenting Officer.</li> <li>➤ Framing of Charge Sheet.</li> <li>➤ Role of Defense Representative.</li> <li>➤ Procedure for holding enquiry - Role of Enquiry Officer - Ensuring Principles of natural justice.</li> <li>➤ Competent Authority</li> <li>➤ Imposing punishment.</li> <li>➤ Effective Utilization of available Human Resources</li> <li>➤ Need for Training of Personnel</li> <li>➤ Review</li> <li>➤ Vigilance</li> <li>➤ Mock Domestic Enquiry (with Video Exhibit).</li> </ul>

**AGRICULTURAL COOP. STAFF TRAINING INSTITUTE, CHENNAI.**  
**Day – to – Day Schedule with Session Objectives**

**DOMESTIC ENQUIRY AND DISCIPLINARY PROCEEDINGS for SCBs/DCCBs**

<b>DAY &amp; DATE</b>	<b>SESSION</b>	<b>SESSION TOPIC</b>	<b>SESSION OBJECTIVE</b>
DAY I	I.	REGISTRATION INAUGURATION ENTRY TEST	To know the participants' profiles, keep them informed of the course coverage and assessment of prior knowledge on the subjects.
	II.	Role of Employees in maintaining Discipline – Bylaws of the bank and related acts - Various Legal & Procedural Aspects of Domestic Enquiry - Time Frame	To know about the employees roles, bylaws, acts, concept of discipline and domestic enquiry, time framing and various legal procedures
	III.	Misconduct of Employees - Framing of Charge Sheet	To understand the meaning and concept of misconduct and procedures to prepare charge sheet
	IV.	Role of Presenting Officer - Role of Defence Representative	To know the role and power of the presenting officer and defence representative
DAY II	I.	Procedure for Holding Enquiry - Role of Enquiry Officer - Principles of Natural Justice	To understand the methods followed in holding enquiry and the concept and principles of natural justice and the role and power of enquiry officer
	II.	Competent Authority - Imposing punishment – Summing up - Action on enquiry report – remedial measures available after punishment	To enlighten the participants about the power of competent authority and ways to impose punishment and remedial measures available after punishment
	III	Case Exercise – Framing charges and submitting enquiry report	To make the participants to understand how to prepare a charge sheet and enquiry report
	IV.	Effective Utilization of Human Resources - Training of Personnel	To understand the effective utilization of human resources and the importance of training of personnel
DAY III	I.	HRD - Effective Utilization of Human Resources - Monitoring – Vigilance	To know about how to utilize the human resources effectively and about monitoring and vigilance
	II.	Mock Domestic Enquiry	To enlighten the participants to understand the procedure to conduct a domestic enquiry.
	III.		
	IV.	COURSE EVALUATION EXIT TEST VALEDICTION	To assess the participants understanding level of the subjects and to get the feedback of the participants about the training programme.

**TRAINING PROGRAMME ON  
PRE-RETIREMENT COUNSELLING FOR SCBs/DCCBs**

Duration	3 days
No. of Programmes	1
Date	
Target Group	SCBs / DCCBs
Objectives	<ul style="list-style-type: none"> <li>☐ To enlighten the participants on the need for a well-planned retired life and coping with change</li> </ul>
Programme Contents	<ul style="list-style-type: none"> <li>☐ Effective utilization of time – Post-retirement engagements – Employment opportunities</li> <li>☐ Budgeting the expenses</li> <li>☐ Retirement Benefits</li> <li>☐ Deployment of retirement benefits in profitable avenues – Tax saving</li> <li>☐ Making of Will and other Legal issues</li> <li>☐ Geriatric problems – Need for Regular Exercise – Health care – Holistic Health</li> <li>☐ Involvement in social activities – Redefining Social Relations</li> <li>☐ Maintenance of harmonious relationship with family members – understanding human behaviour-Anger Management.</li> <li>☐ Concept of Happiness</li> <li>☐ Stress Management</li> <li>☐ Addictive habits and how to overcome them</li> <li>☐ Yoga</li> </ul>

**AGRICULTURAL COOP. STAFF TRAINING INSTITUTE, CHENNAI.**

**Day – to – Day Schedule with Session Objectives**

**PRE-RETIREMENT COUNSELLING For SCBs/ DCCBs**

<b>DAY &amp; DATE</b>	<b>SESSION</b>	<b>SESSION TOPIC</b>	<b>SESSION OBJECTIVE</b>
DAY I	I.	REGISTRATION INAUGURATION ENTRY TEST	To know the participants' profiles, keep them informed of the course coverage and assessment of prior knowledge on the subjects.
	II.	Planned Retired Life	To make the participants to lead a well-planned and happy retired life – utilization of time, post retirement engagements, employment opportunities
	III.	Financial planning	To understand how to make the investment of the retirement benefits and tax saving benefits
	IV.	Legal Planning	To know how to deal with the legal issues such as preparation of will etc.
DAY - II	I.	Concept of happiness	To know the ways to lead the life in joyful manner
	II.	Inner Winner – Outer Winner	To learn how to succeed in personal and social life
	III.	Relationship Management with family members	To know how to maintain cordial relationship with family members
	IV.	Involvement in social activities	To enable the participants to involve in social activities, redefining social relations – coping with change
DAY - III	I.	Health Care	To emphasize the participants to maintain good health, to avoid geriatric problems, need for regular exercise
	II.	Emotional Intelligence & Stress Management	To enable the participants how to manage their emotions after retirement
	III.	Utilization of hidden skills	To know how to utilize the hidden skills
	IV.	COURSE EVALUATION EXIT TEST VALEDICTION	To assess the participants understanding level of the subjects and to get the feedback of the participants about the training programme.

**TRAINING PROGRAMME ON  
PERSONALITY DEVELOPMENT FOR SUB-STAFF & DRIVERS of  
SCBs/DCCBs**

Duration	3 Days
No. of Programmes	1
Date	
Target Group	Sub-Staff/Drivers from SCB/DCCBs/CUBs
Objectives	<p>To enable the Participants to</p> <ul style="list-style-type: none"> <li>▪ Explain the role of achievement motivation in personal and workplace effectiveness</li> <li>▪ Exhibit the skills of self-empowerment</li> <li>▪ List out the key skills of interpersonal communication</li> <li>▪ Resolve the conflicts at various levels</li> <li>▪ Explain the importance of emotional intelligence</li> <li>▪ Manage Time</li> <li>▪ Strategize Change Management for self in personal and workplace life</li> </ul>
Programme Contents	<ul style="list-style-type: none"> <li>▪ Importance of Attitude</li> <li>▪ Achievement Motivation: the relevance in personal effectiveness</li> <li>▪ Self-Empowerment Skills</li> <li>▪ Inter Personal Communication Skills</li> <li>▪ Customer Relationship Management</li> <li>▪ Team Building</li> <li>▪ Emotional Intelligence</li> <li>▪ Time Management</li> <li>▪ Change Management</li> <li>▪ Stress Management</li> <li>▪ Anger Management</li> <li>▪ Health Awareness</li> <li>▪ Traffic Rules Awareness and Road sense</li> <li>▪ Maintenance of vehicles.</li> </ul>

**AGRICULTURAL COOP. STAFF TRAINING INSTITUTE, CHENNAI.**  
**Day – to – Day Schedule with Session Objectives**

**PERSONALITY DEVELOPMENT FOR SUB STAFF & DRIVERS of SCBs/DCCBs**

<b>DAY &amp; DATE</b>	<b>SESSION</b>	<b>SESSION TOPIC</b>	<b>SESSION OBJECTIVE</b>
DAY I	I.	REGISTRATION INAUGURATION ENTRY TEST	To know the participants' profiles, keep them informed of the course coverage and assessment of prior knowledge on the subjects.
	II.	Personality development – an overview – Determinants of personality.	To make the participant aware of the importance of inter personal Relationship and communication.
	III.	Attitude – The acquisition of behaviors, beliefs and attitudes – Positive attitudes.	To make the participants aware of the Motivational Factors
	IV.	Self-appraisal, self-esteem – self-development – Ego -super Ego - Anger management	To make the participants to know about self-development and managing anger
DAY II	I	Inter and Intra personal relationship – Behavior with superiors - Respecting and serving customers - Inner Winner – Outer Winner	To make the participants to understand the importance of inter and intra personal relationships
	II	Road sense – adhering to traffic rules – vehicles cleanliness and maintenance	To enable the participants to especially drivers to know about the traffic rules and vehicle maintenance
	III	Communication and presentation skills.	To develop the communication and presentation skills.
	IV	Time Management	To know about how to manage time.
DAY III	I	Health awareness and physical fitness - Psychological issues	To make the participants to know about how to maintain physical fitness
	II	Management of stress-emotional intelligence	To enable the participants to manage stress through emotional intelligence
	III	Team Building – Team work for the development of the organization – ROLE PLAY	To enable the participants to know the importance of every member in the team for attaining the organizational goal
	IV	COURSE EVALUATION EXIT TEST VALEDICTION	To assess the participants understanding level of the subjects and to get the feedback of the participants about the training programme.

**TRAINING PROGRAMME ON  
MOTIVATION – TIME MANAGEMENT- COMMUNICATION SKILLS FOR  
SCBs / DCCBs**

Duration	3 Days
No. of Programmes	1
Date	
Target Group	SCBs / DCCBs
Objectives	<p>To enable the Participants to</p> <ul style="list-style-type: none"> <li>☐ Change their attitude positively</li> <li>☐ Importance of time management</li> <li>☐ Develop decision making skills</li> <li>☐ Improve communication skills</li> <li>☐ Strengthening the concept of inner and outer winning capacity</li> <li>☐ Improve the attitude management in working place</li> </ul>
Programme Contents	<ul style="list-style-type: none"> <li>☐ Motivation</li> <li>☐ Attitude management</li> <li>☐ Time Management</li> <li>☐ Decision making</li> <li>☐ Effective Communication</li> <li>☐ Change Management</li> <li>☐ Change in Emotional behaviour</li> <li>☐ Anger Management</li> <li>☐ Hidden skills</li> </ul>



**AGRICULTURAL COOP. STAFF TRAINING INSTITUTE, CHENNAI.**  
**Day – to – Day Schedule with Session Objectives**

**MOTIVATION – TIME MANAGEMENT- COMMUNICATION SKILLS FOR SCBs / DCCBs**

<b>DAY &amp; DATE</b>	<b>SESSION</b>	<b>SESSION TOPIC</b>	<b>SESSION OBJECTIVE</b>
DAY I	I.	REGISTRATION INAUGURATION ICE BREAKING ENTRY TEST	To know the participants' profiles, keep them informed of the course coverage and assessment of prior knowledge on the subjects.
	II.	Know self and others – to win others – need to change in attitude	To enable the participants to understand how to know self and others' skills and to improve chances to win others by adopting the best attitude
	III.	Goal Setting	To enable the participants to know the importance of goal setting and how to set
	IV.	Motivation	To make the participants to understand how to work as a team and the importance of motivation.
DAY II	I	Team building	To make the participants to understand how to work as a team
	II	Time Management	To enable the participants to know the importance of time management
	III	Communication skills	To make the participants to understand how to strengthen their communication skill in their day-to-day banking operations
	IV	Social involvement and Hidden skills	To make the participants to understand their role in social involvement and find their hidden skills.
	I	Emotional Intelligence, Stress Management and Anger Management	To make the participants to understand the human emotions and how to tackle the emotional behavior of customers and colleagues
	II	Decision Making	To make the participants to know about the importance of decision making and how to make decisions quickly and effectively
	III	Group Activity on decision making and communication skills	To make each group to present their communication and decision making skills
	IV	COURSE EVALUATION EXIT TEST VALEDICTION	To assess the participants understanding level of the subjects and to get the feedback of the participants about the training programme.

**REFRESHER COURSE ON  
IMPORTANT PROVISIONS OF TNCS ACT, MODEL BY-LAWS  
FOR SCBs / DCCBs**

Duration	3 days
No. of Programmes	1
Date	
Target Group	SCBs / DCCBs
Objectives	To enable the Participants to understand the various rules and act of TNCS act.
Programme Contents	<ul style="list-style-type: none"> <li>☐ TNCS Act, Rules</li> <li>☐ Power of Registrar</li> <li>☐ Methods of registration and categorization of Cooperative Education and Training</li> <li>☐ qualification of membership, associate members, votes of members, transfer of shares or interest on death of member, liability of past member</li> <li>☐ conduct of general meetings</li> <li>☐ Board constitutions and meetings</li> <li>☐ Power of election commission</li> <li>☐ Disqualification and removal</li> <li>☐ Reserve fund, Bad debt reserve</li> <li>☐ Deduction from salary wages and gratuity, recovery of money due to society as arrears of land revenue</li> <li>☐ Provisions of restrictions on loans/ borrowings, investment of funds, disposal of net profits, PF and gratuity fund</li> <li>☐ Audit enquiry, inspection, investigation, books of financing bank, cost of enquiry, sur-charge, supersession of board, disputes and winding of societies</li> <li>☐ Recovery of debts, power of registrar, recovery of dues to government, powers of financing bank, issue certificate for recovery by Registrar</li> <li>☐ Appeals, revision, review, execution of orders bar of jurisdiction</li> <li>☐ Punishments under various acts and penalties</li> <li>☐ Model by-laws</li> </ul>

**AGRICULTURAL COOP. STAFF TRAINING INSTITUTE, CHENNAI.**  
**Day – to – Day Schedule with Session Objectives**

**IMPORTANT PROVISIONS OF TNCS ACT, MODEL BYE-LAWS**  
**For SCBs/DCCBs**

<b>DAY &amp; DATE</b>	<b>SESSION</b>	<b>SESSION TOPIC</b>	<b>SESSION OBJECTIVE</b>
DAY I	I.	REGISTRATION INAUGURATION ENTRY TEST	To know the participants' profiles, keep them informed of the course coverage and assessment of prior knowledge on the subjects.
	II.	Introduction to Tamil Nadu Cooperative Societies Act and Rules – Power of Registrars – Classification and Categorization – Cooperative Education and Training	To familiarize the participants about TNCS Act, Rules, Power of Registrars etc.
	III.	Qualification of Members, their rights and liabilities	To understand the qualification of membership, associate members, votes of members etc.
	IV.	The duties and special rights of registered societies and government aids to such societies	To understand the duties and special rights of registered societies and government aids to such societies
DAY II	I.	Conducting General Body and Board Meeting	To make the participants to know the procedures for conducting General Body and Board Meeting
	II	Rules and Regulations for Short Term Credit Structure – 97th amendment and Judicial Verdict.	To make the participants to understand the short term credit structure – and the 97 <sup>th</sup> amendment.
	III.	Audit, enquiry, inspection, investigation, sur-charge, supersession, settlement of disputes	To understand the provisions in respect of audit enquiry, inspection, investigation, books of financing bank, cost of enquiry, sur-charge, supersession of board, disputes and winding of societies
	IV.	Model Bye-Laws for PACCS.	To understand the provisions of model bye-laws.
DAY III	I.	ARC - Execution of decrees, decisions, awards and orders – appeal revision and review – offences and penalties	To know the rules about recovery of debts, power of registrar, recovery of dues to government, punishments under various acts and penalties etc.
	II	Case study of an inquiry	To make the participants to analyse an inquiry report
	III.	Disciplinary Proceedings	To know the rules and regulations laid down with regard to taking disciplinary proceedings
	IV.	COURSE EVALUATION EXIT TEST VALEDICTION	To assess the participants understanding level of the subjects and to get the feedback of the participants about the training programme.

**TRAINING PROGRAMME ON  
STATUTORY COMPLIANCE OF VARIOUS RETURNS FOR SCBs / DCCBs**

Duration	3 Days
No. of Programmes	1
Date	
Target Group	SCBs / DCCBs
Objectives	<p>At the end of the Programme the Participant will be able to :</p> <ul style="list-style-type: none"> <li>☐ Know the importance of statutory compliance</li> <li>☐ Know the various avenues of statutory compliance</li> <li>☐ Know the internal and external factors affecting the bankers</li> <li>☐ Know how to comply with the defects</li> <li>☐ Periodical submission of compliance and follow up</li> </ul>
Programme Contents	<ul style="list-style-type: none"> <li>☐ Concept of Statutory Compliance.</li> <li>☐ Compliance relating to Cash and Deposits.</li> <li>☐ Compliance relating to KYC and DEA Fund.</li> <li>☐ Compliance relating to TDS and GST.</li> <li>☐ Compliance relating to Loans and Advances.</li> <li>☐ Compliance relating to Investments and Fund Management</li> <li>☐ Compliance relating to Suspense Accounts</li> <li>☐ Compliance relating to Recovery</li> <li>☐ Compliance relating to Settlement of Claims</li> </ul>

**AGRICULTURAL COOP. STAFF TRAINING INSTITUTE, CHENNAI.**  
**Day – to – Day Schedule with Session Objectives**

**STATUTORY COMPLIANCE OF VARIOUS RETURNS FOR SCBs/DCCBs**

Day	Session	Session / Topic	Session Objective
I	I	REGISTRATION INAUGURATION ENTRY TEST	To know the participants' profiles, keep them informed of the course coverage and assessment of prior knowledge on the subjects
	II	Compliance function – Policy Principles and Procedure	To enable the participants to understand the policy – Principles, Principles and procedures.
	III	Bank regulation and regulatory frame work – The role of regulatory authorities - statutory regulations – BR act, RBI act, NI act	To make the participants to know the role of regulator- regulatory authorities – statutory – regulation.
	IV	Disclosure requirements in financial statements of banks –NDTL- CRR-SLR compliance.	To make the participants to understand Financial statements of banks – Requirement. Capital – REPO transaction. CRR / SLR compliance- case studies.
II	I	Statutory Returns to be submitted – Reports to be prepared before Audit and Inspection	
	II	IRAC Norms – Capital Adequacy.	To enable the participants to understand the IRAC norms and capital adequacy.
	III	KYC direction – Importance of submission of returns	To make the participants to know about the importance of KYC and the penalties imposed by RBI for violation.
	IV	PMLA – FIU – Reports submission - e-KYC, c-KYC	To make the participants to understand PMLA -FIU and various report submission, e-kYC, c-KYC
III	I	Exposure norms	To enable the participants to understand the unit wise and sector wise norms implemented by RBI / NABARD in time to time and the penalties.
	II	DEA Fund account maintenance and compliance.	To make the participants to know about DEA Fund – Maintenance and compliance – RBI penalties.
	III	Income Tax – TDS compliance.	To make the participant to understand the income tax – TDS – and how to handle the compliance.
	IV	<b>COURSE EVALUATION EXIT TEST VALEDICTION</b>	To assess the participants understanding level of the subjects and to get the feedback of the participants about the training programme

## TRAINING PROGRAMME ON DIGITAL BANKING & CYBER SECURITY FOR SCBs/DCCBs

Duration	3 Days
No. of Programme	1
Date	
Target Group	SCBs / DCCBs
Objectives	<p>To enable the Participants to</p> <ul style="list-style-type: none"> <li>☐ Understand the importance of Digital Banking in present scenario</li> <li>☐ Understand various technologies for Multi channel banking</li> <li>☐ Understand various IT based solutions for financial inclusion</li> <li>☐ Identify requirements for CBS, ATMs and critical success factors in managing them</li> <li>☐ IT related Developments and their use in Banks</li> <li>☐ Understand Digital Payment Systems and Cashless Payment Systems</li> <li>☐ Identify various types of cyber security issues</li> <li>☐ Recognize the need for security to IT assets and Prevention of Computer Frauds</li> <li>☐ Describe various requirements needed for prevention of computer Digital frauds.</li> <li>☐ Explore various provisions in IT Act in India</li> <li>☐ Understand various features of cyber forensics</li> <li>☐ Security and prevention of frauds at DC/DRC sites</li> </ul> <p>➤ Cybersecurity Framework and regulations</p>
Programme Contents	<ul style="list-style-type: none"> <li>☐ Digital usage in banking scenario and perspective</li> <li>☐ Issues in Digitalisation in banks and its Management</li> <li>☐ Various technologies and main players for multi channel banking - funds transfer through RTGS/NEFT and Card Payments</li> <li>☐ Management of CBS and enhancing banking operations on CBS</li> <li>☐ Use of ATMs in social payments and Mobile Banking</li> <li>☐ IT based solutions for financial Inclusion</li> <li>☐ Security to IT assets and prevention of Computer frauds</li> <li>☐ Mandatory aspects of Information system audit in branches</li> <li>☐ Data Security - System Audit</li> <li>☐ Information Technology Act and IT Security Policy</li> <li>☐ Cyber Crime: Types of attacks, working and countermeasures</li> <li>☐ IT Act in India</li> <li>☐ Overview of Cyber forensics</li> <li>☐ Security and prevention of frauds at DC/DRC sites</li> <li>☐ Security to IT assets and prevention of computer/digital frauds</li> <li>☐ Audit tools for prevention and identifying the computer/digital frauds</li> </ul>

**AGRICULTURAL COOP. STAFF TRAINING INSTITUTE, CHENNAI.**

**Day – to – Day Schedule with Session Objectives**

**DIGITAL BANKING & CYBER SECURITY for SCBs/DCCBs**

<b>DAY &amp; DATE</b>	<b>SESSION</b>	<b>SESSION TOPIC</b>	<b>SESSION OBJECTIVE</b>
DAY I	I.	REGISTRATION INAUGURATION ENTRY TEST	To know the participants' profiles, keep them informed of the course coverage and assessment of prior knowledge on the subjects.
	II.	Technological Developments in Banking – Various Payment Systems in Banking -Need for adopting technology for better customer service – Digital currency and its usage	To make the participants to understand the need and importance of digital usage in banking and various payment methods in current scenario
	III	Important provision of IT Act, IT Policy and IS Policy	To know about the Information Technology Act, IT Policy and Information Security policy and Data Privacy policy.
	IV	Audit tools in the computerized environment to prevent frauds.	To make the participants to study the various report to prevent frauds.
DAY II	I.	ATM -Card Payments System	To know the different types of cards and procedures
	II	Precautions and safety measures to protect Hardware and Software	To understand how to protect hardware and software by precautionary methods
	III	ATM related frauds – Importance of password protection.	To know about RuPay KCC and – ATM transactions
	IV.	Importance of KYC – e-KYC – c-KYC	To enlighten the participants about the importance of KYC, e-KYC, c-KYC
DAY III	I.	Cybercrimes – Prevention of frauds – Cyber Forensics and Ethical Hacking.	To know about cybercrimes and how to prevent frauds in banking
	II.	Core Banking Solution – Deposit, Loans Opening and Closing	To know the important features in Core Banking Solution
	III.	Marketing of Digital Products viz., Net banking & Mobile Banking, UPI, etc.,	To know how to market Digital Products like Net Banking, Mobile banking, UPI, etc.
	IV.	COURSE EVALUATION EXIT TEST VALEDICTION	To assess the participants understanding level of the subjects and to get the feedback of the participants about the training programme.

**TRAINNG PROGRAMME ON  
CORE BANKING SOLUTION – APPLICATION  
- MONITORING OF REPORTS  
FOR SCB /DCCBs.**

Duration	3 Days
No. of programmes	1
Date	
Target group	SCB / DCCBs
Objectives	<ul style="list-style-type: none"> <li>☐ To understand the concept of Core Banking Solution</li> <li>☐ To know about Technological needs and the Architecture of Core Banking Solution.</li> <li>☐ The Objective of Core Banking Solution and the process of implementing.</li> <li>☐ To understand various menus in CBS and its importance</li> <li>☐ To understand the accounting concepts – CGL – BGL in CBS.</li> <li>Operational guidelines in CBS.</li> </ul>
Programme contents	<p>Core Banking Solution – Need and Importance – Transforming Branch Banking to Bank Banking concept.</p> <ul style="list-style-type: none"> <li>☐ What is Data Centre and Disaster Recovery Site and its purpose- How its connected from Bank –</li> <li>☐ Transaction flow.</li> <li>☐ What is CIF – RBI rules on UCIC- How to merge more than one CIF.</li> <li>☐ How to open various deposit and loans account.</li> <li>☐ What is the various report available in CBS – How to view and study the report and preserve.</li> <li>☐ What are safety precautions to be adhered in CBS- Password Protection – How to safeguard from Cyber-attacks.</li> </ul>



## AGRICULTURAL COOP. STAFF TRAINING INSTITUTE, CHENNAI.

### Day – to – Day Schedule with Session Objectives

#### CORE BANKING SOLUTION – APPLICATION - MONITORING OF REPORTS

#### FOR SCBs /DCCBs.

DAY & DATE	SESSION	SESSION TOPIC	SESSION OBJECTIVE
DAY I	I.	Registration Inauguration Entry test	
	II.	Importance of Core banking Solution and its Architecture	To know the importance and architecture in Core Banking Solution Software in Banks.
	III.	Screening of accounts to merge and implement CIF concept- password protection - UCIC	To know how to screen the accounts to merge and implement CIF concept and the importance of password
	IV.	Deposit products – Menus in CBS	Know about CIF- How to merge duplicate CIF-UCIC rules by RBI- Its importance.
DAY II	I	Retail Loan products – Menus in CBS	To know about the Retail loan products and its menus in CBS
	II	Retail Loan products – Menus in CBS	To know about the Retail loan products and its menus in CBS
	III	Advances – Menus in CBS	To know about the Advances menus in CBS
	IV	Protection of Hardware and Software	To know about Opening/closing of CIF and deposits in CBS
DAY III	I	BGL / CGL accounting concepts in CBS	To know about BGL / CGL concepts and its usage
	II	Report generation in CBS	Different kinds of reports generated in CBS- its importance to know about the Banking financial position in day-to-day transaction.
	III	Analysis of various reports in CBS	How to analyse various reports – Reports to be submitted to statutory bodies.
	IV	Course evaluation Exit test Valediction	To assess the participants understanding level of the subjects and to get the feedback of the participants about the training programme.

**TRAINING PROGRAMME ON  
AGRICULTURE AND CLIMATE CHANGE  
FOR SCBs/DCCBs (JRs & MDs)**

Duration	3 Days
No. of Programmes	1
Date	
Target Group	JRs / MDs
Objectives	<p>To enable the Participants to know:</p> <ul style="list-style-type: none"> <li>☐ about the Indian economy and climate change contribution in agriculture</li> <li>☐ concept of climate change</li> <li>☐ adoption and mitigation</li> <li>☐ Impact of climate change in agriculture and Indian life style</li> <li>☐ Cooperative bank engagement to green and sustainable finance against climate change</li> <li>☐ Environmental sustainability</li> <li>☐ leveraging private finance</li> <li>☐ blended finance</li> <li>☐ impact on investments</li> <li>☐ green stocks</li> <li>☐ about organic farming</li> <li>☐ ways and means for doubling income of farmers</li> </ul>
Programme Contents	<ul style="list-style-type: none"> <li>☐ Climate change Factors affected the Indian Economy and agriculture</li> <li>☐ Thoughts prevailed in current scenario in climate change</li> <li>☐ How to adopt and mitigate climate change in agriculture and yield good results</li> <li>☐ Cooperative bank engagement to green and sustainable finance against climate change</li> <li>☐ Environmental sustainability</li> <li>☐ NABARD contribution in Climate change agriculture scenario</li> <li>☐ blended finance and green stocks</li> <li>☐ about organic farming</li> <li>☐ ways and means for doubling income of farmers</li> </ul>

**AGRICULTURAL COOP. STAFF TRAINING INSTITUTE, CHENNAI.****Day – to – Day Schedule with Session Objectives****AGRICULTURE AND CLIMATE CHANGE FOR SCBs/DCCBs (JRs/MDs)**

<b>DAY &amp; DATE</b>	<b>SESSION</b>	<b>SESSION TOPIC</b>	<b>SESSION OBJECTIVE</b>
DAY I	I.	REGISTRATION INAUGURATION ENTRY TEST	To know the participants' profiles, keep them informed of the course coverage and assessment of prior knowledge on the subjects.
	II.	Introduction about the contribution of Indian Economy to Agriculture	To make the participants to know about Agriculture and its contribution to economy
	III.	Climate change and agriculture	To enable the participants to understand the climate change and agriculture
	IV.	Adoption and mitigation	To know about how to adopt and mitigate the effect of climate change
DAY II	I.	Effects of climate in key sectors in global level	To make the participants to know about the effects of climate in key sectors in global level
	II.	Principles and advantage of green farming	To make the participants to know about the advantage of green farming
	III.	Cooperative bank engagement to green and sustainable finance against climate change	To enable the participants to know about the financing from higher financing agencies and other institutions
	IV.	Environmental sustainability	To enable the participants to know about environmental sustainability in climate change, green financing
DAY III	I.	Vermiculture – Agri-clinic – Agri-business centres – Contract farming	To know about vermiculture, Agri-business centres and contract farming
	II	Impact of climate change in food security	To know impact of climate change in availability of foods, storage, marketing and food security in the land
	III.	Doubling Farmers' Income	To know how to multiply the income of farmers in 2023 by adopting strategy introduced by GoI, NABARD and Governemnt and other higher financing agencies
	IV.	COURSE EVALUATION EXIT TEST VALEDICTION	To assess the participants understanding level of the subjects and to get the feedback of the participants about the training programme.



**ON-SITE PROGRAMME**  
**FOR DCCBs & PUDHUCHERRY SCB**  
**TOPICS AS PREFERRED BY THE**  
**CONCERNED BANK**

**On any one of the following titles**

(1) Business Development Plan
(2) NPA Management & Recovery Strategies
(3) Statutory Compliance
(4) Internal Checks & Control
(5) Digital Banking and Cyber Security
(6) Loan processing and Documentation
(7) KYC, PMLA & financial inclusion

**DURATION : 2 Days**

**No. of Programmes : 25**

**INDUCTION TRAINING PROGRAMME FOR  
NEW RECRUITS  
For SCBs/DCCBs**

Duration	5 days
No. of Programmes	2
Date	
Target Group	SCBs / DCCBs
Objectives	<ul style="list-style-type: none"> <li>☐ To create an awareness/refresh the General Banking arena</li> <li>☐ To improve the skill and draw suitable strategies for increasing the business activities of the Bank/Branch.</li> <li>☐ To arrive at possible solutions for operational Challenges based on live cases.</li> <li>☐ To familiarize the recent developments taking place in the banking scenario.</li> </ul>
Programme Contents	<ul style="list-style-type: none"> <li>☐ An overview of Coop. Banking System - Reforms initiated</li> <li>☐ Customer care - the cutting edge</li> <li>☐ Technology in Cooperatives</li> <li>☐ Opening and Servicing of deposit accounts</li> <li>☐ Know your customer</li> <li>☐ Interest Calculation on deposits and advances</li> <li>☐ Bank Balance Sheet Analysis</li> <li>☐ B.R. Act with special reference to maintenance of CRR &amp; SLR</li> <li>☐ Safe Deposit Locker</li> <li>☐ Current, Cut Notes, soiled Notes and identification of fake notes</li> <li>☐ Case Laws on NI Act</li> <li>☐ Financial Sector Reforms</li> <li>☐ NRO/NRE Accounts</li> <li>☐ Branch &amp; Bank Viability</li> <li>☐ Overview of ALM</li> <li>☐ Marketing Concepts in Banks</li> <li>☐ SHG Financing</li> <li>☐ Interpersonal Relationship</li> <li>☐ Business communication</li> <li>☐ Documentation</li> <li>☐ Jewel Loan</li> </ul>

**AGRICULTURAL COOP. STAFF TRAINING INSTITUTE, CHENNAI.**

**Day – to – Day Schedule with Session Objectives**

**INDUCTION TRAINING PROGRAMME FOR NEW RECRUITS For SCBs / DCCBs**

<b>DAY &amp; DATE</b>	<b>SESSION</b>	<b>SESSION TOPIC</b>	<b>SESSION OBJECTIVE</b>
DAY I	I.	REGISTRATION INAUGURATION ENTRY TEST	To know the participants' profiles, keep them informed of the course coverage and assessment of prior knowledge on the subjects.
	II.	Indian Financial System - Role of Cooperative Banks - with particular reference to SCB/DCCBs	To make the participants to know about Indian Financial System, Role of Cooperative Banks
	III.	Important provision of Negotiable Instruments Act - Important provisions of B.R. Act, (As Applicable to Coop.Banks)	To know about various provisions of NI Act and BR Act
	IV.	Resources Mobilization, Deposits, Loan Products, Servicing of Accounts	To know how to mobilize resources and to know about various types of Deposits and loan products
DAY II	I.	RBI,NABARD - Role and Functions	To make the participants to know about the role and functions of RBI and NABARD
	II	Know Your Customer (KYC) and Prevention of Money Laundering Act (PMLA)	To know about the directions issued by RBI on KYC and PMLA
	III.	Opening and Closing of Deposit under CBS - Retail Banking - Products and features	To know about various retail banking products and its features and methods and procedure of opening and closing of various deposit accounts in CBS
	IV.	On lending - ST SAO - Crop Loan - Revised KCC and Rupay Card - PMFBY - Crop Verification Report - Interest Incentive - Subvention - SHG/JLG	To make the participants to know the concept of on-lending revised KCC, Rupay Card, PMFBY, Interest subvention and Incentive, concept of SHG / JLG formation, activities, etc.
DAY III	I.	Jewel Loan Product - Appraisal - Assessing the Purity and quality of Jewels - Jewel Loan A/c - Opening and Closing under CBS - Disbursement - Interest charging - Recovery - Jewel Auction - Redemption etc.	To know about the product of Jewel Loan, disbursement, methods and procedures, operational activities including recovery methods, redemptions, claims, etc.
	II	Cash Management and Fake Note Detection	To make the participants to know about cash management and make them to detect counterfeit currencies and follow-up procedures laid down by RBI
	III.	Retail lending	To know about Retail Lending





	IV.	On-lending - Non-Agrl. Advances	To know about various on-lending activities under non-agriculture advances
DAY IV	I.	Customer Relationship Management, Brand Building and Bank Marketing	To make the participants to know about the need and importance of Customer Relationship, acquisition and retention of customers, bank marketing and brand building
	II	Documentation	To make the participants to know about the importance of documentation and its implications
	III.	NPA and Recovery Management	How to manage NPA and concept of recovery ethics
	IV.	Communication skills & Interpersonal relationship	To know how to improve communication skill and improve intra and interpersonal relationship
DAY V	I.	Micro Credit	To make the participants to know about various concept of micro finance and procedure and disbursement of credit through micro credit and improve the viability of micro credit.
	II.	Internal Checks and Control - Vigilance - Submission of Compliance Reports on Inspection - Submission of Returns to RBI / NABARD / Government / RCS / CIBIL / FIU IND - STR, CTR, CCR and NTR	To know about the importance of supervision, vigilance, submission of various statutory and other returns to higher financing agencies, statutory bodies and government
	III.	Information Technology in Modern Banking	To know about the changes in technological environment in banking
	IV.	COURSE EVALUATION EXIT TEST VALEDICTION	To assess the participants understanding level of the subjects and to get the feedback of the participants about the training programme.

**TRAINING PROGRAMME ON  
PRUDENTIAL NORMS, NPA & RECOVERY MANAGEMENT  
FOR PACCS**

Duration	3 days
No. of Programmes	8
Date.	
Target Group	PACCS
Objectives	<p>☐ To enable the participants to understand the various avenues of lending</p> <p>☐ To enable the participants to understand the importance of recovery.</p>
Programme Contents	<ul style="list-style-type: none"> <li>➤ Borrower Appraisals</li> <li>➤ Assessment of Credit</li> <li>➤ Adherence to lending norms</li> <li>➤ Documentation and Legal implications</li> <li>➤ Effective Monitoring and follow up</li> <li>➤ Classification of Assets and Income Recognition</li> <li>➤ Prudential Norms</li> <li>➤ Recovery Ethics &amp; Strategies - ARC &amp; EP</li> <li>➤ NPA Management &amp; Impact of NPA on Profit</li> <li>➤ Case Exercise on Asset Classification &amp; Provisioning</li> <li>➤ Case Exercise on CRAR</li> </ul>

**AGRICULTURAL COOP. STAFF TRAINING INSTITUTE, CHENNAI.**  
**Day – to – Day Schedule with Session Objectives**

**PRUDENTIAL NORMS, NPA & RECOVERY MANAGEMENT for PACCS**

<b>DAY &amp; DATE</b>	<b>SESSION</b>	<b>SESSION TOPIC</b>	<b>SESSION OBJECTIVE</b>
DAY I	I.	REGISTRATION INAUGURATION ENTRY TEST	To know the participants' profiles, keep them informed of the course coverage and assessment of prior knowledge on the subjects.
	II.	Lending avenues in current scenario	To know the various lending avenues available in the current banking scenario
	III	Borrower Appraisals	To understand how to appraise a borrower
	IV	Guidelines to IRAC norms	To know how to assess the credit and know about the adherence to lending norms
DAY II	I.	Documentation & Legal implications	To make the Participants to know about various documents, for enforcing the securities/recovery of advances
	II.	NPA Management - Impact of NPA on Profits - Effective monitoring & follow up -Recovery Ethics & Strategies	To know about various ways of reducing NPAs & Improving Profitability
	III.	Importance of CRAR – CRAR case exercise	To know about the concept of CRAR and its calculation
	IV.	NPA Case Exercise	To understand about classification of assets and its calculation
DAY III	I.	Reducing NPA using technology – using MS-Excel for storing customer data	To enable the participants to use MS-Excel for storing customer data and to take steps for reducing NPA
	II.	ARC, EP	To know the procedures of ARC and EP
	III.	Group discussion – various innovative methods to reduce NPA and increase profitability	To motivate the participants to know and apply various innovative methods to reduce NPA in the society and thereby improve its profitability.
	IV.	COURSE EVALUATION EXIT TEST VALEDICTION	To assess the participants understanding level of the subjects and to get the feedback of the participants about the training programme.

## TRAINING PROGRAMME ON MICRO FINANCE for PACCS

Duration	4 days
No. of Programmes	4
Date	
Target Group	SCBs/DCCBs
Objectives	<p>At the end of the Programme the Participant will be able to :</p> <ul style="list-style-type: none"> <li>☐ Explain the profile and development status of agricultural sector in the State with potential &amp; prospects.</li> <li>☐ Explain the benefits of Group mode of financing</li> <li>☐ Explain the concepts, approaches and strategies of Investment Credit.</li> <li>☐ Describe the effectiveness of financing SHGs &amp; JLGs.</li> </ul>
Programme Contents	<ul style="list-style-type: none"> <li>▪ Profile and status of agriculture in the State Economy</li> <li>▪ Analysis of existing rural credit programmes.</li> <li>▪ Micro finance concepts and approaches – Role of NGO &amp; TNCWDC.</li> <li>▪ Self Help &amp; Joint Liability Groups – Characteristics – Issues relating to Formation, nurturing, Rating, Financing linkage etc.</li> <li>▪ JLG as a model for issue of crop loan/recovery</li> <li>▪ Motivation for forming and development of SHGs/JLGs.</li> <li>▪ Financing micro economic activities.</li> <li>▪ Sharing and interface sessions with NGOs Branch Managers of Banks having experience in SHG Financing and SHGs.</li> <li>▪ Sustainability of Self Help Groups.</li> <li>▪ SHG Federations and their benefits</li> <li>▪ Formation of Farmers' Club/Federation</li> <li>▪ Documentation/Security Aspects.</li> <li>▪ Interest Subvention Schemes for SHGs</li> </ul>

**AGRICULTURAL COOP. STAFF TRAINING INSTITUTE, CHENNAI.**

**Day – to – Day Schedule with Session Objectives**

**MICRO FINANCE FOR PACCS**

<b>DAY &amp; DATE</b>	<b>SESSION</b>	<b>SESSION TOPIC</b>	<b>SESSION OBJECTIVE</b>
DAY I	I.	REGISTRATION INAUGURATION ENTRY TEST	To know the participants' profiles, keep them informed of the course coverage and assessment of prior knowledge on the subjects
	II.	India's Micro finance industry- Emerging needs of the microfinance eco system – way forward –key consideration in this growth journey.	To enable the participants to understand about micro finance industry – needs of the micro finance eco system and the growth of Indian micro finance industry.
	III.	Concept of Collective Lending – SHG – Evolution -Concept – Role of NGO, TNCWD in SHG lending-WSHG schemes of GOI	To enable the participants to understand the concept of SHG, evolution, concept, role of NGO,TNCWD
	IV.	SHG -Issues relating to formation, nurturing, rating, financing linkage – Concept of SHPI – NABARD guidelines	To make the participants to understand the issues relating to SHG & JLG formation, growth, rating & financing linkage and about NABARD guidelines on SHPI
DAY II	I.	SHG Rating – Case Exercise	To enable the participants to do a case exercise for getting in-depth knowledge on SHG rating and disburse loan
	II.	Sustainability of SHGs/SHG Federations & their uses-Digitalization of SHGs-E Shakti – Portal – Updation of data - Adaptation to technology by SHGs as BCs and BFs	To make the participants to understand the concept of Farmers Club / Federation and how to improve business using them
	III.	JLG - Evolution – Concept – Formation - Financing Micro Economic Activities	To enable the participants to understand the concept of JLG and its evolution, concept, formation, financing micro economic activities
	IV.	Farmers' Club – concept and role of FPO in group formation	To make the participants to understand the role of Farmers' club and FPO
DAY III	I to IV	Field Visit	To make the participants to understand the function of SHG and JLG to adopt the methodologies in practice.
DAY IV	I.	Marketing of SHG & JLG products and its importance	To enable the participants to know how to market the SHG and JLG products
	II	Documentation/Security Aspects	To make the participants to understand the importance of documents and its effectiveness in recovery and to know about the security aspects in disbursing a loan.
	III.	Sharing & interface sessions with success stories in SHG Finance with Field Visit	To impart the participants directly the experience of NGOs & Branch Managers who have experience in such financing by conducting interface sessions
	IV.	COURSE EVALUATION EXIT TEST VALEDICTION	To assess the participants understanding level of the subjects and to get the feedback of the participants about the training programme.

**TRAINING PROGRAMME ON  
CUSTOMER RETENTION IN TECHNOLOGICAL ENVIRONMENT  
FOR PACCS**

Duration	3 Days
No. of Programmes	8
Date	
Target Group	PACCS
Objectives	<p>To make the participants to know about</p> <ul style="list-style-type: none"> <li>☐ importance of customer service</li> <li>☐ methods of retention of customers</li> <li>☐ way of attraction of new customers</li> <li>☐ importance of technological introduction to retain customers</li> <li>☐ available new technological banking products</li> </ul>
Programme Contents	<ul style="list-style-type: none"> <li>☐ Customers service</li> <li>☐ Know your customer</li> <li>☐ e-KYC, c-KYC</li> <li>☐ Customer retention</li> <li>☐ Attraction of new customers</li> <li>☐ Cashless Banking</li> <li>☐ Digitalised environment behaviour</li> <li>☐ Card payments</li> <li>☐ Mobile banking, Net banking</li> <li>☐ concept of e-corner, e-business</li> </ul>

**AGRICULTURAL COOP. STAFF TRAINING INSTITUTE, CHENNAI.**

**Day – to – Day Schedule with Session Objectives**

**CUSTOMER RETENTION IN TECHNOLOGICAL ENVIRONMENT for PACCS**

	<b>SESSION</b>	<b>SESSION TOPIC</b>	<b>SESSION OBJECTIVE</b>
DAY I	I.	REGISTRATION INAUGURATION ENTRY TEST	To know the participants' profiles, keep them informed of the course coverage and assessment of prior knowledge on the subjects.
	II.	Impact of technology and importance of technology in banking-Digital Banking Products	To know about the Impact of technology and importance of technology.
	III.	Importance of Customer Relationship Management – Customer Acquisition - Customer satisfaction - Customer delight – Customer Retention	To enable the participants to understand Importance of Customer Relationship Management - Customer satisfaction - Customer delight
	IV.	Bank, Bank Marketing and Branding the Bank Products.	To know the importance of Bank, Bank Marketing and Branding of Bank Products.
DAY II	I.	Maintaining members / customers database in electronic format (Excel) - Doing Regular updation of profiling, customer segmentation - Usage of "Sort" function	To enable the participants to understand the importance of customers database in electronic format (Excel).
	II	Know Your Customer – e-KYC, c-KYC	To make the participants to understand the importance of KYC, e-KYC, c-KYC
	III	Use of social media for customer engagement, retention - meeting enhanced customer needs, expectations and experience.	To know about use of social media for customer engagement, retention - meeting enhanced customer needs, expectations and experience.
	IV	Plastic Money Revolution – RuPay KCC & Cashless banking	To know about the Plastic Money Revolution – RuPay KCC & Cashless banking
DAY IV	I.	Human behavior and Stress Management.	To understand the Human behavior and Stress Management.
	II	Importance of communication skills in customer retention.	To understand the Importance of communication skills in customer retention.
	III	Group Discussion - Needs of the modern customer - evolving technology and future of banking - PACCS response to requirements of modern customer	To make the participants to understand needs of modern customer and the innovation in technology to attract the customer.
	IV.	COURSE EVALUATION EXIT TEST VALEDICTION	To assess the participants understanding level of the subjects and to get the feedback of the participants about the training programme.

**TRAINING PROGRAMME ON  
EFFECTIVE IMPLEMENTATION OF COMMON ACCOUNTING SYSTEM  
AND MANAGEMENT INFORMATION SYSTEM  
FOR PACCS**

Duration	3 days
No. of Programmes	6
Date	
Target Group	PACCS
Objectives	To create better understanding about CAS/MIS
Programme Contents	<ul style="list-style-type: none"> <li>☐ Importance of Book Keeping and CAS</li> <li>☐ Preparation of MIS Statement</li> <li>☐ Accounting Principles</li> <li>☐ Bank Reconciliation Statement</li> <li>☐ Balance Sheet Analysis</li> <li>☐ NPA Norms – classification of assets - provisions</li> <li>☐ Common Application Software usage and submission of reports</li> <li>☐ Management Information system</li> </ul>



**AGRICULTURAL COOP. STAFF TRAINING INSTITUTE, CHENNAI.**  
**Day – to – Day Schedule with Session Objectives**

**EFFECTIVE IMPLEMENTATION OF COMMON ACCOUNTING SYSTEM AND  
MANAGEMENT INFORMATION SYSTEM for PACCS**

<b>DAY &amp; DATE</b>	<b>SESSION</b>	<b>SESSION TOPIC</b>	<b>SESSION OBJECTIVE</b>
DAY I	I.	REGISTRATION INAUGURATION ENTRY TEST	To know the participants' profiles, keep them informed of the course coverage and assessment of prior knowledge on the subjects.
	II.	Accounting methods /standards -Introduction to CAS – salient features and effective usage – Concept of Core Banking Solution	To make the participants to know the need of effective usage of CAS
	III.	Book-keeping Methods – Accounting Principles	To make the participants to know about booking methods
	IV.	Effective usage of MS-Word & MS-Excel for Day-to-day office functions	To enable the participants to use MS-Word and MS-Excel for day-to-day office functions
DAY II	I.	Common Application Software – Theory and Practicals in all aspects of banking	To enable the participants to use the Common Application Software effectively and submit the returns on time to various higher financing agencies and government
	II.		
	III.		
	IV.		
DAY III	I.	Asset classification and CRAR	To make the participants to know about Asset classification and CRAR.
	II	Balance Sheet & Ratio Analysis	To make the participants to understand how to analysis balance sheet & how to interpret the ratios
	III	MIS – How to design an effective MIS and actionable MIS, Putting MIS into action – reading, Analyzing and implementing actions with MIS data	To make MIS data more productive, reading analyzing and implementing actions with MIS data
	IV.	COURSE EVALUATION EXIT TEST VALEDICTION	To assess the participants understanding level of the subjects and to get the feedback of the participants about the training programme.

**TRAINING PROGRAMME ON  
WOMEN EMPOWERMENT FOR WOMEN EMPLOYEES OF PACCS**

Duration	3 days
No. of Programmes	2
Date	
Target Group	SCBs / DCCBs
Objectives	<ul style="list-style-type: none"> <li>a. To educate and equip the women employees to effectively participate in the working of the organization and to face challenges at home &amp; outside.</li> <li>b. To motivate the women, work force.</li> <li>c. To share common problems at their workplace (various aspects).</li> <li>d. To enrich with the support by the organization for better working conditions.</li> <li>e. To inform about various regulations for women staff.</li> </ul>
Programme Contents	<ul style="list-style-type: none"> <li>a. Interpersonal and Communication Skills</li> <li>b. Be happy attitudes, Happy Home, Balancing Home &amp; Career.</li> <li>c. Be an inner winner and an outer winner.</li> <li>d. Gender sensitivity, Protection of women's rights.</li> <li>e. Harassment at workplace - Legal Protection &amp; Grievances Committee.</li> <li>f. Emotional Intelligence &amp; Stress Management.</li> <li>g. Leadership Qualities, Motivation, Creativity, Decision Making.</li> <li>h. Empowering rural Women through SHGs/Women Development Cell.</li> <li>i. Field Visit-One Day.</li> <li>j. Health Awareness - Gynecologist Support.</li> <li>k. Video on Women Success Stories.</li> </ul>

**AGRICULTURAL COOP. STAFF TRAINING INSTITUTE, CHENNAI.**  
**Day – to – Day Schedule with Session Objectives**

**WOMEN EMPOWERMENT FOR THE WOMEN EMPLOYEES OF PACCS**

<b>DAY &amp; DATE</b>	<b>SESSION</b>	<b>SESSION TOPIC</b>	<b>SESSION OBJECTIVE</b>
DAY I	I.	REGISTRATION INAUGURATION ENTRY TEST	To know the participants' profiles, keep them informed of the course coverage and assessment of prior knowledge on the subjects.
	II.	Life of Women in PACCS – Roles and responsibilities – expectations and issues	To enable the Participants to know the roles and responsibilities, expectations and issues
	III.	Communication - Game & Theory(Presentation Skills) - Preparing a presentation of 120 to 150 words - Gender issues, Women's rights and protection available	To make the participants to improve communication skills and preparing a presentation on gender issues, women's rights and protection available
	IV.	Managing money and Managing people- become a winner	To enable the Participants to understand to manage money and people.
DAY II		<b>FIELD VISIT</b>	To take the participants for a visit to a society run by the women's.
DAY III	I.	Time Management – Stress Management and managing expectations (Games and Debate)	To enable the participants to know how to manage time and stress
	II.	Health awareness - managing ones health	To make the Participants to aware of various Health aspects especially faced by women.
	III.	Individual / Group presentation on Gender issues affecting workplace environment and possible solutions	To enable the participants understand the gender issues and overcome the difficulties
	IV.	COURSE EVALUATION EXIT TEST VALEDICTION	To assess the participants understanding level of the subjects and to get the feedback of the participants about the training programme.

## TRAINING PROGRAMME ON BUSINESS DEVELOPMENT PLAN FOR PACCS

Duration	3 Days
No. of Programmes	6
Date	
Target Group	PACCS
Objectives	<ul style="list-style-type: none"> <li>▪ By the end of the Programme Participant will be able to :</li> <li>▪ Explain the performance and profitability of the Bank / Branch</li> <li>▪ List out the avenues available to improve the Business.</li> <li>▪ Describe innovative lending strategies through : SHG/JLG/FC/FI</li> <li>▪ Explain NPA Management</li> <li>▪ Explain financing for MSME's</li> </ul>
Programme Contents	<ul style="list-style-type: none"> <li>▪ Concept of Bank/ Branch as a Profit Centre.</li> <li>▪ Calculation of Breakeven level of Business.</li> <li>▪ Prepare Business Plan to improve Profitability.</li> <li>▪ Strategies for Business diversification and Deposit mobilization.</li> <li>▪ Enhancement of Business through technology</li> <li>▪ NPA Management</li> </ul>

**AGRICULTURAL COOP. STAFF TRAINING INSTITUTE, CHENNAI.****Day – to – Day Schedule with Session Objectives****BUSINESS DEVELOPMENT PLAN FOR PACCS**

<b>Day</b>	<b>Session</b>	<b>Session / Topic</b>	<b>SESSION OBJECTIVE</b>
<b>I</b>	<b>I</b>	REGISTRATION INAUGURATION ENTRY TEST	To know the participants' profiles, keep them informed of the course coverage and assessment of prior knowledge on the subjects.
	<b>II</b>	Know your society and environment – SWOT and STEP analysis	To make the participants to understand about the Society and the environment
	<b>III</b>	Profit planning and BDP - Need and strategies – Concept of Break Even Level in Business	To enable the participants to know about Profit planning,BDP and BEL
	<b>IV</b>	BEL – Case Exercise	To make the participants to do a case exercise on BEL of business
<b>II.</b>	<b>I</b>	Resource mobilization – augmentation of share capital – Deposit Mobilization and Borrowings	To make the participants to understand how to mobilise resources and how to mobilise deposit and borrowings
	<b>II</b>	Opportunities for Deployment of Resources – Short Term Loans	To enable the participants to know how to deploy resources for short term loans
	<b>III</b>	Opportunities for Deployment of Resources – Long Term Loans	To enable the participants to know how to deploy resources for long term loans
	<b>IV</b>	Non Credit and Non Fund Business	To enlighten the participants on Non-credit and non-fund businesses
<b>III</b>	<b>I</b>	Prudential Norms and its implication on Profitability	To make the participants to understand the Prudential norms
	<b>II</b>	NPA and Recovery Management	To enable the participants to know about NPA and recovery management
	<b>III</b>	Diversification through innovative approaches and Technology – Its integration into business diversification	To make the participants to understand how to diversify the business by using technology
	<b>IV</b>	COURSE EVALUATION EXIT TEST VALEDICTION	Presentation by participants on individual PACS diversification plan, critique, ranking and finalisation

**TRAINING PROGRAMME ON  
BASICS IN COMPUTER AND INTERNET FOR PACCS**

Duration	3 days
No. of Programmes	12
Date	
Target Group	PACCS
Objectives	<ul style="list-style-type: none"> <li>☐ To realize the significances of usage of computers in day-to-day operations</li> <li>☐ To be more familiar with the Common Application Software</li> </ul>
Programme Contents	<ul style="list-style-type: none"> <li>▪ Writing Letter and Preparation of Notes using MS-Word</li> <li>▪ Calculation and Report Preparation using MS-Excel</li> <li>▪ Common Application Software usage and submission of Reports</li> <li>▪ RuPay Kisan Credit Card, DMR</li> </ul>

**AGRICULTURAL COOP. STAFF TRAINING INSTITUTE, CHENNAI.**

**Day – to – Day Schedule with Session Objectives**

**BASICS IN COMPUTER AND INTERNET FOR PACCS**

<b>DAY &amp; DATE</b>	<b>SESSION</b>	<b>SESSION TOPIC</b>	<b>SESSION OBJECTIVE</b>
DAY I	I.	REGISTRATION INAUGURATION ENTRY TEST	To know the participants' profiles, keep them informed of the course coverage and assessment of prior knowledge on the subjects.
	II.	Basics of computer and Internet - E-mail usage in Office	To make the participants to know about Hardware and software how to Use emails / electronic methods for faster communication
	III.	Introduction to MS-Word and its usages	To introduce the participants to how to effectively use MS-Word in day to day activities
	IV.	MS WORD Hands on	To make the participants to individually practice MS Word.
DAY II	I.	Introduction to MS-Excel and its usages. Issues like common formulae, data sorting, graphs, etc.	To introduce the participants to how to effectively use MS-Excel in day to day activities
	II.	MS-Excel – Hands on	To make the participants to individually practice Excel in the system
	III.	Introduction to Power point presentation and how to prepare PPT and to make effective presentations.	To know about Power point and how to make effective presentation.
	IV.	Power point presentation – Hands on	To make the participants to individually practice power point presentation in the system.
DAY III	I.	Mail merge - using Mail merge for report preparation	To enable the participants to how to use Main merge function for report preparation - To make the participants to individually practice Mail merge function in the system
	II.	Mail merge – Hands on	To make the participants to individually practice mail merge function in the system.
	III.	Protection of Hardware and Software & Password protection	To make the participants to know how to protect the hardware and software and about password protection
	V.	COURSE EVALUATION EXIT TEST VALEDICTION	To assess the participants understanding level of the subjects and to get the feedback of the participants about the training programme.

**TRAINING PROGRAMME ON**  
**PROJECT APPRAISAL OF FARM & NON-FARM LOANS -SOLAR**  
**PROJECTS -NDFDC SCHEMES – MUDRA SCHEMES FOR PACCS**

Duration	4 days
No. of Programmes	4
Date	
Target Group	PACCS
Objectives	<ul style="list-style-type: none"> <li>☐ To educate the Participants on various farm Sector &amp; Non-Farm Sector Investment avenues &amp;</li> <li>☐ To make them aware of the appraisal Techniques, Project Appraisal, Term Loan Assessment, Working Capital Assessment, NABARD, Refinance Schemes, Supervision of these advances etc.</li> </ul>
Programme Contents	<ul style="list-style-type: none"> <li>☐ Investment on Farm &amp; Non-Farm for growth of Rural Economy - An Overview</li> <li>☐ Relevance of Non-Farm Sector in Rural Economy</li> <li>☐ Project - Project Life cycle</li> <li>☐ Project Appraisal for Farm &amp; Non-Farm Sector - NPV &amp; IRR &amp; Borrower appraisal</li> <li>☐ Financial Statement Analysis</li> <li>☐ Ratio Analysis</li> <li>☐ Break Even Analysis - Financing of Block Capital - TL Assessment</li> <li>☐ Fixing of repayment - Cash Flow Debt Service Coverage Ratio</li> <li>☐ Financing Current Asset - Working Capital Assessment</li> <li>☐ Agro Processing/Rural Housing Finance Scheme</li> <li>☐ Documentation, Pre-Sanction/Post Sanction follow-up</li> <li>☐ NABARD Refinance &amp; Promotional Measures</li> <li>☐ Role of various government agencies in promotion of investments in agriculture, allied and non-farm sectors and various support schemes thereunder.</li> <li>☐ Supervision &amp; Follow up - Identifying incipient Sickness</li> <li>☐ NPA in Farm Sector &amp; Non-Farm Sector and measures to avoid / tackle them</li> <li>☐ Field Visit</li> </ul>



**AGRICULTURAL COOP. STAFF TRAINING INSTITUTE, CHENNAI.**

**Day – to – Day Schedule with Session Objectives**

**PROJECT APPRAISAL OF FARM & NON-FARM LOANS- SOLAR PROJECTS – NDFDC  
SCHEMES – MUDRA SCHEMES for PACCS**

DAY & DATE	SESSION	SESSION TOPIC	SESSION OBJECTIVE
DAY I	I.	REGISTRATION INAUGURATION ENTRY TEST	To know the participants' profiles, keep them informed of the course coverage and assessment of prior knowledge on the subjects.
	II.	Concept of Investment credit, Role and Need for investment credit in capital formation in agriculture, allied and non farm sectors, current scenario – Various Investment credits opportunities in rural areas.	To enable the participants to understand the need for Investment credit in the current scenario and the various investment credits
	III.	Identification of investment credit opportunities – Group exercise.	Enabling participants to identify potential opportunities in their areas of operation, priorities the same as per their own inherent capacities /strengths
	IV.	Introduction to Project Cycle and Detailed Project Report concepts (assessment of block capital, working capital, cash flow, project life cycle, discounting, rate of return, technical parameters, etc.) especially with regard to MUDRA loans	To understand various project related concepts.
DAY II	I.	Identifying an activity – assessment of various technical and financial parameters and Borrower assessment.	To Identify different borrowers' traits, interviewing the borrowers to assess the potentiality of the borrowers
	II	Solar Projects	To make the participants to know about the solar projects and how to get loans for it
	III.	Project finance to Divyangjans from NDFDC.	To sensitize the participants about various project finance schemes available from NDFDC
	IV.	VAZHNTU KATUVOOM Project	To enable the participants to understand the Vazhntu katuvoom project (Government of Tamil Nadu scheme).
DAY III		<b>FIELD VISIT</b>	To take the participants for a field visit to have practical knowledge
DAY IV	I.	Presentations on learnings from field visit	To gauge participants understanding of various project related concepts and test their field level application
	II.	Monitoring and recovery of loans.Fixing of interest rate taking into account risk and repayment tenor, etc..	Effective pricing, monitoring, identification of incipient stress, recovery, etc.
	III.	Presentations by individual participants on DPR including block capital assessment, working capital, inclusion of subsidy schemes if any,cash flow analysis, working out of rate of interest considering all related aspects like cost of funds, risk, tenor,etc.	To test participants understanding of concepts learnt
	IV.	COURSE EVALUATION EXIT TEST VALEDICTION	To assess the participants understanding level of the subjects and to get the feedback of the participants about the training programme.

**TRAINING PROGRAMME ON  
KYC, PMLA & FINANCIAL INCLUSION FOR PACCS**

Duration	3 days
No. of Programmes	8
Date	
Target Group	PACCS
Objectives	<p>At the end of the training programme, the participants would be able to-</p> <ul style="list-style-type: none"> <li>☐ Explain different types of bank customers</li> <li>☐ describe the importance of customer relationship &amp; management</li> <li>☐ explain the concept, need, importance and salient features of KYC norms</li> <li>☐ list out the various provisions of Anti Money Laundering Act relevant to Banks</li> <li>☐ explain the features of suspicious transaction and reporting there under</li> <li>☐ explain about financial inclusion</li> </ul>
Programme Contents	<ul style="list-style-type: none"> <li>☐ Emerging challenges in banking sector and expectations of the customer</li> <li>☐ Good customer service, redressal of customers' grievances/ complaints through Consumer Protection Act</li> <li>☐ Anti Money Laundering Act and its implications on bankers</li> <li>☐ Concept, need and importance of KYC norms</li> <li>☐ Banking Codes and Standards Board of India</li> <li>☐ Financial Inclusion</li> </ul>

**AGRICULTURAL COOP. STAFF TRAINING INSTITUTE, CHENNAI.**  
**Day – to – Day Schedule with Session Objectives**

**KYC, PMLA & FINANCIAL INCLUSION For PACCS**

DAY & DATE	SESSION	SESSION TOPIC	SESSION OBJECTIVE
DAY I	I.	REGISTRATION INAUGURATION ENTRY TEST	To know the participants' profiles, keep them informed of the course coverage and assessment of prior knowledge on the subjects
	II.	Present Banking Scenario - Emerging Challenges - Expectations of Regulators	To enable the Participants to know the present Banking Scenario & Emerging Challenges and understanding the SWOT and STEP analysis
	III.	Anti-money laundering - FATF and its origin.	To make participants to understand the KYC/AML/CFT Guidelines and the origin and role of Financial Action Task Force
	IV.	KYC/AML/CFT Directions - Customer Acceptance Policy - Risk categorization - Customer Identification Procedures.	To make the participants to understand KYC/AML/CFT Directions - Customers Acceptance Policy - Risk categorization -Customer Identification Procedures.
DAY II	I.	Monitoring of transactions under PMLA 2002 and reporting - Risk Management.	To make participants to Monitoring of transactions under PMLA 2002 and reporting - Risk Management.
	II.	Introduction to digital KYC- e-KYC -CKYC-VCIP-ReKYC.	To enable the Participants to understand digital KYC- e-KYC -CKYC-VCIP-ReKYC.
	III.	Financial Inclusion - PMJDY- PMJJBY-PMSBY.	To enable the Participants to understand about Financial Inclusion - PMJDY-PMJJBY-PMSBY.
	IV.	Concept of BC / BF, AEPS	To make the participants to understand the concept of BC/BF, AEPS.
DAY III	I.	DEA Fund -	To know about Inspection audit for KYC compliance.
	II.	KYC Documentation- Adherence to KYC compliance in technological environment.	To know about KYC Documentation- Adherence to KYC compliance in technological environment.
	III.	DEA Fund account - Procedures and importance of adherence	To enable the participants to understand about DEA Fund account and its importance
	IV.	COURSE EVALUATION EXIT TEST VALEDICTION	To assess the participants understanding level of the subjects and to get the feedback of the participants about the training programme

**TRAINING PROGRAMME ON  
DEVELOPING PACCS AS MULTI SERVICE CENTRES (MSC)  
FOR PACCS**

Duration	3 days
No. of Programmes	6
Date	
Target Group	PACCS
Objectives	<ul style="list-style-type: none"> <li>• To enable the Participants to explain the need and importance of business diversification for PACCS</li> <li>• Assess the business potentials and determine the scope for business diversification so as to convert PACCS into Multipurpose Societies</li> <li>• Develop a model for multipurpose PACCS for survival and sustainability</li> <li>• Identify various types of feasible business opportunities that can be undertaken by the PACCS for its member.</li> </ul>
Programme Contents	<ul style="list-style-type: none"> <li>▪ Role of PACS in the Changing Business environment: various attributes of Multi-purpose Coop. Society.</li> <li>▪ Need and importance of Business Diversification for PACCS</li> <li>▪ SWOT Analysis for converting PACCS into Multipurpose societies</li> <li>▪ Business Diversification - Products &amp; Services and Delivery Mechanism</li> <li>▪ Non-Credit and Non-Fund Business opportunities</li> <li>▪ Converting PACCS as a Multipurpose societies - Case Analysis.</li> <li>▪ Concept of NWR</li> </ul>

**AGRICULTURAL COOP. STAFF TRAINING INSTITUTE, CHENNAI.**

**Day – to – Day Schedule with Session Objectives**

**DEVELOPING PACS AS MULTI SERVICE CENTRES (MSCs) FOR PACCS**

<b>DAY &amp; DATE</b>	<b>SESSION</b>	<b>SESSION TOPIC</b>	<b>SESSION OBJECTIVE</b>
DAY I	I.	REGISTRATION INAUGURATION ENTRY TEST	To know the participants' profiles, keep them informed of the course coverage and assessment of prior knowledge on the subjects.
	II.	Current banking scenario - STEP & SWOT Analysis of PACCS - Roles & Responsibilities	To sensitize the participants about the current trend in banking and SWOT, STEP of their respective PACCS
	III	Important skills required for the development of business in PACCS - Preparation of Business Development Plan	To sensitize the participants about the skills required for development of PACCS business
	IV	Deposit Mobilization - Strategies - Concept - High cost and low cost deposits and borrowings	To make the participants to understand how to mobilize deposit and high & low cost deposits and borrowings
DAY II	I.	PACCS - Resources Mobilization - Various Methods - Noncredit activities - Non-fund based income / cross selling	To understand how to mobilize resources, non-credit and non-fund based income
	II	Salient features of PACCS as Multi Service Centers - Concept - objectives of transformation- eligibility criteria	To enable the participants to know about salient features of PACCS as MSC
	III	Eligible activities under PACCS as MSC - Sanction of refinance - technical support - managerial support - capacity building for members - marketing - monitoring and review	To know about the eligible activities under PACCS as MSC and marketing, monitoring and review
	IV	Different types of schemes available for PACCS from NABARD	To make the participants aware of different types of schemes available for PACCS from NABARD
	I	Prudential Norms and its implications on Profitability	To enable the participants to know the Prudential norms and its implication on profitability
	II	DPR - discounted cash flow- IRR, etc.	To enlighten the participants on DPR, discounted cash flow, IRR, etc.
	II.	Preparation of a DPR - Working out other plans for resource mobilization, etc.	Preparing a viable plan for development of respective PACS as MSC
	IV.	COURSE EVALUATION EXIT TEST VALEDICTION	To assess the participants understanding level of the subjects and to get the feedback of the participants about the training programme.

**TRAINING PROGRAMME ON  
ACCREDITATION OF WAREHOUSES & FINANCIAN AGAINST NWR  
FOR PACCS**

Duration	3 Days
No. of Programmes	4
Date	
Target Group	PACCS
Objectives	<p>To enable the Participants to</p> <ul style="list-style-type: none"> <li>☐ Understand challenges faced in marketing by farmers</li> <li>☐ Availability of scope for warehousing facilities in rural areas</li> <li>☐ Govt. of India and NABARD schemes, policies and guidelines with reference to promotion of warehousing facilities in rural areas</li> <li>☐ Hub &amp; Spoke model in general and with particular reference to warehousing facility.</li> <li>☐ To appraise a proposal for financial assistance for starting a warehousing facility.</li> </ul>
Programme Contents	<ul style="list-style-type: none"> <li>☐ Agri Warehousing Sector in India</li> <li>☐ Provisions of Warehouse development &amp; regulation Act</li> <li>☐ Business Opportunity for PACS - Credit &amp; Non-Credit Business, Opportunities in Warehouse NWR financing etc.</li> <li>☐ Role of collateral managers, types of business, services offered, income streams and advantages, linkage with commodity exchanges</li> <li>☐ Accredited PACS, Warehouses, Collateral Managers</li> <li>☐ Experience Sharing - Discussion on Issues &amp; Clarification</li> </ul>

**AGRICULTURAL COOP. STAFF TRAINING INSTITUTE, CHENNAI.**  
**Day – to – Day Schedule with Session Objectives**

**ACCREDITATION OF WAREHOUSES &  
 FINANCING AGAINST NEGOTIABLE WAREHOUSE RECEIPTS for PACCS**

<b>DAY &amp; DATE</b>	<b>SESSION</b>	<b>SESSION TOPIC</b>	<b>SESSION OBJECTIVE</b>
DAY I	I.	REGISTRATION INAUGURATION ENTRY TEST	To know the participants' profiles, keep them informed of the course coverage and assessment of prior knowledge on the subjects.
	II.	Present Banking scenario – Opportunity in warehouse business. Identification of opportunities in areas of operation of respective PACCS and potential lending opportunities for PACCS, potential value addition opportunities, etc.	To enable the participants to know the present scenario in banking, Business opportunity for PACCS
	III.	Accreditation of Warehouse - Negotiability of warehouses, e-NWRs, Role of WDRA, WDRA Act, etc.	To know about warehouse , WDRA, Act etc
	IV.	Registration and renewal of Warehouses – Rules and procedures. Maintenance of warehouses	Registration, Procedures, Process & Norms for Accreditation & Registration under WDRA.
DAY II	I.	Documentation	To know about documentation
	II	Briefing about field visit – Maintenance of go down – Observation to be made during the visit about the Registers, Instruments, fire extinguishers, chemicals used, etc.	To brief the participants about field visit
	III.	Field visit to warehouse	To take the participants to a well managed Warehouse to know their functioning And banking related aspects
	IV.		
DAY III	I.	Financing against NWR – aspects to be considered	Understand financing aspects based on earlier learnings, field visit and interactions with bank.
	II.	Preparation of individual action plans incorporating all related aspects like commodity, margins, maintenance, tie-ups with warehouses (if commodity not stored at own warehouse), monitoring, etc.	To test individual understanding and enabling preparation of individual action plans for NWR financing by PACS
	III.	Presentations and critique	Finalization of action plans
	IV.	COURSE EVALUATION EXIT TEST VALEDICTION	To assess the participants understanding level of the subjects and to get the feedback of the participants about the training programme.

**TRAINING PROGRAMME ON  
JEWEL APPRAISAL TECHNIQUES & RECOVERY METHODS FOR PACCS**

Duration	3 days
No. of Programmes	12
Date	
Target Group	PACCS
Objectives	<ul style="list-style-type: none"> <li>☐ To enable the participants to understand the Intricacies in the disbursement and recovery of Jewel Loans.</li> <li>☐ To enable the participants to acquire skills in assessing the purity of Jewels.</li> <li>☐ To enable the participants to make use of MS-Excel application Software in preparation of reports in areas other than covered by the customized software.</li> <li>☐ To enable the participants to get to know the Tax requirements such as TDS, Service Tax etc.</li> </ul>
Programme Contents	<ul style="list-style-type: none"> <li>☐ Duties and responsibilities of Jewel Appraisers</li> <li>☐ Basic Metallurgy</li> <li>☐ Touch Stone Testing</li> <li>☐ Hallmarking</li> <li>☐ Detection of Spurious Jewels</li> <li>☐ Understanding of Bullion markets</li> <li>☐ Jewel Insurance – Coverage</li> <li>☐ Safety Measures</li> <li>☐ Loan to value concept</li> </ul>



**AGRICULTURAL COOP. STAFF TRAINING INSTITUTE, CHENNAI.**  
**Day – to – Day Schedule with Session Objectives**

**JEWEL APPRAISAL TECHNIQUES & RECOVERY METHODS FOR PACCS**

DAY & DATE	SESSION	SESSION TOPIC	SESSION OBJECTIVE
<b>DAY I</b>	I	REGISTRATION & INAUGURATION	To know the participants profile and keep them informed of the course coverage assessment of entry level behavior.
	II	Know the Jewel Loan borrower -KYC, etc., related issues.	To enable the participants to understand the procedure for issuing loans to the genuine borrower
	III	Operational Guidelines	To make the participants to know about the operational guidelines for Jewel Loan disbursement
	IV	Work environment – ethics to be followed by the Appraisers – Communication with customers	To make the participants to know about the work environment, ethics to be followed by the appraisers and their communication with the customers
<b>DAY II</b>	I	Introduction to Jewel Loans	Introduction to gold / silver / stones, basic metallurgy of gold, different types of solders, weights and balances, hallmarking, assaying, electroplating and fake jewellery, calculations including gross and net weights (including enamel, shellac, plastic and other foreign material weight), risks involved in uncommon items. etc.
	II	Detection of Spurious Jewels	To enable the participants to understand the intricacies in detection of Spurious Jewels – Basic Metallurgy - Touch Stone Testing – Hallmarking. purity identification through with & without acid test.
	III	Documentation	To enable the participants to know about the procedure to adopt in documentation for the disbursement of Jewel Loan.
	IV	JL Loan Recovery Procedures – Jewel Auctioning	To know about the methods and procedures of recovery in Jewel Loan overdues and auctioning procedures.
<b>DAY III</b>	I	ARC /EP	To know about the methods and procedures in ARC and EP for recovery of Jewel Loan overdues
	II	Jewel auction – Case Exercise Recovery – Case Exercise	To enable the participants to have in-depth knowledge on Jewel auction and Recovery through Case Exercises
	III	Group Discussion on enhancement of Jewel Loan Issue/Outstanding in current competitive environment and chalking out an implementable action plan and its presentation.	To enlighten the participants about the need of enhancement in Jewel Loan business in current competitive scenario and action planning.
	IV	COURSE EVALUATION EXIT TEST VALEDICTION	To assess the participants understanding level of the subjects and to get the feedback of the participants about the training programme.

**TRAINING PROGRAMME ON  
PREPARATION OF STATEMENTS FOR AUDITING AND FILING OF  
INCOME TAX RETURNS  
FOR PACCS**

Duration	3 Days
No. of Programmes	4
Date	
Target Group	PACCS
Objectives	<ul style="list-style-type: none"> <li>▪ To sensitize the participants about auditing on PACCS and the compliance of TNCS Act provisions.</li> <li>▪ To enable the participants about the statements to be prepared for final audit of PACCS.</li> <li>▪ To enlighten the participants about preparation of statements.</li> <li>▪ To make the participants understand the method of preparation of statements.</li> <li>▪ To enlighten the participants about preparation of statements.</li> </ul>
Programme Contents	<ul style="list-style-type: none"> <li>▪ Provisions of TNCS Act applicable to PACCS for Audit - TNCS Rules- Form No.34</li> <li>▪ Preparation and submission of Statements to Cooperative Auditors.</li> <li>▪ Trading Account, Profit and Loss Account and Balance Sheet</li> <li>▪ Confirmation of Balance Statement with Cooperative and other institutions - Reconciliation - share Capital, Deposits, Loans and Advances statement.</li> <li>▪ Share capital, Deposits loans and Advance statement - Stock statements.</li> <li>▪ Sundry Debtors and Creditors statement and other statements.</li> <li>▪ Assessable Income - payment of Tax - filing of Income Tax returns</li> </ul>

**AGRICULTURAL COOP. STAFF TRAINING INSTITUTE, CHENNAI.**

**Day – to – Day Schedule with Session Objectives**

**PREPARATION OF STATEMENTS FOR AUDITING AND FILING OF INCOME TAX RETURNS FOR PACCS**

<b>Day</b>	<b>Session</b>	<b>Session / Topic</b>	<b>SESSION OBJECTIVE</b>
I	I	REGISTRATION INAUGURATION ENTRY TEST	To know the participants' profiles, keep them informed of the course coverage and assessment of prior knowledge on the subjects.
	II	Provisions of TNCS Act applicable to PACCS for Audit – TNCS Rules- Form No.34	To sensitize the participants about auditing on PACCS and the compliance of TNCS Act provisions.
	III	Preparation and submission of Statements to Cooperative Auditors.	To enable the participants about the statements to be prepared for final audit of PACCS.
	IV	Trading Account, Profit and Loss Account and Balance Sheet	To enlighten the participants about preparation of statements.
II.	I	Confirmation of Balance Statement with Cooperative and other institutions – Reconciliation – share Capital, Deposits, Loans and Advances statement.	To make the participants understand the method of preparation of statements.
	II	Share capital, Deposits loans and Advance statement – Stock statements.	To enlighten the participants about preparation of statements.
	III	Consignment accounts – Salesman liability – separate branch account statement.	To make the participants understand the method of preparation of Statements.
	IV	Sundry Debtors and Creditors statement and Miscellaneous statements.	To make the participants understand the method of preparation of statements.
III	I	Statutory compliance – Filing of Income Tax Returns	To sensitize the participants about filing of IT returns through Chartered Accountants.
	II	Assessable Income – payment of Tax – filing of Income Tax returns	To sensitize the participants about filing of IT returns through Chartered Accountants.
	III	Goods and Service Tax and Filing of Returns.	To enable the participants to know how to file GST returns
	IV	COURSE EVALUATION EXIT TEST VALEDICTION	Presentation by participants on individual PACS diversification plan, critique, ranking and finalisation

**TRAINING PROGRAMME ON  
CARD PAYMENT SYSTEMS AND ONLINE TRANSACTIONS IN BANKING  
FOR PACCS**

Duration	3 Days
No. of Programmes	8
Date	
Target Group	Staff of PACCS
Objectives	<p>To enable the Participants to Learn about</p> <ul style="list-style-type: none"> <li>☐ Payment Systems, RuPay KCC, DMR</li> <li>☐ Importance of Card payments in current scenario</li> <li>☐ Online Transactions in Banking</li> <li>☐ Precautions and Safety measures needed in electronic payment systems</li> <li>☐ Common Application Software</li> </ul>
Programme Contents	<ul style="list-style-type: none"> <li>☐ Basics of Payment Systems</li> <li>☐ Categories of Cards in Banking</li> <li>☐ Technology services extended by banks</li> <li>☐ Card Payment Systems and Importance of RuPay Card</li> <li>☐ On-line Payment Systems</li> <li>☐ Bill Payment systems</li> <li>☐ AEPS, UPI, BEAM</li> <li>☐ Common Application Software usage and submission of reports</li> <li>☐ Need and importance of maintenance of Passwords</li> <li>☐ Frauds and embezzlements related to Cards and Onlines systems</li> </ul>

**AGRICULTURAL COOP. STAFF TRAINING INSTITUTE, CHENNAI.**

**Day – to – Day Schedule with Session Objectives**

**CARD PAYMENTS SYSTEM AND ONLINE TRANSACTIONS IN BANKING For PACCS**

<b>DAY &amp; DATE</b>	<b>SESSION</b>	<b>SESSION TOPIC</b>	<b>SESSION OBJECTIVE</b>
DAY I	I.	REGISTRATION INAUGURATION ENTRY TEST	To know the participants' profiles, keep them informed of the course coverage and assessment of prior knowledge on the subjects.
	II.	Basics in Computers - Need for and importance of Digitalization in Banking	To make the participants to know about the importance of Digitalization in Banking
	III.	Technological Developments in Banking – Alternate mode of - delivery channels for financial - transactions – products of NPCI	To know the developments taken place in technology and different mode of delivery of financial services
	IV.	Card Payments System – RuPay KCC - Micro ATM	To know about Card Payments and Micro ATM
DAYII	I.	Introduction to MS-Word	To know about how to use MS-Word effectively in Office
	II.	Introduction to MS-Excel	To know about how to use MS-Excel effectively in Office
	III	Introduction to Mail merge function	To know about how to use Mail merge function effectively in Office
	IV.	E-mail usage in Official communication – hands on	To make the participants to effectively use E-mail in office
DAY III	I.	TNSC – Net banking operations – Retail Banking	To know about retail banking operations of TNSC Bank
	II.	TNSC – Net banking operations - Corporate Banking	To know about Corporate banking operations of TNSC Bank
	III.	Cyber Crimes – Precautions and Safety Measures – Protection of Hardware and Software	To know about the cyber-crimes and how to prevent frauds in Banking
	IV.	COURSE EVALUATION EXIT TEST VALEDICTION	To assess the participants understanding level of the subjects and to get the feedback of the participants about the training programme.

**TRAINING PROGRAMME ON  
INSPECTION OF PACS IN CURRENT SCENARIO  
FOR PACCS**

Duration	3 Days
No. of Programmes	4
Date	
Target Group	PACCS
Objectives	<p>At the end of the Programme, the Participants will be able to</p> <ul style="list-style-type: none"> <li>☐ Describe the significance, elements and tools of internal control system</li> <li>☐ Explain types of Operational Risk and its Management</li> <li>☐ State Credit Risk and its Management tools</li> <li>☐ List out the internal control measures for investments by PACS</li> <li>☐ List out various types of Inspection and Audit</li> <li>☐ Explain the measures to prevent frauds</li> <li>☐ Describe significance of Internal Control &amp; Risk based Audit</li> <li>☐ Describe KYC, AML Norms and reporting system</li> <li>☐ List out the areas prone for frauds, embezzlements, misappropriation of funds and measures for their prevention</li> <li>☐ Explain critical areas of audit and inspection and norms for rating (Preventive angle and security angle)</li> </ul>
Programme Contents	<ul style="list-style-type: none"> <li>☐ Basics &amp; significance of Internal Control System</li> <li>☐ Operational Risk and its Management (ORM)</li> <li>☐ Credit Risk and its Management</li> <li>☐ Internal Control Measures for investments</li> <li>☐ KYC &amp; PML Act</li> <li>☐ Frauds in Banks and Cyber crimes</li> <li>☐ Inspection &amp; Audit &amp; MIS</li> </ul>

**AGRICULTURAL COOP. STAFF TRAINING INSTITUTE, CHENNAI.**  
**Day – to – Day Schedule with Session Objectives**

**INSPECTION OF PACS IN CURRENT SCENARIO FOR PACCS**

<b>DAY &amp; DATE</b>	<b>SESSION</b>	<b>SESSION TOPIC</b>	<b>SESSION OBJECTIVE</b>
DAY I	I.	REGISTRATION INAUGURATION ENTRY TEST	To know the participants' profiles, keep them informed of the course coverage and assessment of prior knowledge on the subjects.
	II.	Inspection - Maintenance & Balancing of Accounts - Importance of Books/ Records required to be maintained	To know about the need to have checks & control in the form of books/records for balancing of accounts & other internal checks
	III.	CAS Environment-details of data submitted for inspection.	To know about the need to have Internal Controls in CBS Environment
	IV.	Inspection - Surprise verification of cash, payment instruments, Jewel bags - Adherence to KYC Norms	To know about the usefulness of conducting surprise verification of cash/security instruments etc.
DAY II	I.	Cyber security	To understand the need for security of data in the system
	II.	Preventive Vigilance - whistle blowing - frauds, robberies, embezzlements	To understand about the needs to have warning systems, preventive & vigilance
	III.	Prudential Norms as applicable to PACCS, Impact of NPA & Management of NPA	To know about the reforms in Financial Sector, Prudential Norms and its application & NPA Management and its Impact
	IV.	KYC Directions, PML Act, AML etc.	To know about KYC Directions and PML Act.
DAY III	I.	Identification of areas of leakage of income in business / investment	To explain the important areas of leakage of income in business / investment.
	II.	Statutory Inspection by Financing Bank and RCS.	To understand the importance of Statutory Inspection by Financing Bank and also adherence to policy & procedures.
	III.	Quality Compliance of Inspection - Monitoring - Compliance	To know how to give quality compliance and rectification of defects.
	IV.	COURSE EVALUATION EXIT TEST VALEDICTION	To assess the participants understanding level of the subjects and to get the feedback of the participants about the training programme.

**TRAINING PROGRAMME ON  
REFRESHER COURSE ON IMPORTANT PROVISIONS OF TNCS ACT  
FOR PACCS**

Duration	3 days
No. of Programmes	4
Date	
Target Group	PACCS
Objectives	To enable the Participants to understand the various rules and act of TNCS act.
Programme Contents	<ul style="list-style-type: none"> <li>☐ TNCS Act, Rules</li> <li>☐ Power of Registrar</li> <li>☐ Methods of registration and categorization of Cooperative Education and Training</li> <li>☐ qualification of membership, associate members, votes of members, transfer of shares or interest on death of member, liability of past member</li> <li>☐ conduct of general meetings</li> <li>☐ Board constitutions and meetings</li> <li>☐ Power of election commission</li> <li>☐ Disqualification and removal</li> <li>☐ Reserve fund, Bad debt reserve</li> <li>☐ Deduction from salary wages and gratuity, recovery of money due to society as arrears of land revenue</li> <li>☐ Provisions of restrictions on loans/ borrowings, investment of funds, disposal of net profits, PF and gratuity fund</li> <li>☐ Audit enquiry, inspection, investigation, books of financing bank, cost of enquiry, sur-charge, supersession of board, disputes and winding of societies</li> <li>☐ Recovery of debts, power of registrar, recovery of dues to government, powers of financing bank, issue certificate for recovery by Registrar</li> <li>☐ Appeals, tribunal, revision, review, execution of orders bar of jurisdiction</li> <li>☐ Punishments under various acts and penalties</li> </ul>



**AGRICULTURAL COOP. STAFF TRAINING INSTITUTE, CHENNAI.**

**Day – to – Day Schedule with Session Objectives**

**REFRESHER COURSE ON IMPORTANT PROVISIONS OF TNCS ACT for PACCS**

<b>DAY &amp; DATE</b>	<b>SESSION</b>	<b>SESSION TOPIC</b>	<b>SESSION OBJECTIVE</b>
DAY I	I.	REGISTRATION INAUGURATION ENTRY TEST	To know the participants' profiles, keep them informed of the course coverage and assessment of prior knowledge on the subjects.
	II.	Introduction to Tamil Nadu Cooperative Societies Act and Rules – Power of Registrars – Classification and Categorization – Cooperative Education and Training	To familiarize the participants about TNCS Act, Rules, Power of Registrars, methods of registration and categorization of Cooperative Education and Training
	III.	Qualification of Members, their rights and liabilities	To understand the qualification of membership, associate members, votes of members etc.
	IV.	The duties and special rights of registered societies and government aids to such societies	To understand the duties and special rights of registered societies and government aids to such societies
DAY II	I.	Conducting General Body and Board Meeting	To make the participants to know the procedures for conducting General Body and Board Meeting
	II	Model bylaws - Rules and Regulations for Short Term Cooperative Credit Structure – 97 <sup>th</sup> constitutional amendment – judicial verdict thereon and present effect	To make the participants to know about the rules and regulations for STCCS and about the amendment and present effect of that
	III.	Audit, inspection, investigation	To understand the provisions in respect of audit, inspection, investigation and inspection by the financing bank
	IV.	Inquiry, Sur-charge, supersession, settlement of disputes – winding up of societies	To understand the provisions in respect of audit inquiry, sur-charge, supersession of board, disputes and winding up of societies
DAY III	I.	ARC / Execution of decrees, decisions, awards and orders – appeal revision and review – offences and penalties	To know about ARC, EP, AWARDS and orders and how to prefer appeal/ revision / review thereon and also make the participants aware of the offences and penalties
	II	Case Study on Inquiry	To enable the participants to analyse an inquiry report - A case study.
	III.	Disciplinary Proceedings	To know the rules and regulations laid down with regard to disciplinary proceedings
	IV.	COURSE EVALUATION EXIT TEST VALEDICTION	To assess the participants understanding level of the subjects and to get the feedback of the participants about the training programme.

**TRAINING PROGRAMME ON  
CORPORATE GOVERNANCE FOR BOARD MEMBERS  
FOR PACCS**

Duration	3 days
No. of Programmes	2
Date	
Target Group	PACCS
Objectives	To apprise the Participants on the needs of effective supervision, statutory, compliance and monitoring of banking functions with reference to Bye-laws and co-operative societies Act, understand importance of corporate governance, roles and responsibilities of General body, Board management
Programme Contents	<ul style="list-style-type: none"> <li>▪ To put in place proper systems &amp; procedures and to ensure effective functioning of the systems</li> <li>▪ To understand the basics and significance of internal control system</li> <li>▪ To know about the operational risk, credit risk and their management</li> <li>▪ Monitoring frauds/misappropriations and embezzlements guidelines</li> <li>▪ RBI/NABARD Statutory Committees like ALCO, Audit Committee etc.</li> <li>▪ Formation of Frauds Monitoring Committee</li> <li>▪ To know about the role and responsibilities of Board management</li> </ul>

**Day – to – Day Schedule with Session Objectives**

**PROGRAMME ON CORPORATE GOVERNANCE FOR BOARD MEMBERS FOR PACCS**

<b>DAY &amp; DATE</b>	<b>SESSION</b>	<b>SESSION TOPIC</b>	<b>SESSION OBJECTIVE</b>
DAY I	I.	REGISTRATION INAUGURATION ENTRY TEST	To know the participants' profiles, keep them informed of the course coverage and assessment of prior knowledge on the subjects.
	II.	Concept of corporate Governance – how it works -Principles-Overview -Objectives.	To make the participants to know about the concept of corporate governance
	III.	Need and best practice of corporate Governance -Pillars - Business ethics of corporate governance.	To make the participants to understand the best practices and business ethics
	IV.	Tools of Corporate Governance – Efficient use of Resources	To enable the participants toknow about the tools of corporate governance and the methods of usage of resources effectively.
DAY II	I.	Develop the Organization as a value-oriented institution.	To sanitize the participants to develop the organization as a value oriented institution
	II	IRAC Norms – Reduction of NPA – Recovery methods and Provisioning	To make the participants to understand the recovery methods and IRAC norms
	III.	Risk Management - Internal control system - prevention of frauds.	To know how to manage and mitigate the risk and how to prevent frauds through effective internal control systems
	IV.	Constitution of Board – Eligibility of voting – Nomination – Women member – Power and function of Chairman and Board of Directors	To make the participants to understand how to constitute a Board and the powers and functions of Board of Directors, Voting rights, etc.
DAY III	I.	Importance of MIS in robust Internal control system	To make the participants to understand about the importance of Management Information System and utilize the same for effective internal control system
	II.	General Body – Powers and functions of general body – conduct of general body meeting and special general body meetings	To enable the participants to know the powers and functions of general body and the way of conducting the meetings
	III.	Monitoring of Audit Compliance - NPA Provisioning – Arresting Leakage of Income.	To enable the participants to understand about the importance of audit and also how to furnish the compliance on audit observations and furnishing further compliance and monitoring
	IV.	COURSE EVALUATION EXIT TEST VALEDICTION	To assess the participants understanding level of the subjects and to get the feedback of the participants about the training programme.

**TRAINING PROGRAMME ON  
PACCS AS FARMERS' PRODUCER ORGANIZATION (FPO)  
FOR PACCS**

Duration	3 Days
No. of Programmes	2
Date	
Target Group	Staff of PACCS
Objectives	<p>a. To enable the PACS to explore the new business areas &amp; to be trained to become multi service centers by adopting the role of producer organizations.</p> <p>b. Explain challenges in Indian Agriculture and role of FPOs.</p> <p>c. Explain concept of FPOs and various forms of FPOs, GoI schemes.</p> <p>d. Understand Role of FPOs in input/output services in Agriculture.</p> <p>c. Explain maintenance of books and submission of various returns as statutory compliance for FPOs.</p> <p>f. Understand Business Planning Process and its Elements</p>
Programme Contents	<p>a. Scenario of Indian Agriculture</p> <p>b. National and State policies on FPO</p> <p>c. Characteristics of FPO</p> <p>d. Forms of FPOs/differences in various legal forms</p> <p>e. FPO activities that can be financed</p> <p>d. Role of FPOs in input/output services in Agriculture</p> <p>e. Maintenance of books and submission of various returns as statutory compliance for FPOS</p> <p>f. Business Planning Process and its Elements</p> <p>g. Conceptualizing Business Plan and working on it</p> <p>h. Case exercise and presentation on appraisal of FPO proposal</p> <p>i. Presentation of Business Model by the PACS</p>

**AGRICULTURAL COOP. STAFF TRAINING INSTITUTE, CHENNAI.**  
**Day – to – Day Schedule with Session Objectives**

**PACCS AS FARMERS' PRODUCER ORGANIZATION FOR PACCS**

<b>DAY &amp; DATE</b>	<b>SESSION</b>	<b>SESSION TOPIC</b>	<b>SESSION OBJECTIVE</b>
DAY I	I.	REGISTRATION INAUGURATION ENTRY TEST	To know the participants' profiles, keep them informed of the course coverage and assessment of prior knowledge on the subjects.
	II.	Policies on FPOs – National and State Policies – Importance of FPOs - Challenges	To make the Participants know the National and State policies on FPO, its importance and challenges
	III.	Concept of FPO – Rationale behind FPO & FPC – Characteristics of FPO – FPO model – Different activities – Registration process of FPO – Role of CEO of FPO	To make the Participants understand the characteristics of Farmers' Producer Organization, different activities, registration process, role of CEO of FPO
	IV.	Financing FPO – Activities that can be financed – Prerequisites – Eligibility criteria – Term loans and working capital limits - Documentation	To make the participants to know about activities that can be financed, eligibility criteria and documentation
DAY II	I.	<b>FIELD VISIT</b>	To take the participants to a good working society to have practical knowledge on the subject
	II.		
	III.		
	IV.		
DAY III	I.	PACCS as Farmers' Producer Organization	To enable the participants know how to apply FPO concept in PACCS and act as MSC
	II.	Appraisal of FPO proposal - Exercise by Participants	To make the participants to do an exercise for appraising a proposal
	III.	Presentation by participants	To make the participants to small groups and present their views on the proposal
	IV.	COURSE EVALUATION EXIT TEST VALEDICTION	To assess the participants understanding level of the subjects and to get the feedback of the participants about the training programme.

**TRAINING PROGRAMME ON  
DIGITAL BANKING, CYBER CRIMES AND CYBER SECURITY AND  
PREVENTION OF FRAUDS FOR PACCS**

Duration	3 Days
No. of Programme	10
Date	
Target Group	PACCS
Objectives	<p>To enable the Participants to</p> <ul style="list-style-type: none"> <li>☐ Understand the importance of Digital Banking in present scenario</li> <li>☐ Understand various technologies for Multi-channel banking</li> <li>☐ Understand various IT based solutions for financial inclusion</li> <li>☐ Understand about the digital crimes</li> <li>☐ Recognize the need for security to IT assets and Prevention of Computer Frauds</li> <li>☐ Describe various requirements needed for prevention of computer frauds.</li> <li>☐ Explore various provisions in IT Act in India</li> <li>☐ Understand various features of cyber forensics</li> <li>☐ Security and prevention of frauds at DC/DRC sites</li> </ul>
Programme Contents	<ul style="list-style-type: none"> <li>☐ Digital usage in banking scenario and perspective</li> <li>☐ Issues in Digitalization in banks and its Management</li> <li>☐ Concept of ATM and ATM related frauds</li> <li>☐ IT based solutions for financial Inclusion</li> <li>☐ Security to IT assets and prevention of Computer frauds</li> <li>☐ Mandatory aspects of Information system audit in branches</li> <li>☐ Data Security - System Audit</li> <li>☐ Information Technology Act and IT Security Policy</li> <li>☐ Cyber Crime: Types of attacks, working and countermeasures</li> <li>☐ IT Act in India</li> <li>☐ Overview of Cyber forensics</li> <li>☐ Security and prevention of frauds at DC/DRC sites</li> <li>☐ Security to IT assets and prevention of computer frauds</li> <li>☐ Audit tools for prevention and identifying the computer frauds</li> </ul>

**AGRICULTURAL COOP. STAFF TRAINING INSTITUTE, CHENNAI.**

**Day – to – Day Schedule with Session Objectives**

**DIGITAL BANKING, CYBER CRIMES AND CYBER SECURITY AND PREVENTION OF FRAUDS FOR PACCS**

<b>DAY &amp; DATE</b>	<b>SESSION</b>	<b>SESSION TOPIC</b>	<b>SESSION OBJECTIVE</b>
DAY I	I.	REGISTRATION INAUGURATION ENTRY TEST	To know the participants' profiles, keep them informed of the course coverage and assessment of prior knowledge on the subjects.
	II.	Technological Developments in Banking – Various Payment Systems in Banking Need for adopting technology for better customer service	To make the participants to understand the need and importance of digital usage in banking and various payment methods in current scenario
	III	Plastic Money Revolution and latest crimes in plastic money handling	To know about the current revolution in plastic money and understand the importance of prevention methods against the crimes occurred in plastic money handling
	IV.	ATM/Mobile ATM and ATM related crimes	To know about operation of ATM and its related crimes
DAY II	I.	Cybercrimes – Prevention of frauds - Cyber Forensics and Ethical Hacking	To know about cybercrimes and how to prevent frauds in banking
	II	Precautions and safety measures to protect Hardware and Software - Importance of Password Security	To understand how to protect hardware and software by precautionary methods
	III	Audit tools for prevention and identifying computer frauds	To know about the audit tools for prevention of frauds
	IV.	Remedial measures and time limit for rectification of cybercrime / fraud	To enable the participants to know about remedial measures and time limit for rectification of cyber crime
DAY III	I.	Importance of KYC – e-KYC – c-KYC	To enlighten the participants about the importance of KYC, e-KYC, c-KYC
	II.	Important provision of IT Act, IT Policy and IS Policy	To know about the Information Technology Act, IT Policy and Information Security policy
	III.	Net banking & Mobile Banking	To know about Net banking and Mobile banking operations
	IV.	COURSE EVALUATION EXIT TEST VALEDICTION	To assess the participants understanding level of the subjects and to get the feedback of the participants about the training programme.

**TRAINING PROGRAMME ON  
MOTIVATION – TIME MANAGEMENT- COMMUNICATION SKILLS FOR  
PACCS**

Duration	3 Days
No. of Programmes	6
Date	
Target Group	PACCS
Objectives	<p>To enable the Participants to</p> <ul style="list-style-type: none"> <li>☐ Change their attitude positively</li> <li>☐ Importance of time management</li> <li>☐ Develop decision making skills</li> <li>☐ Improve communication skills</li> <li>☐ Strengthening the concept of inner and outer winning capacity</li> <li>☐ Improve the attitude management in working place</li> </ul>
Programme Contents	<ul style="list-style-type: none"> <li>☐ Motivation</li> <li>☐ Attitude management</li> <li>☐ Time Management</li> <li>☐ Decision making</li> <li>☐ Effective Communication</li> <li>☐ Change Management</li> <li>☐ Change in Emotional behaviour</li> </ul>



**AGRICULTURAL COOP. STAFF TRAINING INSTITUTE, CHENNAI.**

**Day – to – Day Schedule with Session Objectives**

**MOTIVATION – TIME MANAGEMENT- COMMUNICATION SKILLS FOR PACCS**

<b>DAY &amp; DATE</b>	<b>SESSION</b>	<b>SESSION TOPIC</b>	<b>SESSION OBJECTIVE</b>
DAY I	I.	REGISTRATION INAUGURATION ICE BREAKING ENTRY TEST	To know the participants' profiles, keep them informed of the course coverage and assessment of prior knowledge on the subjects.
	II.	Requirement of change in attitude - Know self and others - to win others	To enable the participants to know about self and others' skill - to improve chances to win others by adopting the best attitude
	III.	Identification of hidden skills and improving skills	To make the participants to identify the hidden skills
	IV.	Team building	To make the participants to understand how to work as a team
DAY II	I	Goal Setting	To enable the participants to know the importance of goal setting and how to set it
	II	Motivation	To make the participants to understand how to work as a team and the importance of motivation
	III	Time Management	To enable the participants to know the importance of time management
	IV	Communication skills – Verbal communication in both tamil & english	To make the participants to understand how to strengthen their communication skill in their day-to-day business
DAY III	I	Emotional Intelligence – anger management – Stress Management	To make the participants to understand the human emotions and how to tackle the emotional behaviour of customers and how to contain anger.
	II	Decision Making	To make the participants to know about the importance of decision making and how to make decisions quickly and effectively
	III	Group Activity on decision making and communication skills	To make each group to present their communication and decision-making skills
	IV	COURSE EVALUATION EXIT TEST VALEDICTION	To assess the participants understanding level of the subjects and to get the feedback of the participants about the training programme.





## CONTACT US

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