



AGRICULTURAL COOPERATIVE STAFF TRAINING INSTITUTE, CHENNAI



**International Year
of Cooperatives**

Cooperatives Build
a Better World



**CALENDAR OF TRAINING PROGRAMMES
FOR THE YEAR**

2025-2026

AGRICULTURAL COOPERATIVE STAFF
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**CALENDAR OF TRAINING
PROGRAMMES
FOR THE YEAR 2025-2026**

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CALENDAR OF TRAINING PROGRAMMES **FOR THE YEAR 2025 – 2026**

TRAINING PROGRAMMES FOR SCBs/DCCBs				
Sl. No.	Name of the Programme	Target Group	No. of Days	No. of Programmes
1	KYC, PMLA & Financial Inclusion	SCB/DCCBs	3	1
2	Micro Finance (Advanced Programme)	SCB/DCCBs	4	1
3	Prudential Norms, NPA Management & Recovery Strategies – SARFAESI ACT	SCB/DCCBs	3	1
4	Investment and Treasury Management and Investment Policy	SCB/DCCBs	4	1
5	Role of Circle Supervisors / Field Managers of DCCBs	DCCBs	4	1
6	Internal Checks & Control and Inspection under Computerized Environment	SCB/DCCBs	3	1
7	Functions of Various Committees (ALCO, Audit, Fraud Monitoring, Risk Management)	SCB/DCCBs	3	1
8	Conducting Board Meetings & General Body Meetings – Important Provisions of TNCS Act	SCB/DCCBs	3	1
9	Pre-Retirement Counseling	SCB/DCCBs	3	2
10	Motivation – Time Management – Communication skills	SCB/DCCBs	3	1
11	Business Development, Profit Planning & Diversification	SCB/DCCBs	3	1
12	Digital Banking, Cyber Security and Prevention of frauds	SCB/DCCBs	3	1
13	Branch banking – Customer Relationship Management – Marketing of Banking Products	SCB/DCCBs	3	1
14	Human resource Management- Maintenance of records - Staff Welfare Schemes – Disciplinary Proceedings	SCB/DCCBs	3	1
15	Jewel Appraisal Techniques & Recovery Methods	SCB/DCCBs	3	1
16	Project Appraisal for Farm & Non-Farm Sector Advances	SCB/DCCBs	4	1
17	Orientation programme for the newly promoted officers	SCB/DCCBs	3	1
18	Financing Sugar Mills	SCB/DCCBs	4	1
19	Financing Weavers’ Coop. Societies & Employees Cooperative Societies	SCB/DCCBs	4	1
20	Women Empowerment	SCB/DCCBS	3	1

TRAINING PROGRAMMES FOR SCBs/DCCBs

Sl. No.	Name of the Programme	Target Group	No. of Days	No. of Programmes
21	Corporate Governance	SCB/DCCBs	3	1
22	Kisan Credit Card	SCB/DCCBs	3	1
23	Personality Development for Sub-Staff & Drivers	SCB/DCCBs	3	1
24	Loan Processing and Documentation	SCB/DCCBs	3	1
25	Income Tax - TDS - Statement of Financial Transactions (SFT) - Filing of returns - Goods and Services Tax (GST)	SCB/DCCBs	3	1
26	<p>On-site Training Programmes at DCCBs and Puducherry SCB</p> <p>Programmes as requested by the concerned DCCB and SCB on any one of the following topics:</p> <p>(1) Business Development, Profit Planning & Diversification</p> <p>(2) Prudential Norms, NPA Management & Recovery Strategies - SARFAESI ACT</p> <p>(3) Statutory Compliance on Various Returns</p> <p>(4) Internal Checks and Controls</p> <p>(5) Digital Banking and Cyber Security</p> <p>(6) KYC, PMLA and Financial Inclusion</p> <p>(7) Role of Circle Supervisors / Field Managers of DCCBs</p> <p>(8) Branch banking - Customer Relationship Management - Marketing of Banking Products</p> <p>(9) Loan Processing and Documentation</p>	SCB/DCCBs	2	24
	SCB / DCCBs - TOTAL			50

TRAINING PROGRAMMES FOR PACCS				
Sl. No.	Name of the Programme	Target Group	No. of Days	No. of Programmes
27.	Business Development, Profit Planning & Diversification	PACCS	3	4
28.	KYC, PMLA, Financial Inclusion	PACCS	3	4
29.	Prudential Norms, NPA Management & Recovery Strategies	PACCS	3	4
30.	Micro Finance	PACCS	4	2
31.	Digital Banking, Cyber Security and Prevention of frauds	PACCS	3	10
32.	Basics in Computers & Internet	PACCS	3	10
33.	Customer Retention in Technological Environment	PACCS	3	4
34.	Effective Implementation of Common Accounting System/ERP & MIS	PACCS	3	4
35.	Card Payments System and Online Transactions in Banking	PACCS	3	4
36.	Developing PACCS as Multi Service Centers & M-PACCS	PACCS	3	4
37.	Project Appraisal of Farm and Non-Farm Sector Loans	PACCS	4	4
38.	Accreditation of Warehouses & Financing against NWR	PACCS	3	4
39.	Jewel Appraisal Techniques & Recovery Methods	PACCS	3	10

TRAINING PROGRAMMES FOR PACCS				
Sl. No.	Name of the Programme	Target Group	No. of Days	No. of Programmes
40.	Conducting Board Meetings & General Body Meetings	PACCS	3	3
41.	PACCS as Farmers' Producer Organization	PACCS	3	3
42.	Preparation of Statement for Auditing and Filing of Income Tax Returns	PACCS	3	4
43.	Inspection of PACCS in Current Scenario	PACCS	3	4
44.	Corporate Governance	PACCS	3	4
45.	Motivation – Time Management – Communication Skills	PACCS	3	4
46.	Important Provisions of TNCS Act	PACCS	3	3
47.	Need for and importance of Retail Lending in Current Scenario	PACCS	3	2
48.	Women Empowerment	PACCS	3	2
49.	Kisan Credit Card	PACCS	3	4
50.	Orientation programme for the newly promoted staff of PACCS	PACCS	3	2
51.	On-site Training Programme on "ERP Software"	PACCS	2	37
	PACCS - TOTAL			140
GRAND TOTAL				190

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

DURATION	3 Days
Number of Training Programmes	1
Date	
Target Group	SCB / DCCBs
Objectives	<p>At the end of the Programme the Participants will be able to:</p> <ul style="list-style-type: none"> ▪ Explain the importance of Know Your Customer norms. ▪ Explain the various provisions of PML Act. ▪ List out the importance of e-KYC, c-KYC,V-CIP ▪ Explain the importance of financial inclusion- PMJDY,BC/BF Concept
Programme Contents	<ul style="list-style-type: none"> ▪ Changes in the Banking Scenario - emerging challenges - expectations of customers ▪ KYC Guidelines - Monitoring & Reporting - KYC Audit ▪ AML & Combating of Financing Terrorism - Global Scenario & Indian Response ▪ Strategies for Customer Relationship Management and Retention of Customers ▪ Customer Service - Important provisions of Banking Codes and Standards Board of India. ▪ Importance of documentation of loans and advances ▪ Various guidelines under financial inclusion, PMJDY, BC/BF and social security schemes.

AGRICULTURAL COOPERATIVE STAFF TRAINING INSTITUTE, CHENNAI.
Day - To -Day Schedule with Session Objectives
KYC, PMLA & FINANCIAL INCLUSION FOR SCB / DCCBs

DAY & DATE	SESSION	SESSION TOPIC	SESSION OBJECTIVE
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	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. Concept of Designated Directors and Principal Officers - their Duties.
	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 Relations 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	Inspection Audit Reports for KYC compliance.	To enable the participants to understand the importance of inspection audit reports for KYC compliance.
	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 SCB / DCCBs

DURATION	4 Days
Number of Training Programmes	1
Date	
Target Group	SCB / DCCBs
Objectives	<p>At the end of the Programme the Participants will be able to:</p> <ul style="list-style-type: none"> ▪ Explain the Micro finance industry and its growth journey ▪ Explain the importance of updating of data in portal ▪ Explain the benefits of Group Mode of Financing ▪ Explain the concepts, approaches and strategies of Investment Credit. ▪ Describe the effectiveness of financing SHGs & JLGs
Programme Contents	<ul style="list-style-type: none"> ▪ Profile and status of agriculture in the State Economy Analysis of existing rural credit programmes. ▪ Micro finance concepts and approaches – Role of NGO & TNCWDC. ▪ Self Help Group & Joint Liability Groups – Characteristics – Issues relating to Formation, Nurturing, Rating, Financing linkage etc., ▪ JLG as a model for issue of Crop Loan / Recovery. ▪ Motivation for forming and development of SHGs / JLGs. ▪ Financing Micro Economic Activities. ▪ Sharing and interface sessions with NGOs branch Managers of Banks having experience in SHG Financing and SHGs. ▪ SHG Federations and their benefits – Formation of Farmers' Club / Federation – Documentation / Security Aspects. ▪ Interest Subvention Schemes for SHGs.

AGRICULTURAL COOPERATIVE STAFF TRAINING INSTITUTE, CHENNAI.
Day - to -Day Schedule with Session Objectives

MICRO FINANCE (ADVANCED PROGRAMME) FOR SCB / DCCBs

DAY & DATE	SESSION	SESSION TOPIC	SESSION OBJECTIVE
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	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 India micro finance industry.
	III	Concept of Collective Lending – SHG – Evolution Concept – Formation SHG- Issues relating to formation, nurturing, rating, financing linkage – Concept of SHPI – NABARD Guidelines.	To enable the participants to understand the concept of SHG, evolution and formation. To make the participants to understand the issues relating to SHG & JLG formation, growth, rating & financing linkage and about NABARD guidelines on SHPI.
	IV	Role of NGO, TNCDW in SHG lending WSHG schemes of GoI	To make the participants to know the role of NGO, TNCDW in lending
DAY - II	I	SHG Rating – Case Exercise	To make the participants to understand the concept of Farmers Club / Federation and how to improve business using them.
	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 enable the participants to understand the concept of JLG and its evolution. To make the participants to understand the various micro economic activities and the usage of JLG for financing such economic activities.
	III	JLG – Evolution – Concept – Formation – Financing Micro Economic Activities. JLG – Savings – Collections through agents and economic activities.	To make the participants to understand the function of SHG and JLG and economic activities.
	IV	Concept and Role of FPO in group formation.	To enable the participants to know the concept and role of FPOs.
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	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.
	II	Marketing of SHG & JLG products and its importance	To enable the participants to know how to market the SHG and JLG products.
	III	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.
	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 SCB / DCCBs**

DURATION	3 Days
Number of Training Programmes	1
Date	
Target Group	SCB / DCCBs
Objectives	<ul style="list-style-type: none"> ▪ To acquire skills in managing NPA ▪ To understand the Norms & classification of NPA ▪ To understand the various avenues of safe lending ▪ To understand the importance of recovery
Programme Contents	<ul style="list-style-type: none"> ▪ Prudential Norms and NPA Management, impact of NPA on profits. ▪ Documentation and Legal implications ▪ Effective Monitoring and follow up ▪ Recovery Ethics & Strategies for recovery ▪ One time Settlement / SLSS of GoTN

AGRICULTURAL COOPERATIVE STAFF TRAINING INSTITUTE, CHENNAI.
Day - to -Day Schedule with Session Objectives

**PRUDENTIAL NORMS, NPA MANAGEMENT & RECOVERY STRATEGIES
 FOR SCB / DCCBs**

DAY & DATE	SESSION	SESSION TOPIC	SESSION OBJECTIVE
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	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
INVESTMENT & TREASURY MANAGEMENT AND INVESTMENT POLICY
FOR SCB / DCCBs**

DURATION	4 Days
Number of Training Programmes	1
Date	
Target Group	SCB / DCCBs
Objectives	<ul style="list-style-type: none"> ▪ Explain Money and debt market concepts and instruments ▪ Know about Primary and Secondary market ▪ Describe the steps needed for setting up treasury ▪ Identify need for portfolio planning and management ▪ Know Investment policy ▪ Identify and describe various risk in investment
Programme Contents	<ul style="list-style-type: none"> ▪ Money and Bond Market Operations - Treasury Bills, Govt. Securities ▪ Bonds - Valuation, Pricing, Duration Analysis ▪ Buying and Trading in Securities - Primary and secondary market - trading and holding options ▪ Setting up of treasury Functions of treasury ▪ Back office systems, market conventions and practices treasury operation ▪ Investment Policy ▪ Investment Committee ▪ Risks in investments

AGRICULTURAL COOPERATIVE STAFF TRAINING INSTITUTE, CHENNAI.
Day - to -Day Schedule with Session Objectives

INVESTMENT & TREASURY MANAGEMENT AND INVESTMENT POLICY
FOR SCB / DCCBs

DAY & DATE	SESSION	SESSION TOPIC	SESSION OBJECTIVE
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	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 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	To make the participants to understand how treasury department functions and how to do treasury operations by taking them to TNSC Bank Head Office
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 and mid office functions.	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
ROLE OF CIRCLE SUPERVISORS /FIELD MANAGERS FOR SCB/DCCBs

DURATION	4 Days
Number of Training Programmes	1
Date	
Target Group	SCB / DCCBs
Objective	<ul style="list-style-type: none"> ▪ To improve knowledge, skills and attitude for effective field supervision
Programme Contents	<ul style="list-style-type: none"> ▪ Guide PACS for their Business Development ▪ Role – Duties & Responsibilities of Field Managers. ▪ Strategy for business development and effective monitoring of PACS & Preparation of BDP. ▪ Prepare / scrutiny of loan applications at the society level & procedures for disbursements. ▪ Monitoring of utilization of Loans. ▪ NPA – Recovery Strategy/Legal Aspects including SARFAESI Act. ▪ Inspection of Coop. Societies viz., PACS, LAMPS, WCS, ECS, CMS & CWS – Procedures – Follow-up. Recovery, Linkage with marketing and interest subvention. ▪ Recovery of Loans – Relief to Farmers under distress.

AGRICULTURAL COOPERATIVE STAFF TRAINING INSTITUTE, CHENNAI.
Day - to -Day Schedule with Session Objectives
ROLE OF CIRCLE SUPERVISORS/ FIELD MANAGERS FOR SCB / DCCBs

DAY & DATE	SESSION	SESSION TOPIC	SESSION OBJECTIVE
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	Role - Duties & Responsibilities of Circle supervisors and Field Managers	To make them to understand their Role - Duties & Responsibilities
	III	Balance sheet analysis - Monitoring of Income leakage - BDP for PACCS	To make the participants to understand how to analyze the balance sheet and identify the areas of income leakage and Preparation of BDP for PACCS
	IV	Proper scrutiny of various loan applications - procedures for disbursements	To make the participants understand how to verify various loans applications and documents.
DAY - II	I	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 Recovery, Linkage with marketing and interest subvention.
	II	Inspection of WCS, CMS Procedures - Follow-up	To make the participants to know the Inspection Procedures, Follow-up while inspecting the WCS, CMS.
	III	Inspection of ECS, CWS. Procedures - Follow-up	To make the participants to know the Inspection Procedures, Follow-up while inspecting the ECS, CMS.
	IV	Concept of RuPay KCC, its use, importance and updated guidelines	To make the participants to know the Concept of RuPay, KCC, its use, importance and updated guidelines.
DAY - III	I	Field Visit	To make the participants to understand the function of the society / bank.
	II		
	III		
	IV		
DAY - IV	I	Inspection of Retail Loan	To know the inspection methods for retail loans.
	II	Recovery Strategy - NPA-ARC, EP- SARFAESI Act	To know the recovery aspects and legal remedies & SARFAESI Act.
	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 (offline & online)
	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 SCB / DCCBs**

DURATION	3 Days
Number of Training Programmes	1
Date	
Target Group	SCB / DCCBs
Objectives	<ul style="list-style-type: none"> • To enable the participants to • Identify the skills required for effective inspection & reporting • Understand the different aspects of internal control system & checks • Identify sources of leakage of income in business operations including investments
Programme Contents	<ul style="list-style-type: none"> ▪ Importance of inspection and skills required for effective inspection ▪ Implementation of prudential norms, income recognition, asset classification and provisioning requirements ▪ Internal Control Systems - Various aspects including MIS Frauds, embezzlements, robberies - causes and preventive measures checks and counter checks ▪ Prevention of income leakages ▪ Branch control - Staff Administration Inspection in computerized environment Verification of statutory audit compliance ▪ Submission of all returns to statutory authorities. Submission of quality compliance NABARD'S supersoft. ▪ Identification of areas for lending to expand lending activities at Branches ▪ Verification of securities offered to avail loan Verification of Deposit Accounts in terms of KYC Norms CRM ▪ Documents verification ▪ Assess the Branch Viability (TPM) System Audit ▪ Cyber Crime Impact and safety measures

AGRICULTURAL COOPERATIVE STAFF TRAINING INSTITUTE, CHENNAI.
Day - to -Day Schedule with Session Objectives
INTERNAL CHECKS & CONTROL AND INSPECTION UNDER
COMPUTERIZED ENVIRONMENT FOR SCB / DCCBs

DAY & DATE	SESSION	SESSION TOPIC	SESSION OBJECTIVE
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	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 services, cyber security and prevention of frauds.	To know how to inspect techno based services such as NEFT, RTGS, Bill Payments.
	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-submission of compliance on NABARD's supersoft.	To know the various aspects to be inspected under computerized environment - Rectification of irregularities pointed out in NABARD Inspection. To know about submission of compliance on NABARD's supersoft.
	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 FOR SCB/DCCBs
(ALCO, AUDIT, FRAUD MONITORING, RISK MANAGEMENT)**

DURATION	3 Days
Number of Training Programmes	1
Date	
Target Group	SCB / DCCBs
Objectives	<ul style="list-style-type: none"> ▪ 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"> ▪ To put in place proper systems & procedures and to ensure effective functioning of the systems ▪ Monitoring KYC/AML, frauds/misappropriations, guidelines on forming RBI/NABARD Statutory Committees like ALCO, Audit Committee etc. ▪ Formation of Fraud Monitoring Committee ▪ Investment Committee and its Role ▪ Risk Management Committee and its importance.

AGRICULTURAL COOPERATIVE STAFF TRAINING INSTITUTE, CHENNAI.
Day - to -Day Schedule with Session Objectives
FUNCTIONS OF VARIOUS COMMITTEES FOR SCB/DCCBs
(ALCO, AUDIT, FRAUD MONITORING, RISK MANAGEMENT)

DAY & DATE	SESSION	SESSION TOPIC	SESSION OBJECTIVE
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	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 SCB /DCCBs**

DURATION	3 Days
Number of Training Programmes	1
Date	
Target Group	SCB/DCCBs staff associated with Board Meetings / Preparation of agenda.
Objectives	<p>To enable the participants to know</p> <ul style="list-style-type: none"> ▪ The powers of the Board, President and Members of Board ▪ How to conduct board meetings ▪ How to conduct Annual General Body Meeting and Special General Body Meeting ▪ The Methods of recording minutes, resolution and proceedings of Meeting.
Programme Contents	<ul style="list-style-type: none"> ▪ Board Meeting ▪ Qualification of Members ▪ Constitution of Board ▪ Eligibility of Voting ▪ Nomination – Women Members ▪ Powers and functions of President and Members of the Board ▪ Notice to convene Board Meeting ▪ Annual General Body – Special General Body Meeting ▪ Quorum ▪ Methods of recording - Resolution – Proceedings – Minutes ▪ Sub-committee of the Board ▪ Benefits extended to the President, Vice-President and Members of the Board.

AGRICULTURAL COOPERATIVE STAFF TRAINING INSTITUTE, CHENNAI.
Day - to -Day Schedule with Session Objectives
CONDUCTING BOARD MEETINGS & GENERAL BODY MEETINGS
FOR SCB/DCCBs

DAY & DATE	SESSION	SESSION TOPIC	SESSION OBJECTIVE
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	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 & amendments and model bylaws.
	III	Members rights and liabilities- Meetings - Board Meeting - Qualification of Members.	To know the members rights and liabilities of a registered cooperative society
	IV	Constitution of Board - Eligibility of voting - Nomination - Women member - Powers and functions of President and Members of Board.	To enable the participants to understand the principles of constitution of boards and powers of the president and board members.
DAY - II	I	Notice to convene Board meeting - Annual general body Meeting & Special General body Meeting - Quorum.	To know about the constitution of board and election procedures -powers and functions of the President and Members of Board.
	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 method of conducting the board meetings
	IV	Procedures of recording - Resolution - Proceedings - Minutes	To understand the method of recording resolution, proceedings passed in the board and general body meetings.
DAY - III	I	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
	II	Disputes and Inquiries	To make the participants to understand the ways and means of the disputes and enquiries of the society
	III	Audit - Inspection - Penalties, etc.	To enable the participants to know about procedures of Audit and Inspection by higher authorities and 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 PRE-RETIREMENT COUNSELLING FOR SCB/DCCBs

DURATION	3 Days
Number of Training Programmes	2
Date	
Target Group	SCB / DCCBs
Objectives	<p>The end of the programme the participants will be able to</p> <ul style="list-style-type: none"> ▪ Use the retirement benefits effectively. ▪ Manage stress effectively. ▪ Keeping the health properly
Programme Contents	<ul style="list-style-type: none"> ▪ Effective utilization of time – Post-retirement engagements <ul style="list-style-type: none"> ○ Employment Opportunities ▪ Budgeting the expenses ▪ Retirement Benefits ▪ Deployment of retirement benefits in profitable avenues tax saving ▪ Making of will and other Legal Issues ▪ Geriatric problems – Need for Regular Exercise – Healthcare – Holistic Health ▪ Involvement in social activities – Redefining Social Relations ▪ Maintenance of harmonious relationship with family members – understanding human behavior – Anger Management. ▪ Concept of Happiness ▪ Stress Management ▪ Addictive habits and how to overcome them ▪ Yoga

AGRICULTURAL COOPERATIVE STAFF TRAINING INSTITUTE, CHENNAI.
Day - to -Day Schedule with Session Objectives
PRE-RETIREMENT COUNSELLING FOR SCB/ DCCBs

DAY & DATE	SESSION	SESSION TOPIC	SESSION OBJECTIVE
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	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
MOTIVATION – TIME MANAGEMENT- COMMUNICATION SKILLS FOR
SCB / DCCBs

DURATION	3 Days
Number of Training Programmes	1
Date	
Target Group	SCB / DCCBs
Objectives	<p>To enable the Participants to</p> <ul style="list-style-type: none"> ▪ Understand the concept and theories of motivation ▪ Explain the process of communication ▪ Demonstrate active listening skills and assertiveness ▪ Understand the importance of time management ▪ Explain various time management techniques
Programme Contents	<ul style="list-style-type: none"> ▪ Motivation – Theory & Techniques; self-motivation and SMART goal setting. ▪ Effective Communication, art of active listening, assertiveness, emotional intelligence. ▪ Techniques of time management, significance of organizing tools, Delegation and Outsourcing

AGRICULTURAL COOPERATIVE STAFF TRAINING INSTITUTE, CHENNAI.
Day - to -Day Schedule with Session Objectives

MOTIVATION – TIME MANAGEMENT- COMMUNICATION SKILLS FOR SCB / DCCBs

DAY & DATE	SESSION	SESSION TOPIC	SESSION OBJECTIVE
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	Introduction to motivation – Importance in Personal & Professional life - Work life balance- Various motivation theories.	Define concept of motivation and provide an overview of various theories of motivation to understand the underlying principles.
	III	Self-motivation Techniques: Visualization & affirmation	Understand visualization and affirmation techniques to enhance self-motivation.
	IV	Goal Setting: SMART Goals	Enable participants to set effective goals using the SMART criteria.
DAY - II	I	Understanding Communication: Verbal v/s Non-Verbal	Explain the process of communication and differentiate between various modes of communication.
	II	Active Listening skills & Feedback process	Develop active listening skills to improve understanding and rapport building.
	III	Emotional Intelligence in Communication	Understand the importance of emotional intelligence in communication to navigate through interpersonal communication more effectively.
	IV	Assertiveness: Key to effective communication	Train participants to express their needs and thoughts effectively.
DAY – III	I	Time management: Principles & Techniques	Guide the participants on various techniques of time management and prioritization.
	II	Using calendars, Planners and to-do lists effectively.	Demonstrate various methods for organizing tasks including calendars, planners and to-do lists.
	III	Effective Time management – Delegating & Outsourcing	Discuss delegation and outsourcing as a means to leverage time and resources effectively.
	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, PROFIT PLANNING AND
DIVERSIFICATION FOR SCB / DCCBs**

DURATION	3 Days
Number of Training Programmes	1
Date	
Target Group	SCB / DCCBs
Objectives	<p>At the end of the Programme the Participant will be able to :</p> <ul style="list-style-type: none"> ▪ Know the methods of improving the performance and profitability of the Bank / Branch ▪ List out the avenues available to improve the Business. ▪ Describe innovative lending strategies through: SHG / JLG / FC/FI under CBS Environment ▪ Explain NPA management ▪ Describe strategies for customer retention and expansion.
Programme Contents	<ul style="list-style-type: none"> ▪ Concept of Bank / Branch as a Profit Centre. ▪ Calculation of Breakeven level of Business ▪ Prepare Business Plan to improve Profitability ▪ Strategies for Business diversification and Deposit mobilization. ▪ Enhancement of Business through innovative banking under CBS environment. ▪ Importance of customer relationship management. ▪ NPA Management

AGRICULTURAL COOPERATIVE STAFF TRAINING INSTITUTE, CHENNAI.
Day - to -Day Schedule with Session Objectives
BUSINESS DEVELOPMENT, PROFIT PLANNING & DIVERSIFICATION FOR SCB/DCCBs

DAY & DATE	SESSION	SESSION TOPIC	SESSION OBJECTIVE
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	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.
DAY - 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, NHFDC, WWL, Makkal Marundakam
	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.
DAY - 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 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, 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, 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
DIGITAL BANKING, CYBER SECURITY AND PREVENTION OF
FRAUDS FOR SCB / DCCBs**

DURATION	3 Days
Number of Training Programmes	1
Date	
Target Group	SCB / DCCBs
Objectives	<p>To enable the Participants to</p> <ul style="list-style-type: none"> ▪ Understand the importance of Digital Banking in present scenario ▪ Artificial Intelligence (AI) ▪ Understand various technologies for Multi-channel banking ▪ Understand various IT based solutions for financial inclusion ▪ Understand about the digital crimes ▪ Recognize the need for security to IT assets and Prevention of Computer Frauds ▪ Describe various requirements needed for prevention of computer frauds ▪ Explore various provisions in IT Act in India ▪ Understand various features of cyber forensics ▪ Understand Security and prevention of frauds at DC/DRC sites
Programme Contents	<ul style="list-style-type: none"> ▪ Digital usage in banking scenario and perspective ▪ Issues in Digitalization in banks and its Management ▪ Concept of ATM and ATM related frauds ▪ IT based solutions for financial Inclusion ▪ Security to IT assets and prevention of Computer frauds ▪ Mandatory aspects of Information system audit in branches ▪ Data Security - System Audit ▪ Information Technology Act and IT Security Policy ▪ Cyber Crime: Types of attacks, working and countermeasures ▪ IT Act in India ▪ Overview of Cyber forensics ▪ Security and prevention of frauds at DC/DRC sites ▪ Chief Information Security Officer (CISO) ▪ Audit tools for prevention and identifying the computer frauds

AGRICULTURAL COOPERATIVE STAFF TRAINING INSTITUTE, CHENNAI
Day - to -Day Schedule with Session Objectives
DIGITAL BANKING, CYBER SECURITY AND PREVENTION OF
FRAUDS SCB / DCCBs

DAY & DATE	SESSION	SESSION TOPIC	SESSION OBJECTIVE
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	Technological Developments in Banking - Artificial Intelligence - Data analytics - 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 and Artificial Intelligence (AI)
	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	Net Banking and Mobile Banking ATM/Mobile ATM and ATM related crimes	To know about Net banking and mobile banking operations. To know about operation of ATM related crimes
DAY - II	I	Types of Cyber-attacks, cybercrimes methods - phishing attacks, email attacks, key loggers etc.,	To make the participants to know about cyber fraud / cyber - crimes and how to prevent frauds in banking.
	II	Security Elements: VPN, Proxy Server, Firewalls, ID, IPS, Wi-Fi Security. Cyber Forensics & Investigation Mechanism, Experience Sharing on Best Practices.	To understand the usage of VPN, Firewalls and security measures
	III	Importance of Password Security	To make the participants to know the importance of password security.
	IV	Precaution and safety measures to protect Hardware and Software.	To understand how to protect hardware and software by precautionary methods.
DAY - III	I	Audit Tools for prevention and identifying computer frauds	To know about the Audit tools for prevention of frauds
	II	Important provision of IT Act, IT Policy and IS Policy, CISO	To know about the Information Technology Act, IT Policy and Information Security policy, Chief Information Security Officer
	III	Cyber Security Guidelines / Circular of RBI / NABARD / RCS	To know about the latest guidelines issued by the authority.
	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
BRANCH BANKING – CUSTOMER RELATIONSHIP MANAGEMENT – MARKETING
OF BANKING PRODUCTS FOR SCB / DCCBs**

DURATION	3 Days
Number of Training Programmes	1
Date	
Target Group	SCB / DCCBs
Objectives	<p>At the end of the course, Participants would be able to know:</p> <ul style="list-style-type: none"> • The Procedure for opening Deposit accounts, KYC compliance • procedure for opening Loan accounts • Marketing of banking products & services • the procedure for allotting Safe deposit lockers • Procedure for Nomination and how to settle the claims • procedure for filing ARC / EP • how to do better customer service • various technological developments in banking industry • how to manage Stress
Programme Contents	<ul style="list-style-type: none"> • Deposit accounts • Loan accounts • Techno based products • Safe Deposit Lockers • Customer Service • Legal Procedures • Nomination and Settlement of Claims

AGRICULTURAL COOPERATIVE STAFF TRAINING INSTITUTE, CHENNAI

**Day - to -Day Schedule with Session Objectives
BRANCH BANKING – CUSTOMER RELATIONSHIP MANAGEMENT –
MARKETING OF BANKING PRODUCTS SCB / DCCBs**

DAY & DATE	SESSION	SESSION TOPIC	SESSION OBJECTIVE
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	Customer Relationship Management- Different types of customers – KYC aspects	To make the participants to know the importance of CRM and how to service the customers effectively
	III	Identification of product wise customers – Appraisal of borrower – Credit ratings	To make the participants how to identify the customers for different products, appraisal of borrowers and credit rating.
	IV	Deposit Products – Interest rate – Deposit Mobilization – Nomination procedure for deposits	To enable the participants to know the available deposit products
DAY - II	I	Loan Products – Retail Loans	To make the participants to know the importance of retail lending and available loan products
	II	Safe Deposit Lockers - Safe Custody of articles & documents – Insurance products – Nomination procedures for lockers	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.
	III	Digital products & Cyber security.	To make the participants to understand the techno-based products and how to protect from cyber threats.
	IV	Marketing of Banking Products.	To enable the participants to understand the concept of marketing.
DAY - III	I	DEA Fund – Claim Settlement	To understand the submission of report on DEA fund account and claim settlement procedures.
	II	Effective methods of recovery	To make the participants to know the various effective methods of recovery.
	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
HUMAN RESOURCE MANAGEMENT – MAINTENANCE OF RECORDS –
STAFF WELFARE SCHEMES-DISCIPLINARY PROCEEDINGS
FOR SCB / DCCBs**

DURATION	3 Days
Number of Training Programmes	1
Date	
Target Group	SCB / DCCBs
Objectives	<p>At the end of the programme the participants will be able to describe</p> <ul style="list-style-type: none"> ▪ Health Insurance Scheme ▪ Group Insurance Scheme ▪ Educational concession schemes ▪ Investing EPF funds ▪ EPS 95 Pension Scheme ▪ Staff Investment to avail Income Tax benefits ▪ EPF Trust style of functioning and maintenance ▪ Record maintenance ▪ E-office
Programme Contents	<ul style="list-style-type: none"> ▪ Various schemes available under Health Insurance for staff ▪ Group Insurance Scheme maintained by the employer ▪ Educational Concession Schemes provided by the organizations ▪ Methods and procedures for investing EPF funds ▪ Concept and benefits of EPS 95 Pension Scheme ▪ Staff Investment to avail Income Tax benefits ▪ EPF Trust style of functioning and maintenance ▪ Maintenance of records ▪ Disciplinary proceedings ▪ E-Office

AGRICULTURAL COOPERATIVE STAFF TRAINING INSTITUTE, CHENNAI
Day - to -Day Schedule with Session Objectives

HUMAN RESOURCE MANAGEMENT – MAINTENANCE OF RECORDS -STAFF WELFARE SCHEMES-DISCIPLINARY PROCEEDINGS FOR SCB / DCCBs

DAY & DATE	SESSION	SESSION TOPIC	SESSION OBJECTIVE
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	Human Resource Management – Concept – Policy and Guidelines	To enlighten the participants about HR management concept, policy and guidelines.
	III	Organizational Structure – Recruitment, Training and Placement	To understand the organizational structure, Recruitment, Training and placement.
	IV	Various welfare schemes available to staff in Cooperatives – EPF, FBF, Group Insurance, Leave rules/encashment	To make the participants to know about various welfare schemes available
DAY - II	I	Staff benefit schemes – Loans, Deposits, Medical, Pension and Other terminal benefits	To make the participants to know about what are the benefit schemes available.
	II	HRD - Monitoring – Vigilance	To know about the monitoring and Vigilance functions of the HR section.
	III	Conduct of employees – Misconduct – Disciplinary actions	To make the participants to know about how to function in office and what are all the disciplinary actions will be taken for mis conduct.
	IV	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
DAY – III	I	Competent Authority - Imposing punishment – Summing up - Action on enquiry report	To enlighten the participants about the power of competent authority and ways to impose punishment
	II	Note file preparation –Types, Methods and different documents and system of filing – DO letter preparation	To enable the participants to know how to prepare note file- Types, Methods and different documents and system of filing, DO letter preparation
	III	Record life cycle - Disposal and destruction of records - Importance of digitalization of records – e-Office	To know about record life cycle, disposal and destruction of records and how to digitalize the records, introduction to e-office
	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 SCB / DCCBs**

DURATION	3 Days
Number of Training Programmes	1
Date	
Target Group	SCB / DCCBs
Objectives	<p>At the end of the programme the participants will be able to do</p> <ul style="list-style-type: none"> ▪ appraisal of jewels pledged for Jewel Loan ▪ Detection of Spurious Jewel – Methods ▪ Recovery procedures ▪ Death claims
Programme Contents	<ul style="list-style-type: none"> ▪ Duties and responsibilities of Jewel Appraisers ▪ Basic Metallurgy ▪ Touch Stone ▪ Testing ▪ Hallmarking ▪ Detection of Spurious Jewels ▪ Understanding of Bullion markets ▪ Jewel Insurance – Coverage ▪ Safety Measures ▪ Loan to value concept ▪ Recovery methods ▪ Auction procedures ▪ ARC/EP procedures ▪ Settlement of claims

AGRICULTURAL COOPERATIVE STAFF TRAINING INSTITUTE, CHENNAI
Day - to -Day Schedule with Session Objectives
JEWEL APPRAISAL TECHNIQUES & RECOVERY METHODS
FOR SCB / DCCBs

DAY & DATE	SESSION	SESSION TOPIC	SESSION OBJECTIVE
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 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
DAY - II	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 – settlement of claims	To enable the participants to know about the procedure to adopt in documentation for the disbursement of Jewel Loan
DAY – III	I	JL Loan Recovery Procedures – Jewel Auctioning	To know about the methods and procedures of recovery in Jewel Loan overdue and auctioning procedures
	II	ARC /EP	To know about the methods and procedures in ARC and EP for recovery of Jewel Loan overdue
	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
PROJECT APPRAISAL FOR FARM & NON-FARM SECTOR
ADVANCES FOR SCB / DCCBs**

DURATION	4 Days
Number of Training Programmes	1
Date	
Target Group	SCB / DCCBs
Objectives	<ul style="list-style-type: none"> ▪ To enable the participants to evaluate and appraise the Farm & Non-farm projects
Programme Contents	<ul style="list-style-type: none"> ▪ Relevance of Rural Non-Farm Sector. ▪ Borrower Appraisal Techniques. ▪ Project – Project Cycle ▪ Project Appraisal for Farm & Non-Farm activities. ▪ Estimation of Working Capital, Block Capital requirement ▪ Cash Flow and fixing repayment schedule. Financial Analysis ▪ Economics of activities - Ratio Analysis -Break-Even Analysis ▪ Documentation, Pre-sanction/Post Sanction / follow-up. ▪ NABARD refinance facilities and promotional measures. ▪ Financing of Govt. sponsored schemes ▪ Financing of KVI Sector – KVIC scheme. ▪ Supervision and follow-up - Identifying incipient sickness. ▪ Terms and conditions of schematic lending. ▪ Financial appraisal of agricultural projects - Drip & Sprinkler Irrigation, M.I. ▪ Discounted Cash Flow Techniques – NPW, CBA & IRR. ▪ Cash Flow Analysis and fixation of Repayment Schedule ▪ Importance of pre-sanction / post-sanction / follow-up ▪ Case exercise on Project Appraisal NPV/IRR. ▪ Model Project on Dairy Farming. ▪ Model Project on Poultry Broiler Farming. ▪ Marketing of Products ▪ Documentation. ▪ New Opportunities in Farm Sector Investments ▪ Recovery and NPA Management. ▪ Field Visit - Interactions with the Farmers / Farm Houses ▪ New Loan Products

AGRICULTURAL COOPERATIVE STAFF TRAINING INSTITUTE, CHENNAI
Day - to -Day Schedule with Session Objectives

PROJECT APPRAISAL FOR FARM & NON-FARM SECTOR ADVANCES FOR SCB/CCBs

DAY & DATE	SESSION	SESSION TOPIC	SESSION OBJECTIVE
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	Concept of Project and Project financing – Importance of Project financing in present scenario	To make the participants to know about the concept of Project financing and its importance in the present banking scenario
	III	Role of farm sector and current market scenario	To make the participants to know about the present status of farm sector and efforts taken in farm sector to improve its market.
	IV	Employment creation – in diversification of farm sector and improvements in NFS and allied activities.	To make the participants to know about the opportunities of employment in diversification activities of farm and non-farm sector.
DAY - II	I	Various aspects of project appraisal including Financial appraisal of Agricultural Projects – Drip & Sprinkler Irrigation, Minor Irrigation	To make the participants to know about how to appraise Agricultural Projects like Drip & Sprinkler and Minor Irrigation
	II	NABARD Refinance Facilities - Promotional Schemes of NABARD	To make the participants to know about the facilities from NABARD in investment credit and their promotional programmes
	III	Animal Husbandry - Poultry Broiler Farming	To know about financing Animal husbandry, Poultry Broiler Farming
	IV	Model Project of financing Non-farm sector – MUDRA scheme	To know about financing Non-farm sector and MUDRA scheme
DAY III	I to IV	FIELD VISIT	To take the participants to Project, for firsthand experience / understanding - Interaction with the Entrepreneur, financing bank
DAY – IV	I	Presentation of field visit reports, Documentation, Pre-sanction visits, monitoring and follow-up	To enable the participants to prepare a bankable project report and to know the precautions to be taken by the bank in financing projects
	II	Model Project on Dairy Farming Finance	To enable the participants to have better understanding about Dairy farming finance along with the working details
	III	Green House Farming	To know the appraisal techniques on financing to Green House Farming
	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
ORIENTATION PROGRAMME FOR THE NEWLY PROMOTED OFFICERS FOR
SCB/DCCBs**

DURATION	3 Days
Number of Training Programmes	1
Date	
Target Group	SCB / DCCBs
Objectives	<p>At the end of the Programme the Participant will be able to :</p> <ul style="list-style-type: none"> ▪ Know about their duties and responsibilities ▪ Know about Statutory Compliance and Implications of Non-compliance ▪ Know about Nomination and Settlement of Claims ▪ Know about Legal Aspects affecting bankers ▪ Know about Frauds, Enquiry, Disciplinary Proceedings and Surcharge Proceedings ▪ Know about the role of Presenting Officer and Enquiry Officer
Programme Contents	<ul style="list-style-type: none"> • Duties and Responsibilities of newly promoted officers. • How to comply with internal checks and control. • How to settle the claims. • How to tackle legal issues faced by banks and bankers.

AGRICULTURAL COOPERATIVE STAFF TRAINING INSTITUTE, CHENNAI
Day - to -Day Schedule with Session Objectives
ORIENTATION PROGRAMME FOR THE NEWLY PROMOTED OFFICERS
FOR SCB/DCCBs

DAY & DATE	SESSION	SESSION TOPIC	SESSION OBJECTIVE
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	Introduction to skill development and essential skills expected from newly promoted officers.	To make the participants to know skill development and essential skills expected from newly promoted officers.
	III	Attitude management and customer relation - Retention behavior skill - management - Knowledge on his duties and responsibilities- commercial awareness and communication skills.	To make the participants to know about the Attitude management and customer relation - Retention behavior skill - management
	IV	Officers Responsibility On KYC, AML, CFT Directions And Reporting to FIU-IND and CERSAI	To make the participants to understand Knowledge on his duties and responsibilities- commercial awareness and communication skills.
DAY - II	I	Customer relationship management - marketing of techno based products	
	II	Safe deposit locker operations - nomination and settlement of claims	
	III	Digital banking & cyber security and prevention of frauds	
	IV	Dea fund, income tax - TDS - GST	
DAY - III	I	Loan Processing and Documentation	To know about KYC - and the borrower.
	II	NPA Management and Recovery Strategies	To understand the recovery methodology and its ethics.
	III	ARC, EP - SARFAESI Act	To understand about the claim settlement.
	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 SUGAR MILLS

DURATION	4 Days
Number of Training Programmes	1
Date	
Target Group	SCB / DCCBs
Objective	To understand the nuances of Financing Sugar Mills
Programme Contents	<ul style="list-style-type: none"> ▪ Overview of Sugar Industry in India ▪ Sugar Policy of the GOI & State Government ▪ Term Loan Limit ▪ Working Capital CC Limit ▪ Consortium Advance - Syndication System ▪ Refinance facility available from NABARD ▪ Importance of Tie up with Sugarcane Growers ▪ Energy Production ▪ By Products - Molasses/Methanol/Ethanol - Preservation & Marketing

AGRICULTURAL COOPERATIVE STAFF TRAINING INSTITUTE, CHENNAI
Day - to -Day Schedule with Session Objectives
FINANCING SUGAR MILLS

DAY & DATE	SESSION	SESSION TOPIC	SESSION OBJECTIVE
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	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	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.
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	Govt. Guarantee- Challenges	To enable the Participants to know about the Govt. Guarantee and Challenges
	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	Case - Exercise on sanction of CC limit under consortium	To make the participants understand the practical aspects of the sanction of CC Limit.
DAY - III	I to IV	FIELD VISIT	To make the participants to know about the functioning of Sugar mills and methods adopted, books maintained by a Cooperative sugar mill.
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/Methanol/Ethanol, etc. Energy Production & Marketing	To know about various byproducts 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 SCB/DCCBs**

DURATION	4 Days
Number of Training Programmes	1
Date	
Target Group	SCB / DCCBs
Objectives	<ul style="list-style-type: none"> ▪ To enable the participants to know the importance of handloom sector & enumerate the problems faced by the Handloom Weavers' credit, market, procurement of raw materials, technology etc. ▪ To enable the participants to know the importance of Finance to Employees' Co-op. Societies and the issues involved in Financing
Programme Contents	<ul style="list-style-type: none"> ▪ A Profile of the Handloom Sector in India ▪ To assess the impact of Power loom Industry in Handloom Sector ▪ Important Developmental, Welfare, Marketing and other schemes of Office of the Development Commissioner for Handlooms, Ministry of Textiles. ▪ Skill upgradation of handloom weavers ▪ Assessment of Working Capital requirement ▪ Grading & Financing ▪ Marketing Concepts ▪ Sustainability of Handlooms. ▪ Weavers Credit Card ▪ Weavers MUDRA Loan ▪ Financing of Employees Co-operative Societies – An overview, Nature of Credit Facilities to DCCBs – Cash Credit / M.T. Loan ▪ Security – Extent of Re-finance – Rate of Interest – Repayment ▪ Reserve Borrowing Power – Amount eligible for Drawals – Net NODC Cover Statement – Method of availing of Drawals by DCCBs ▪ 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 ▪ 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 – Overdue – Penal Interest – Due Date Default ▪ Periodic Inspection / Verification of Borrowing Societies by DCCBs

AGRICULTURAL COOPERATIVE STAFF TRAINING INSTITUTE, CHENNAI

**Day - to -Day Schedule with Session Objectives
FINANCING OF WEAVERS COOP. SOCIETIES AND
EMPLOYEES COOP. SOCIETIES FOR SCB/DCCBs**

DAY & DATE	SESSION	SESSION TOPIC	SESSION OBJECTIVE
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	Current scenario of Weavers Cooperative Societies & Employee Coop. Societies in Tamil Nadu - Important Development welfare, marketing & other schemes of Office of the Development Commissioner for Handloom ministry & Textiles, GoI.	To know about the status of Weavers and Employees cooperative credits To know about the various schemes & welfare measures taken by the Govt. for the development of weavers
	III	NABARD refinance for Weavers credits, Grading & Financing - Skill upgradation of handloom weavers	To know about the rules and regulations and eligibility to avail weavers credit under NABARD refinance - and grading methods
	IV	Assessment of working capital requirement, Weavers Credit Card and sanction of CC Limit. - Weaver's MUDRA loan	To know about the various steps involved in assessment of working capital requirement, and weavers credit card
DAY - II	I	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
	II	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
	III	Inspection of Weavers Co-op. Societies by DCCBs	To know about the Inspectional aspects
	IV	Inspection of Weavers Co-op. Societies by DCCBs	To know about the Inspectional aspects
DAY - III	I to IV	Field Visit & Preparation of Report	To know about the working pattern of WCS and Employees Coop. Society
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 FOR SCB / DCCBs

DURATION	3 Days
Number of Training Programmes	1
Date	
Target Group	SCB / DCCBs
Objectives	<p>To educate and equip the women employees to effectively participate in the working of the organization and to face challenges at home & outside.</p> <ul style="list-style-type: none"> • To motivate the women, work force. • To share common problems at their workplace POSH (various aspects). • To enrich with the support by the organization for better working conditions. • To inform about various regulations for women staff.
Programme Contents	<ul style="list-style-type: none"> • Interpersonal and Communication Skills • Be happy attitudes, Happy Home, Balancing Home & Career. • Be an inner winner and an outer winner. • Gender sensitivity, Protection of women's rights. • POSH, Harassment at workplace - Legal Protection & Grievances Committee. • Emotional Intelligence & Stress Management. • Leadership Qualities, Motivation, Creativity, Decision Making. • Empowering rural Women through SHGs/Women Development Cell. • Field Visit-One Day. • Health Awareness - Gynecologist Support. • Video on Women Success Stories.

AGRICULTURAL COOPERATIVE STAFF TRAINING INSTITUTE, CHENNAI
Day - to -Day Schedule with Session Objectives

WOMEN EMPOWERMENT FOR WOMEN EMPLOYEES FOR SCB / DCCBs

DAY & DATE	SESSION	SESSION TOPIC	SESSION OBJECTIVE
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	Life of Women in Banks – Roles and responsibilities – expectations and issues-Work life balance.	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, POSH law	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 – III	I to IV	Field Visit	To take the participants for a visit to a society run by the women's.
DAY – IV	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 CORPORATE GOVERNANCE FOR SCB / DCCBs

DURATION	3 Days
Number of Training Programmes	1
Date	
Target Group	SCB / DCCBs
Objectives	<p>At the end of the programme the participants will be able to understand the</p> <ul style="list-style-type: none"> • Needs of effective supervision, • statutory, compliance and monitoring of banking functions with reference to Bye-laws and co-operative societies Act, • Importance of corporate governance, roles and responsibilities of General body, • Board of management
Programme Contents	<ul style="list-style-type: none"> ▪ To put in place proper systems & procedures and to ensure effective functioning of the systems ▪ To understand the basics and significance of internal control system ▪ To know about the operational risk, credit risk and their management ▪ To Monitor frauds/misappropriations and embezzlements guidelines ▪ To know about the role and responsibilities of Board of management

AGRICULTURAL COOPERATIVE STAFF TRAINING INSTITUTE, CHENNAI
Day - to -Day Schedule with Session Objectives
CORPORATE GOVERNANCE FOR SCB / DCCBs

DAY & DATE	SESSION	SESSION TOPIC	SESSION OBJECTIVE
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	Concept of corporate Governance – how it works - Principles	To understand the concept of corporate governance and its principles
	III	Risk Management - Internal control system - prevention of frauds.	To know how to manage risk and prevent frauds
	IV	NPA Provisioning – Monitoring of Audit Compliance	To enlighten the participants about NPA provisioning and monitoring, audit compliance
DAY - II	I	Develop the Organization as a value-oriented institution.	To make the participants to know how to make the organization as a value oriented institution
	II	Need and best practice of corporate Governance -Pillars - Business ethics of corporate governance	To enable the participants to know about the need and best practice of corporate governance, business ethics
	III	Constitution of Board – Eligibility of voting – Nomination – Women Members – Powers and functions of President and Members of Board	To understand the Board rules and the various legal implications.
	IV	General Body – Powers and functions of General Body – Conduct of General Body meeting and Special General Body meeting	To know about how to conduct General Body meetings
DAY – III	I	IRAC Norms – Reduction of NPA – Recovery Methods	To understand the IRAC norms, reduction of NPA and Recovery methods
	II	Tools of Corporate Governance – Efficient use of Resources	To make the participants to know about Tools of Corporate Governance, Efficient use of Resources
	III	Importance of MIS in robust Internal control system - Arresting of Leakage of Income	To make the participants to know the importance of MIS in robust internal control system and arresting of leakage of income
	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 KISAN CREDIT CARD

DURATION	3 Days
Number of Training Programmes	1
Date	
Target Group	SCB / DCCBs
Objectives	<ul style="list-style-type: none"> ▪ NABARD Guidelines on Short Term Seasonal Agricultural Operations (SAO) ▪ Operational Guidelines for sanctioning of Crop Loan at PACCS ▪ Sanctioning of Loan for Animal Husbandry and Fisheries under KCC
Programme Contents	<ul style="list-style-type: none"> ▪ KCC - Crop Loan - Eligibility Criteria - Documentation ▪ KCC Loan -Animal Husbandry (Maintenance) Eligibility Conditions - Documentation ▪ KCC Loan - Fisheries - Eligibility - Documentation – sanctioning ▪ DLTC Meeting -Scale of Finance Fixation ▪ KCC - Sanctioning of Limit and allowing Drawls to PACCS by DCCBs – Documentation ▪ STSAO - Sanctioning of Limit to DCCBs by Apex Bank - Allowing Drawals ▪ Interest Subvention - Interest Incentive -Crop Insurance - PMFBY- e-Portal operation- Downloading of Land Documents ▪ ST (Others) - Sanctioning of Limit to DCCBs by Apex Bank - Operational Guidelines

AGRICULTURAL COOPERATIVE STAFF TRAINING INSTITUTE, CHENNAI
Day - to -Day Schedule with Session Objectives

KISAN CREDIT CARD

DAY & DATE	SESSION	SESSION TOPIC	SESSION OBJECTIVE
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	STSAO - NABARD Guidelines	To sensitize the participants about NABARD Guidelines on Short Term Seasonal Agricultural Operations
	III	Operational Guidelines - Sanctioning of Crop Loan to Farmers at PACCS Level	To enlighten the participants about operational Guidelines for sanctioning of Crop Loan at PACCS
	IV	KCC - Crop Loan - Eligibility Criteria - Documentation	To enlighten the participants about eligibility Criteria of farmers, obtaining Documents, scrutiny of Applications and sanctioning of Crop Loan
DAY - II	I	KCC Loan -Animal Husbandry (Maintenance) Eligibility Conditions - Documentation	To enlighten the participants about scrutiny of Application and obtaining Documents for sanctioning of Animal Husband under KCC Loan
	II	KCC Loan - Fisheries - Eligibility - Documentation - sanctioning	To enlighten the participants about scrutiny of Application and obtaining Documents for sanctioning of Fisheries under KCC Loan
	III	DLTC Meeting -Scale of Finance Fixation	To make the participants understand the how scale of finance is fixed
	IV	KCC - Sanctioning of Limit and allowing Drawals to PACCS by DCCBs - Documentation	To make the participants understand the method of sanctioning CC Limit and Drawals
DAY - III	I	STSAO - Sanctioning of Limit to DCCBs by Apex Bank - Allowing Drawals -	To make the participants understand the method of sanctioning Limit and Drawals
	II	Interest Subvention - Interest Incentive -Crop Insurance - PMFBY- e-Portal operation- Downloading of Land Documents	To make the participants understand the Crop Insurance Scheme available for farmers and practical application on e portal by PACCS Staff
	III	ST (Others) - Sanctioning of Limit to DCCBs by Apex Bank - Operational Guidelines	To make the participants understand the scope of ST (Others) Loan Schemes
	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
FOR SCB / DCCBs**

DURATION	3 Days
Number of Training Programmes	1
Date	
Target Group	Sub-Staff/Drivers from SCB/DCCBs
Objectives	<p>To enable the Participants to</p> <ul style="list-style-type: none"> ▪ Explain the role of achievement motivation in personal and workplace effectiveness ▪ Exhibit the skills of self-empowerment ▪ List out the key skills of interpersonal communication ▪ Resolve the conflicts at various levels ▪ Explain the importance of emotional intelligence ▪ Manage Time <ul style="list-style-type: none"> ▪ Strategize Change Management for self in personal and workplace life
Programme Contents	<ul style="list-style-type: none"> ▪ Importance of Attitude ▪ Achievement Motivation: the relevance in personal effectiveness ▪ Self-Empowerment Skills ▪ Inter Personal Communication Skills ▪ Customer Relationship Management ▪ Team Building ▪ Emotional Intelligence ▪ Time Management ▪ Change Management ▪ Stress Management ▪ Anger Management ▪ Health Awareness ▪ Traffic Rules Awareness and Road sense <ul style="list-style-type: none"> ▪ Maintenance of vehicles.

AGRICULTURAL COOPERATIVE STAFF TRAINING INSTITUTE, CHENNAI
Day - to -Day Schedule with Session Objectives

PERSONALITY DEVELOPMENT FOR SUB-STAFF & DRIVERS
FOR SCB / DCCBs

DAY & DATE	SESSION	SESSION TOPIC	SESSION OBJECTIVE
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	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
LOAN PROCESSING & DOCUMENTATION
FOR SCB/DCCBs**

Duration	3 days
No. of Programmes	1
Date	
Target Group	SCB / DCCBs
Objectives	At the end of the training the participants will be able to Know <ul style="list-style-type: none">• how to process the loan applications for different types of loans• How to identify the good borrower• What are all the documents required and its importance• How to do ARC, EP procedures
Programme Contents	<ul style="list-style-type: none">▪ Various loan schemes in Cooperative Banks▪ Precautionary measures for loan disbursement▪ Borrower appraisal▪ Documentation▪ NPA and Recovery Management▪ ARC, EP Procedures▪ SARFAESI Act

AGRICULTURAL COOPERATIVE STAFF TRAINING INSTITUTE, CHENNAI
Day - to -Day Schedule with Session Objectives

LOAN PROCESSING & DOCUMENTATION FOR SCB/DCCBs

DAY & DATE	SESSION	SESSION TOPIC	SESSION OBJECTIVE
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.	Introduction to various loan schemes & Need for diversification -Online submission of loan application.	To know about various loan schemes & Need for Diversification
	III.	Precautionary Measures for Loan Disbursement	To enable the participants to know about precautionary measures for Loan disbursement.
	IV.	Borrower Appraisal	To know the various issues involved in borrower appraisal
DAY II	I.	Documentation	To understand the various documentation required for loan processing.
	II	Housing Loan & Building Mortgage Loan	To know about the financing methods - Housing Loan & Building Mortgage Loan
	III.	Salary Loan, Personal Loan, Petty Traders Loan	To make the participants to aware of Salary Loan, Personal Loan, Petty Traders Loan
	IV.	MT Loan, NDFDC, SHG Loans	To make the participants to aware of MT Loan, NDFDC, SHG Loans
DAY III	I.	Loan Schemes of Govt. implemented by the SCB/DCCBs	To understand the various Loan Schemes
	II.	NPA and Recovery Management	To know about the NPA and Recovery Management
	III.	ARC, EP Procedures, SARFAESI ACT	To enable the participants the ARC, EP Procedures, SARFAESI Act.
	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
INCOME TAX, TDS, STATEMENT OF FINANCIAL TRANSACTIONS (SFT),
FILING OF RETURNS – GOODS AND SERVICES TAX (GST) FOR SCB/DCCBs**

Duration	3 days
No. of Programmes	1
Date	
Target Group	SCB / DCCBs
Objectives	To enable the participants to update the knowledge on Income-Tax, TDS and Filing of Returns and Goods and Service Tax (GST)
Programme Contents	<ul style="list-style-type: none"> ▪ Overview of TDS Provisions ▪ TDS Objectives – Allotment of TAN Number - Importance ▪ Finance Act with reference to Income-Tax Rate Structures ▪ Surcharge on Income-Tax – Education CESS on Income-Tax ▪ Tax deduction at source (TDS) – Nature of payment – Salary – Interest on Term Deposit – Interest on Securities - Dividends ▪ TDS on Professional Services - Payment to Contractors / Sub-contractors – Commission / Brokerage Payments – Rent payment (for Bank Branch Building) – Rent payments for movable assets (when these are hired) ▪ TDS on 'Interest on Term Deposits' – Applicability – Rate – Cut-off date for payment for TDS – Challan Type ▪ Exemption from TDS provisions – Exemption Certificate – Exemption under Law ▪ Filing of Returns – TDS Certificates – Deposits held by Non-Resident – Quoting of PAN ▪ Penal provisions ▪ Filing of GST returns, RCM-ITC

AGRICULTURAL COOPERATIVE STAFF TRAINING INSTITUTE, CHENNAI

Day – to – Day Schedule with Session Objectives

**INCOME TAX, TDS, STATEMENT OF FINANCIAL TRANSACTIONS (SFT),
FILING OF RETURNS – GOODS AND SERVICES TAX (GST) FOR SCB/DCCBs**

DAY & DATE	SESSION	SESSION TOPIC	SESSION OBJECTIVE
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	Salient features of Income Tax Act relating to Banking Sector	To know about Income-Tax Provisions – Objectives of TDS – Importance of deduction of Tax, Remittance to Government, Filing of Returns
	III	Finance Act - Rate structures, TAN, assesses	To know about Finance Act – Allotment of TAN Number .
	IV	TDS on various modes and Impact of surcharge	To know about Surcharge on Income-Tax – Education Cess on Income-Tax - TDS on Professional Services etc.
DAY II	I	TDS on Term Deposits Automation of 15G/15H	To understand the concept of TDS on 'Interest on Term Deposits' – Applicability – Rate – Cut-off date for payment for TDS – Challan Type
	II	TDS – exemptions	To know the rules of Exemption from TDS provisions – Exemption Certificate – Exemption under Law – Filing of Returns – TDS Certificates – Deposits held by Non-Resident – Quoting of PAN
	III	Submission of Various IT returns by institutions, individuals in digital mode – Refund procedures	To know how to submit various IT returns through digital mode and the procedure to get refund on excess remittances
	IV	Impact of noncompliance of Income Tax Act provisions	To understand the Penalties and Adjudication for non-compliance of Tax Laws.
DAY III	I	Concept of GST – CGST – SGST-UTGST – IGST – Record maintenance – Invoices – Specific focus on Banking industry	<i>To make the participants to know about GST – CGST – SGST-UTGST – IGST – Record maintenance – Invoices – Specific focus on Banking industry</i>
	II	Valuation of Taxable supply and valuation rules – finding the rates in GST tariff – Input service distributor – filing of returns – Reverse Charge Mechanism.	<i>To enable the participants to know about Valuation of Taxable supply and valuation rules.</i>
	III	Exemption from GST with specific focus on Banking and other financial services – Interest and penalties in case of violation to cooperative banks	To understand about Exemption from GST with specific focus on Banking and other financial services.
	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 TRAINING
PROGRAMMES
AT
DCCBs AND PUDUCHERRY SCB**

**ONSITE TRAINING PROGRAMMES AT DCCBs AND PUDUCHERRY SCB
TOPICS AS PREFERRED BY THE CONCERNED BANK
ON ANY ONE OF THE FOLLOWING TRAINING PROGRAMMES**

[NUMBER OF PROGRAMMES: 24]

Sl. No	Name of the Programme	Duration in Days
1	Business Development, Profit Planning & Diversification	2
2	Prudential Norms, NPA Management & Recovery Strategies – SARFAESI Act.	2
3	Statutory Compliance on Various Returns.	2
4	Internal Checks and Controls.	2
5	Digital Banking and Cyber Security.	2
6	KYC, PMLA and Financial Inclusion.	2
7	Role of Circle Supervisors / Field Managers of DCCBs.	2
8	Branch banking - Customer Relationship Management – Marketing of Banking Products - Loan Processing and Documentation.	2

TRAINING PROGRAMME ON BUSINESS DEVELOPMENT, PROFIT PLANNING & DIVERSIFICATION FOR PACCS

Duration	3 Days
No. of Programmes	4
Date	
Target Group	PACCS
Objectives	<ul style="list-style-type: none"> ▪ By the end of the Programme Participant will be able to : ▪ Explain the performance and profitability of the Bank / Branch ▪ List out the avenues available to improve the Business. ▪ Describe innovative lending strategies through : SHG/JLG/FC/FI ▪ Explain NPA Management ▪ Explain financing for MSME's
Programme Contents	<ul style="list-style-type: none"> ▪ Concept of Bank/ Branch as a Profit Centre. ▪ Calculation of Breakeven level of Business. ▪ Prepare Business Plan to improve Profitability. ▪ Strategies for Business diversification and Deposit mobilization. ▪ Enhancement of Business through technology ▪ NPA Management

AGRICULTURAL COOPERATIVE STAFF TRAINING INSTITUTE, CHENNAI
Day – to – Day Schedule with Session Objectives
BUSINESS DEVELOPMENT, PROFIT PLANNING & DIVERSIFICATION FOR PACCS

Day	Session	Session / Topic	SESSION OBJECTIVE
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 your society and environment – SWOT and STEP analysis	To make the participants to understand about the Society and the environment
	III	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
	IV	BEL – Case Exercise	To make the participants to do a case exercise on BEL of business
II.	I	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
	II	Opportunities for Deployment of Resources – Short Term Loans	To enable the participants to know how to deploy resources for short term loans
	III	Opportunities for Deployment of Resources – Long Term Loans	To enable the participants to know how to deploy resources for long term loans
	IV	Non Credit and Non Fund Business	To enlighten the participants on Non-credit and non-fund businesses
III	I	Prudential Norms and its implication on Profitability	To make the participants to understand the Prudential norms
	II	NPA and Recovery Management	To enable the participants to know about NPA and recovery management
	III	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
	IV	COURSE EVALUATION EXIT TEST VALEDICTION	Presentation by participants on individual PACS diversification plan, critique, ranking and finalization

TRAINING PROGRAMME ON KYC, PMLA & FINANCIAL INCLUSION FOR PACCS

DURATION	3 Days
Number of Training Programmes	4
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"> • Explain different types of bank customers • Describe the importance of customer relationship & management • Explain the concept, need, importance and salient features of KYC norms • List out the various provisions of Anti Money Laundering Act relevant to Banks • Explain the features of suspicious transaction and reporting there under • Explain about financial inclusion
Programme Contents	<ul style="list-style-type: none"> ▪ Emerging challenges in banking sector and expectations of the customer ▪ Good customer service, redressal of customers' grievances/ complaints through Consumer Protection Act ▪ Anti Money Laundering Act and its implications on bankers ▪ Concept, need and importance of KYC norms ▪ Banking Codes and Standards Board of India ▪ Financial Inclusion

AGRICULTURAL COOPERATIVE 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, 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	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	Inspection / Audit reports for KYC compliance	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
PRUDENTIAL NORMS, NPA MANAGEMENT &
RECOVERY STRATEGIES FOR PACCS**

DURATION	3 Days
Number of Training Programmes	4
Date	
Target Group	PACCS
Objectives	<ul style="list-style-type: none"> ▪ To enable the participants to understand the various avenues of lending ▪ To enable the participants to understand the importance of recovery.
Programme Contents	<ul style="list-style-type: none"> ▪ Borrower Appraisals ▪ Assessment of Credit ▪ Adherence to lending norms ▪ Documentation and Legal implications ▪ Effective Monitoring and follow up ▪ Classification of Assets and Income Recognition ▪ Prudential Norms ▪ Recovery Ethics & Strategies - ARC & EP ▪ NPA Management & Impact of NPA on Profit ▪ Case Exercise on Asset Classification & Provisioning ▪ Case Exercise on CRAR

AGRICULTURAL COOPERATIVE STAFF TRAINING INSTITUTE, CHENNAI
Day - to -Day Schedule with Session Objectives

**PRUDENTIAL NORMS, NPA MANAGEMENT &
RECOVERY STRATEGIES FOR PACCS**

DAY & DATE	SESSION	SESSION TOPIC	SESSION OBJECTIVE
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	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	Conversion of reports to MS-Excel and Mail Merge	To enable the participants to use MS-Excel for converting 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
Number of Training Programmes	2
Date	
Target Group	PACCS
Objectives	<p>At the end of the Programme the Participant will be able to :</p> <ul style="list-style-type: none"> ▪ Explain the benefits of Group mode of financing ▪ Explain the concepts, approaches and strategies of SHG rating ▪ Describe the effectiveness of financing SHGs & JLGs ▪ Explain importance of uploading of data in portal
Programme Contents	<ul style="list-style-type: none"> ▪ Profile and status of agriculture in the State Economy ▪ Analysis of existing rural credit programmes. ▪ Micro finance concepts and approaches – Role of NGO & TNCDW ▪ Self Help & Joint Liability Groups – Characteristics – Issues relating to Formation, nurturing, Rating, Financing linkage etc. ▪ JLG as a model for issue of crop loan/recovery ▪ Motivation for forming and development of SHGs/JLGs. ▪ Financing micro economic activities. ▪ Sharing and interface sessions with NGOs Branch Managers of Banks having experience in SHG Financing and SHGs. ▪ Sustainability of Self Help Groups. ▪ SHG Federations and their benefits ▪ Formation of Farmers' Club/Federation ▪ Documentation/Security Aspects. ▪ Interest Subvention Schemes for SHGs

AGRICULTURAL COOPERATIVE STAFF TRAINING INSTITUTE, CHENNAI

Day - to -Day Schedule with Session Objectives

MICRO FINANCE FOR PACCS

DAY & DATE	SESSION	SESSION TOPIC	SESSION OBJECTIVE
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	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, TNCDW in SHG lending-WSHG schemes of GOI	To enable the participants to understand the concept of SHG, evolution, concept, role of NGO,TNCDW
	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
DIGITAL BANKING, CYBER SECURITY AND PREVENTION
OF FRAUDS FOR PACCS**

DURATION	3 Days
Number of Training Programmes	10
Date	
Target Group	Personal of PACCS
Objectives	<p>To enable the Participants to</p> <ul style="list-style-type: none"> ▪ Understand the importance of Digital Banking in present scenario ▪ Understand various technologies for Multi-channel banking ▪ Understand various IT based solutions for financial inclusion ▪ Understand about the digital crimes ▪ Recognize the need for security to IT assets and Prevention of Computer Frauds ▪ Describe various requirements needed for prevention of computer frauds ▪ Explore various provisions in IT Act in India ▪ Understand various features of cyber forensics ▪ Security and prevention of frauds at DC/DRC sites
Programme Contents	<ul style="list-style-type: none"> ▪ Digital usage in banking scenario and perspective ▪ Issues in Digitalization in banks and its Management ▪ Concept of ATM and ATM related frauds ▪ IT based solutions for financial Inclusion ▪ Security to IT assets and prevention of Computer frauds ▪ Mandatory aspects of Information system audit in branches ▪ Data Security - System Audit ▪ Information Technology Act and IT Security Policy ▪ Cyber Crime: Types of attacks, working and countermeasures ▪ IT Act in India ▪ Overview of Cyber forensics ▪ Security and prevention of frauds at DC/DRC sites ▪ Audit tools for prevention and identifying the computer frauds ▪ Chief Information Security Officer (CISO)

AGRICULTURAL COOPERATIVE STAFF TRAINING INSTITUTE, CHENNAI
Day - to -Day Schedule with Session Objectives
DIGITAL BANKING, CYBER SECURITY AND PREVENTION
OF FRAUDS FOR PACCS

DAY & DATE	SESSION	SESSION TOPIC	SESSION OBJECTIVE
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	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	Net Banking and Mobile Banking ATM/Mobile ATM and ATM related crimes	To know about Net banking and mobile banking operations. To know about operation of ATM related crimes
DAY - II	I	Types of Cyber-attacks, cybercrimes methods – phishing attacks, email attacks, key loggers etc.,	To make the participants to know about cyber fraud / cyber – crimes and how to prevent frauds in banking.
	II	Security Elements: VPN, Proxy Server, Firewalls, ID, IPS, Wi-Fi Security. Cyber Forensics & Investigation Mechanism, Experience Sharing on Best Practices.	To understand the usage of VPN, Firewalls and security measures
	III	Importance of Password Security	To make the participants to know the importance of password security.
	IV	Precaution and safety measures to protect Hardware and Software.	To understand how to protect hardware and software by precautionary methods.
DAY – III	I	Audit Tools for prevention and identifying computer frauds	To know about the Audit tools for prevention of frauds
	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	Cyber Security Guidelines / Circular of RBI / NABARD / RCS	To know about the latest guidelines issued by the authority.
	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
BASICS IN COMPUTER AND INTERNET FOR PACCS**

DURATION	3 Days
Number of Training Programmes	10
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"> ▪ Realize the significances of usage of computers in day-to-day operations ▪ Be more familiar with the Common Application Software's
Programme Contents	<ul style="list-style-type: none"> ▪ Writing Letter and Preparation of Notes using MS-Word ▪ Calculation and Report Preparation using MS-Excel ▪ Common Application Software usage and submission of Reports ▪ RuPay Kisan Credit Card, DMR

AGRICULTURAL COOPERATIVE STAFF TRAINING INSTITUTE, CHENNAI
Day - to -Day Schedule with Session Objectives

BASICS IN COMPUTER AND INTERNET FOR PACCS

DAY & DATE	SESSION	SESSION TOPIC	SESSION OBJECTIVE
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	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	To introduce the participants to how to
	IV	its usages	effectively use MS-Word in day to day activities
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	PowerPoint Presentation – Hands-on	To make the participants to individually practice PowerPoint presentation in the system.
DAY – III	I	Mail Merge – Using Mail Merge for report preparation	To enable the participants to how to use Mail merge function for report preparation.
	II	Mail Merge – Hand 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
	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
Number of Training Programmes	4
Date	
Target Group	PACCS
Objectives	<p>To make the participants to know about</p> <ul style="list-style-type: none"> ▪ importance of customer service ▪ methods of retention of customers ▪ way of attraction of new customers ▪ importance of technological introduction to retain customers ▪ available new technological banking products
Programme Contents	<ul style="list-style-type: none"> ▪ Customers service ▪ Know your customer ▪ e-KYC, c-KYC ▪ Customer retention ▪ Attraction of new customers ▪ Cashless Banking ▪ Digitalized environment behaviour ▪ Card payments ▪ Mobile banking, Net banking ▪ concept of e-corner, e-business

AGRICULTURAL COOPERATIVE STAFF TRAINING INSTITUTE, CHENNAI
Day - to -Day Schedule with Session Objectives

**CUSTOMER RETENTION IN TECHNOLOGICAL ENVIRONMENT
FOR PACCS**

DAY & DATE	SESSION	SESSION TOPIC	SESSION OBJECTIVE
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	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 - III	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
ERP AND MANAGEMENT INFORMATION SYSTEM
FOR PACCS**

DURATION	3 Days
Number of Training Programmes	4
Date	
Target Group	PACCS
Objectives	<ul style="list-style-type: none">▪ To create better understanding about CAS/MIS
Programme Contents	<ul style="list-style-type: none">▪ Importance of Book Keeping and CAS▪ Preparation of MIS Statement▪ Accounting Principles▪ Bank Reconciliation Statement▪ Balance Sheet Analysis ▪ NPA Norms – classification of assets – provisions▪ Common Application Software usage and submission of reports▪ Management Information system

AGRICULTURAL COOPERATIVE STAFF TRAINING INSTITUTE, CHENNAI
Day - to -Day Schedule with Session Objectives
EFFECTIVE IMPLEMENTATION OF COMMON ACCOUNTING SYSTEM
ERP AND MANAGEMENT INFORMATION SYSTEM
FOR PACCS

DAY & DATE	SESSION	SESSION TOPIC	SESSION OBJECTIVE
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	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
	III	Book-keeping Methods – Accounting Principles	effective usage of CAS
	IV	Effective usage of MS-Word & MS-Excel for Day-to-day office functions	To make the participants to know about booking methods
DAY - II	I	Common Application Software – Theory and Practical's 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

AGRICULTURAL COOPERATIVE STAFF TRAINING INSTITUTE, CHENNAI
Day - to -Day Schedule with Session Objectives

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

DAY & DATE	SESSION	SESSION TOPIC	SESSION OBJECTIVE
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	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
DAY - II	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
DEVELOPING PACCS AS MULTI SERVICE CENTERS &
M-PACCS FOR PACCS**

DURATION	3 Days
Number of Training Programmes	4
Date	
Target Group	PACCS
Objectives	<ul style="list-style-type: none"> • To enable the Participants to explain the need and importance of business diversification for PACCS • Assess the business potentials and determine the scope for business diversification so as to convert PACCS into Multipurpose Societies • Develop a model for multipurpose PACCS for survival and sustainability • Identify various types of feasible business opportunities that • can be undertaken by the PACCS for its member.
Programme Contents	<ul style="list-style-type: none"> ▪ Role of PACS in the Changing Business environment: various attributes of Multi-purpose Coop. Society. ▪ Need and importance of Business Diversification for PACCS ▪ SWOT Analysis for converting PACCS into Multipurpose societies ▪ Business Diversification - Products & Services and Delivery Mechanism ▪ Non-Credit and Non-Fund Business opportunities ▪ Converting PACCS as a Multipurpose societies - Case Analysis. ▪ Concept of NWR

AGRICULTURAL COOPERATIVE STAFF TRAINING INSTITUTE, CHENNAI
Day - to -Day Schedule with Session Objectives
DEVELOPING PACCS AS MULTI SERVICE CENTERS &
M-PACCS FOR PACCS

DAY & DATE	SESSION	SESSION TOPIC	SESSION OBJECTIVE
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	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	Concept of M-PACCS - Transformation of PACCS into M-PACCS	To know about the eligible activities under M-PACCS as MSC and marketing, monitoring and review
	IV	Schemes available for PACCS from NABARD / NDFDC/TAMCO / TABCEDCO	To make the participants aware of different types of schemes available for PACCS from financing agencies.
DAY - III	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.
	III	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 PROJECT APPRAISAL OF FARM & NON-FARM LOANS FOR PACCS

DURATION	4 Days
Number of Training Programmes	4
Date	
Target Group	PACCS
Objectives	<ul style="list-style-type: none"> ▪ To educate the Participants on various farm Sector & Non-Farm Sector Investment avenues ▪ To make them aware of the appraisal Techniques, Project Appraisal, Term Loan Assessment, Working Capital Assessment, NABARD, Refinance Schemes, Supervision of these advances etc.
Programme Contents	<ul style="list-style-type: none"> ▪ Investment on Farm & Non-Farm for growth of Rural Economy – An Overview ▪ Relevance of Non-Farm Sector in Rural Economy ▪ Project – Project Life Cycle ▪ Project Appraisal for Farm & Non-Farm Sector – NPV & IRR & Borrower appraisal ▪ Financial Statement Analysis ▪ Ratio Analysis ▪ Break Even Analysis - Financing of Block Capital -TL Assessment ▪ Fixing of repayment – Cash Flow Debt Service Coverage Ratio ▪ Financing Current Asset – Working Capital Assessment ▪ Agro Processing/Rural Housing Finance Scheme ▪ Documentation, Pre-Sanction/Post Sanction follow-up ▪ NABARD Refinance & Promotional Measures ▪ Role of various government agencies in promotion of investments in agriculture, allied and non-farm sectors and various support schemes thereunder ▪ Supervision & Follow up – Identifying incipient Sickness ▪ NPA in Farm Sector & Non-Farm Sector and measures to avoid / tackle them ▪ Field Visit

AGRICULTURAL COOPERATIVE STAFF TRAINING INSTITUTE, CHENNAI

Day – to –Day Schedule with Session Objectives PROJECT APPRAISAL OF FARM & NON-FARM LOANS FOR PACCS

DAY & DATE	SESSION	SESSION TOPIC	SESSION OBJECTIVE
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	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 KATUVROOM Project	To enable the participants to understand the Vazhntu katuvoom project (Government of Tamil Nadu scheme).
DAY – III	I TO IV	FIELD VISIT	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
ACCREDITATION OF WAREHOUSE & FINANCING AGAINST e-NWR**

DURATION	3 Days
Number of Training Programmes	4
Date	
Target Group	PACCS
Objectives	<p>To enable the Participants to</p> <ul style="list-style-type: none"> ▪ Understand challenges faced in marketing by farmers ▪ Availability of scope for warehousing facilities in rural areas ▪ Government of India and NABARD Schemes, policies and guidelines with reference to promotion of warehousing facilities in rural areas. ▪ Understand Digital Gateway: e-Kisan Upaj Nidhi in collaborative efforts DFS, WDRA and NABARD
Programme Contents	<ul style="list-style-type: none"> ▪ Historical perspective of Public Warehousing ▪ Provision of WDRA 2007 ▪ Food safety & standards Act 2006 ▪ Principles of Scientific Storage ▪ e-NWR - Regulatory Framework

AGRICULTURAL COOPERATIVE STAFF TRAINING INSTITUTE, CHENNAI.
Day - to -Day Schedule with Session Objectives

ACCREDITATION OF WAREHOUSE & FINANCING AGAINST e-NWR

DAY & DATE	SESSION	SESSION TOPIC	SESSION OBJECTIVE
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	WDRA Act, Rules and Regulations	To enable the participants to know the WDRA Act, Rules and Regulations
	III	Warehousing Development & Regulatory Authority - Functions - Registration Warehouse	To know about the functions and Registration process of warehouse under WDRA
	IV	Renewal of Warehouse -Rules and procedures - maintenance of warehouse	To enable the participants to Rules and procedures & maintenance of warehouse
DAY - II	I	Documentation	To know about documentation for getting registration and godown maintenance.
	II	Briefing about Field Visit - Maintenance of Godown - 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
	IV		
DAY - III	I	Food safety & standard Act 2006, its significance in warehousing	To understand Food Safety & standard Act 2006 aspects.
	II	e-NWR issuing Process and role of two repositories namely NERL and CCRL.	To enable the participants to know about e-NWR issuing process.
	III	Digital Gateway: e-Kisan Upaj Nidhi in collaborative efforts DFS, WDRA and NABARD	To know about the Digital Gateway and how to obtain post-harvest loans from banks.
	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	10
Date	
Target Group	Staff of PACS
Objectives	<ul style="list-style-type: none"> ☐ To enable the participants to understand the Intricacies in the disbursement and recovery of Jewel Loans. ☐ To enable the participants to acquire skills in assessing the purity of Jewels. ☐ 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. ☐ To enable the participants to get to know the Tax requirements such as TDS, Service Tax etc.
Programme Contents	<ul style="list-style-type: none"> ☐ Duties and responsibilities of Jewel Appraisers ☐ Basic Metallurgy ☐ Touch Stone Testing ☐ Hallmarking ☐ Detection of Spurious Jewels ☐ Understanding of Bullion markets ☐ Jewel Insurance – Coverage ☐ Safety Measures ☐ Loan to value concept

AGRICULTURAL COOPERATIVE 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
DAY I	I	REGISTRATION, INAUGURATION, ICE-BREAKING & ENTRY TEST	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	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.
	IV.	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.
DAY II	I	Duties and Responsibilities of Jewel Appraisers & its Monitoring.	To explain the duties and responsibilities of Jewel Appraisers. How to effectively monitor work of jewel appraisers.
	II	Duties and Responsibilities of Jewel Appraisers & its Monitoring.	To explain the duties and responsibilities of Jewel Appraisers. How to effectively monitor work 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.
DAY III	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 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 CONDUCTING BOARD MEETINGS & GENERAL BODY MEETINGS

DURATION	3 Days
Number of Training Programmes	3
Date	
Target Group	PACCS
Objectives	<p>To enable the participants to know</p> <ul style="list-style-type: none"> ▪ the power of the board, chairman and directors ▪ how to conduct board meetings ▪ how to conduct AGM and SGB ▪ the Methods of minutes, resolution and proceedings recording
Programme Contents	<ul style="list-style-type: none"> ▪ Board Meeting ▪ Qualification of Membership ▪ Constitution of Board of Directors ▪ Eligibility of Voting ▪ Nomination – Women Member – RBI norms ▪ Power and Functions of Chairman and board of directors ▪ Native to conduct meeting ▪ Annual general body – Special General Body ▪ Quorum ▪ Resolution – Proceedings – Minutes – Methods of recording. ▪ Committee of the Boards ▪ Benefits extended to the Directors and Board Members

AGRICULTURAL COOPERATIVE STAFF TRAINING INSTITUTE, CHENNAI
Day - to -Day Schedule with Session Objectives
CONDUCTING BOARD MEETINGS & GENERAL BODY MEETINGS

DAY & DATE	SESSION	SESSION TOPIC	SESSION OBJECTIVE
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	Registration of Cooperative Societies and its bylaws - Amendments in bylaws	To enable the participants to understand the process of Registration of a Cooperative society and bylaw registration and amendments
	III	Members rights and liabilities	To know the members rights and liabilities of a registered cooperative society
	IV	Meetings - Board Meeting - Qualification of Members	To enable the participants to organize and conduct Board meetings
DAY - II	I	Constitution of Board- Eligibility of voting - Nomination - Women member -Powers and functions of President and board	To know about the constitution of board and election procedures -powers and functions of the President and Board
	II	Notice to convene meeting - Board meeting - Annual general body - Special General body - Quorum	To know the procedures for sending notice to conduct a Board meeting and AGM and SGB and the concept of quorum
	III	General Body - Powers of general body - conduct of general body and special general body meetings	To enable the participants to know the powers and function of general body and the way of conducting the meetings
	IV	Procedures of recording - Resolution - Proceedings - Minutes -	To understand the method of recording resolution, proceedings of the board and general body meetings
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	Sub-committee of the Boards - Dispute settlement redressal committee - vacancy of board of directors - Benefits extended to the Board Members	To know about the formation and functions of various committees of the board and benefits extended to the board 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 PACCS AS FARMERS' PRODUCER ORGANIZATION (FPO) FOR PACCS

DURATION	3 Days
Number of Training Programmes	3
Date	
Target Group	PACCS
Objectives	<ul style="list-style-type: none"> ▪ To enable the PACS to explore the new business areas & to be trained to become multi service centers by adopting the role of producer organizations. ▪ Explain challenges in Indian Agriculture and role of FPOs. ▪ Explain concept of FPOs and various forms of FPOs, Govt schemes. ▪ Understand Role of FPOs in input/output services in Agriculture. ▪ Explain maintenance of books and submission of various returns as statutory compliance for FPOs. ▪ Understand Business Planning Process and its Elements
Programme Contents	<ol style="list-style-type: none"> a. Scenario of Indian Agriculture b. National and State policies on FPO c. Characteristics of FPO d. Forms of FPOs/differences in various legal forms e. FPO activities that can be financed d. Role of FPOs in input/output services in Agriculture e. Maintenance of books and submission of various returns as statutory compliance for FPOS f. Business Planning Process and its Elements g. Conceptualizing Business Plan and working on it h. Case exercise and presentation on appraisal of FPO proposal i. Presentation of Business Model by the PACS

AGRICULTURAL COOPERATIVE STAFF TRAINING INSTITUTE, CHENNAI
Day - to -Day Schedule with Session Objectives
PACCS AS FARMERS' PRODUCER ORGANIZATION (FPO)
FOR PACCS

DAY & DATE	SESSION	SESSION TOPIC	SESSION OBJECTIVE
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	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 to IV	Field Visit	To take the participants to a good working society to have practical knowledge on the subject
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
PREPARATION OF STATEMENTS FOR AUDITING AND
FILING OF INCOME TAX RETURNS**

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

AGRICULTURAL COOPERATIVE STAFF TRAINING INSTITUTE, CHENNAI
Day - to -Day Schedule with Session Objectives
PREPARATION OF STATEMENTS FOR AUDITING AND
FILING OF INCOME TAX RETURNS

DAY & DATE	SESSION	SESSION TOPIC	SESSION OBJECTIVE
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	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.
DAY - 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.
DAY - 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	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 PACCS IN CURRENT SCENARIO
FOR PACCS**

DURATION	3 Days
Number of Training 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"> ▪ Describe the significance, elements and tools of internal control system ▪ Explain types of Operational Risk and its Management ☐ State Credit Risk and its Management tools ▪ List out the internal control measures for investments by PACS ▪ List out various types of Inspection and Audit ☐ Explain the measures to prevent frauds ▪ Describe significance of Internal Control & Risk based Audit ▪ Describe KYC, AML Norms and reporting system ▪ List out the areas prone for frauds, embezzlements, misappropriation of funds and measures for their prevention ▪ Explain critical areas of audit and inspection and norms for rating (Preventive angle and security angle)
Programme Contents	<ul style="list-style-type: none"> ▪ Basics & significance of Internal Control System ☐ Operational Risk and its Management (ORM) ▪ Credit Risk and its Management ▪ Internal Control Measures for investments ▪ KYC & PML Act ▪ Frauds in Banks and Cyber crimes ▪ Inspection & Audit & MIS

AGRICULTURAL COOPERATIVE STAFF TRAINING INSTITUTE, CHENNAI.
Day - to -Day Schedule with Session Objectives
INSPECTION OF PACCS IN CURRENT
SCENARIO FOR PACCS

DAY & DATE	SESSION	SESSION TOPIC	SESSION OBJECTIVE
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	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 CORPORATE GOVERNANCE FOR PACCS

DURATION	3 Days
Number of Training Programmes	4
Date	
Target Group	SCB / DCCBs
Objectives	<p>At the end of the programme the participants will be able to understand the</p> <ul style="list-style-type: none"> • Needs of effective supervision, • statutory, compliance and monitoring of banking functions with reference to Bye-laws and co-operative societies Act, • Importance of corporate governance, roles and responsibilities of General body, • Board of management
Programme Contents	<ul style="list-style-type: none"> ▪ To put in place proper systems & procedures and to ensure effective functioning of the systems ▪ To understand the basics and significance of internal control system ▪ To know about the operational risk, credit risk and their management ▪ To Monitor frauds/misappropriations and embezzlements guidelines ▪ To know about the role and responsibilities of Board of management

AGRICULTURAL COOPERATIVE STAFF TRAINING INSTITUTE, CHENNAI
Day - to -Day Schedule with Session Objectives

CORPORATE GOVERNANCE FOR PACCS

DAY & DATE	SESSION	SESSION TOPIC	SESSION OBJECTIVE
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	Concept of corporate Governance – how it works - Principles	To understand the concept of corporate governance and its principles
	III	Risk Management - Internal control system - prevention of frauds.	To know how to manage risk and prevent frauds
	IV	NPA Provisioning – Monitoring of Audit Compliance	To enlighten the participants about NPA provisioning and monitoring, audit compliance
DAY - II	I	Develop the Organization as a value-oriented institution.	To make the participants to know how to make the organization as a value oriented institution
	II	Need and best practice of corporate Governance -Pillars - Business ethics of corporate governance	To enable the participants to know about the need and best practice of corporate governance, business ethics
	III	Constitution of Board – Eligibility of voting – Nomination – Women Members – Powers and functions of President and Members of Board	To understand the Board rules and the various legal implications.
	IV	General Body – Powers and functions of General Body – Conduct of General Body meeting and Special General Body meeting	To know about how to conduct General Body meetings
DAY – III	I	IRAC Norms – Reduction of NPA – Recovery Methods	To understand the IRAC norms, reduction of NPA and Recovery methods
	II	Tools of Corporate Governance – Efficient use of Resources	To make the participants to know about Tools of Corporate Governance, Efficient use of Resources
	III	Importance of MIS in robust Internal control system - Arresting of Leakage of Income	To make the participants to know the importance of MIS in robust internal control system and arresting of leakage of income
	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
Number of Training Programmes	4
Date	
Target Group	PACCS
Objectives	<p>To enable the Participants to</p> <ul style="list-style-type: none"> ▪ Change their attitude positively Importance of time management Develop decision making skills Improve communication skills ▪ Strengthening the concept of inner and outer winning capacity ▪ Improve the attitude management in working place
Programme Contents	<ul style="list-style-type: none"> ▪ Motivation ▪ Attitude management ▪ Time Management ▪ Decision making ▪ Effective Communication ▪ Change Management ▪ Change in Emotional behaviour

AGRICULTURAL COOPERATIVE STAFF TRAINING INSTITUTE, CHENNAI.
Day - to -Day Schedule with Session Objectives
MOTIVATION – TIME MANAGEMENT- COMMUNICATION SKILLS
FOR PACCS

DAY & DATE	SESSION	SESSION TOPIC	SESSION OBJECTIVE
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 - Work life balance.	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

TRAINING PROGRAMME ON IMPORTANT PROVISIONS OF TNCS ACT FOR PACCS

DURATION	3 Days
Number of Training Programmes	3
Date	
Target Group	PACCS
Objectives	<ul style="list-style-type: none"> ▪ To enable the Participants to understand the various rules and act of TNCS act.
Programme Contents	<ul style="list-style-type: none"> ▪ TNCS Act, Rules Power of Registrar ▪ Methods of registration and categorization of Cooperative Education and Training ▪ qualification of membership, associate members, votes of members, transfer of shares or interest on death of member, liability of past member ▪ Conduct of general meetings ▪ Board constitutions and meetings ▪ Power of election commission ▪ Disqualification and removal ▪ Reserve fund, Bad debt reserve ▪ Deduction from salary wages and gratuity, recovery of money due to society as arrears of land revenue ▪ Provisions of restrictions on loans/ borrowings, investment of funds, disposal of net profits, PF and gratuity fund ▪ Audit enquiry, inspection, investigation, books of financing bank, cost of enquiry, sur-charge, supersession of board, disputes and winding of societies ▪ Recovery of debts, power of registrar, recovery of dues to government, powers of financing bank, issue certificate for recovery by Registrar ▪ Appeals, tribunal, revision, review, execution of orders bar of jurisdiction ▪ Punishments under various acts and penalties

AGRICULTURAL COOPERATIVE STAFF TRAINING INSTITUTE, CHENNAI
Day - to -Day Schedule with Session Objectives

IMPORTANT PROVISIONS OF TNCS ACT FOR PACCS

DAY & DATE	SESSION	SESSION TOPIC	SESSION OBJECTIVE
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	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 members, 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 th 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, surcharge, 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 analyses 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
NEED AND IMPORTANCE OF RETAIL LENDING IN CURRENT
SCENARIO FOR PACCS**

DURATION	3 Days
Number of Training Programmes	2
Date	
Target Group	PACCS
Objectives	<p>To enable the Participants to</p> <ul style="list-style-type: none"> ▪ Learn about borrower appraisal ▪ Assessment of credit ▪ Adhering to lending norms ▪ Importance of retail lending ▪ diversification in lending business
Programme Contents	<ul style="list-style-type: none"> ▪ Borrower appraisal ▪ Assessment of credit ▪ Adhering to lending norms ▪ Retail loan products ▪ Documentation ▪ Legal implication ▪ Effective monitoring ▪ NPA ▪ Recovery ethics ▪ ARC ▪ EP

AGRICULTURAL COOPERATIVE STAFF TRAINING INSTITUTE, CHENNAI
Day - to -Day Schedule with Session Objectives
NEED AND IMPORTANCE OF RETAIL LENDING IN CURRENT
SCENARIO FOR PACCS

DAY & DATE	SESSION	SESSION TOPIC	SESSION OBJECTIVE
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	Diversification of business towards Retail Lending	To make the participants to know the current need for diversification towards Retail lending business
	III	Basics of credit - Borrower appraisal. Different types of borrowers.	To understand how to appraise the borrower
	IV	Assessment of credit needs - engaging with potential clients- cross selling opportunities.	To know the methods of credit assessment
DAY - II	I	Influence of technology in retail lending - social media marketing, etc.	To make the participants to know about various Retail Lending Banking Products and marketing.
	II	Retail lending products including deposit and loan products, cross selling opportunities, etc.	To enable participants to understand about retail lending products including deposit and loan products.
	III	Documentation	To know the Importance of documentation.
	IV	Designing different retail products for various borrower classes including fixing of period of deposit, repayment tenures, rate/s of interest, etc.	To make the participant to understand how to design different retail products for various borrower.
DAY - III	I	ARC, EP and legal remedies.	To understand about effective monitoring and recovery ethics.
	II	NPA management - Effective monitoring and recovery ethics.	To know about NPA management and recovery ethics.
	III	Action planning, presentation, critique, review and finalization	Action planning for implementation by individual PACS.
	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 PACCS

DURATION	3 Days
Number of Training Programmes	2
Date	
Target Group	PACCS
Objectives	<ul style="list-style-type: none"> ▪ To educate and equip the women employees to effectively participate in the working of the organization and to face challenges at home & outside. ▪ To motivate the women, work force. ▪ To share common problems at their workplace (various aspects). ▪ To enrich with the support by the organization for better working conditions. ▪ To inform about various regulations for women staff.
Programme Contents	<ul style="list-style-type: none"> ▪ Interpersonal and Communication Skills ▪ Be happy attitudes, Happy Home, Balancing Home & Career. ▪ Be an inner winner and an outer winner. ▪ Gender sensitivity, Protection of women's rights. ▪ Harassment at workplace - Legal Protection & Grievances Committee. ▪ Emotional Intelligence & Stress Management. ▪ Leadership Qualities, Motivation, Creativity, Decision Making. ▪ Empowering rural Women through SHGs/Women Development Cell. ▪ Field Visit-One Day. ▪ Health Awareness - Gynecologist Support. ▪ Video on Women Success Stories.

AGRICULTURAL COOPERATIVE STAFF TRAINING INSTITUTE, CHENNAI
Day - to -Day Schedule with Session Objectives

WOMEN EMPOWERMENT FOR PACCS

DAY & DATE	SESSION	SESSION TOPIC	SESSION OBJECTIVE
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	Life of Women in PACCS – Roles and responsibilities – expectations and issues-Work life balance.	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	I to IV	Field Visit	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 KISAN CREDIT CARD FOR PACCS

DURATION	3 Days
Number of Training Programmes	4
Date	
Target Group	PACCS
Objectives	<ul style="list-style-type: none"> ▪ NABARD Guidelines on Short Term Seasonal Agricultural Operations (SAO) ▪ Operational Guidelines for sanctioning of Crop Loan at PACCS ▪ Sanctioning of Loan for Animal Husbandry and Fisheries under KCC
Programme Contents	<ul style="list-style-type: none"> ▪ KCC - Crop Loan - Eligibility Criteria - Documentation ▪ KCC Loan -Animal Husbandry (Maintenance) Eligibility Conditions - Documentation ▪ KCC Loan - Fisheries - Eligibility - Documentation – sanctioning ▪ DLTC Meeting -Scale of Finance Fixation ▪ KCC - Sanctioning of Limit and allowing Drawls to PACCS by DCCBs – Documentation ▪ STSAO - Sanctioning of Limit to DCCBs by Apex Bank - Allowing Drawals ▪ Interest Subvention - Interest Incentive -Crop Insurance - PMFBY- e-Portal operation- Downloading of Land Documents ▪ ST (Others) - Sanctioning of Limit to DCCBs by Apex Bank - Operational Guidelines

AGRICULTURAL COOPERATIVE STAFF TRAINING INSTITUTE, CHENNAI
Day - to -Day Schedule with Session Objectives

KISAN CREDIT CARD FOR PACCS

DAY & DATE	SESSION	SESSION TOPIC	SESSION OBJECTIVE
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	STSAO - NABARD Guidelines	To sensitize the participants about NABARD Guidelines on Short Term Seasonal Agricultural Operations
	III	Operational Guidelines - Sanctioning of Crop Loan to Farmers at PACCS Level	To enlighten the participants about operational Guidelines for sanctioning of Crop Loan at PACCS
	IV	KCC - Crop Loan - Eligibility Criteria - Documentation	To enlighten the participants about eligibility Criteria of farmers, obtaining Documents, scrutiny of Applications and sanctioning of Crop Loan
DAY - II	I	KCC Loan -Animal Husbandry (Maintenance) Eligibility Conditions - Documentation	To enlighten the participants about scrutiny of Application and obtaining Documents for sanctioning of Animal Husband under KCC Loan
	II	KCC Loan - Fisheries - Eligibility - Documentation - sanctioning	To enlighten the participants about scrutiny of Application and obtaining Documents for sanctioning of Fisheries under KCC Loan
	III	DLTC Meeting -Scale of Finance Fixation	To make the participants understand the how scale of finance is fixed
	IV	KCC - Sanctioning of Limit and allowing Drawls to PACCS by DCCBs - Documentation	To make the participants understand the method of sanctioning CC Limit and Drawals
DAY - III	I	Interest Subvention - Interest Incentive	To make the participants understand the interest subvention and interest incentive under KCC.
	II	PMFBY- Crop Insurance - e- Portal operation- Downloading of Land Documents	To make the participants understand the Crop Insurance Scheme available for farmers and practical application on e-portal by PACCS.
	III	Short Term Others - Schemes available and sanctioning methods.	To make the participants understand the scope of ST (Others) Loan Schemes
	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
ORIENTATION PROGRAMME FOR NEWLY PROMOTED
STAFF OF PACCS**

DURATION	3 Days
Number of Training Programmes	2
Date	
Target Group	PACCS
Objectives	<ul style="list-style-type: none"> • Know about their duties and responsibilities • Know about Statutory Compliance and Implications of Non-compliance • Know about Settlement of Claims • Know about Legal Aspects affecting bankers • Know about Frauds, Enquiry, Disciplinary Proceedings and Surcharge Proceedings • Know about the role of Presenting Officer and Enquiry Officer
Programme Contents	<ul style="list-style-type: none"> • Duties and Responsibilities of newly promoted officers. • How to comply with internal checks and control. • How to settle the claims. • How to tackle legal issues faced by banks and bankers. • Concept of Frauds, Enquiry, Disciplinary and Surcharge Proceedings • How to role play as Presenting Officer and Enquiry Officer

AGRICULTURAL COOPERATIVE STAFF TRAINING INSTITUTE, CHENNAI
Day - to -Day Schedule with Session Objectives
ORIENTATION PROGRAMME FOR NEWLY PROMOTED
STAFF OF PACCS

DAY & DATE	SESSION	SESSION TOPIC	SESSION OBJECTIVE
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	Introduction to skill development and essential skills expected from newly promoted officers.	To make the participants to know skill development and essential skills expected from newly promoted officers.
	III	Attitude management and customer relation – Retention behavior skill – management.	To make the participants to know about the Attitude management and customer relation – Retention behavior skill – management
	IV	Knowledge on his duties and responsibilities- commercial awareness and communication skills.	To make the participants to understand Knowledge on his duties and responsibilities- commercial awareness and communication skills.
DAY - II	I	Improvement in required know – how in required statutory compliance.	To understand about statutory compliance.
	II	Customer expectation – Technology updation and its influence and impacts.	To know about the customer expectation – Technology updation.
	III	Legal aspects affecting bankers.	To understand the legal aspects affecting bankers.
	IV	Prevention methodology adopted for the Bank , Banker and customer from Frauds /Embezzlement.	To understand the methodology adopted by the banker and the customer from frauds and embezzlement.
DAY – III	I	Know your customer – Know your Bank and Know your borrower.	To know about KYC – and the borrower.
	II	Adoption of recovery methodology and ethics.	To understand the recovery methodology and its ethics.
	III	Settlement of Claims.	To understand about the claim settlement.
	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 TRAINING PROGRAMME
ON**

**“ERP SOFTWARE WITH
HANDS ON PRACTICE”**

FOR PACCS

AT DCCB HEAD QUARTERS

Total No. of Programmes : 37

CALENDAR OF TRAINING PROGRAMMES FOR THE YEAR 2025-2026



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