ACSTI

2026-27

CALENDAR OF PROGRAMMES

TNSC Bank

NABARD

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CALENDAR OF TRAINING PROGRAMMES FOR THE YEAR 2026-2027

INDEX

CALENDAR OF TRAINING PROGRAMMES

FOR THE YEAR 2026 – 2027

TRAINING PROGRAMMES FOR SCBs/DCCBs				
Sl. No.	***Name of the Programme***	***Target Group***	***No. of Days***	***No. of Programmes***
1	KYC, PMLA, Financial Inclusion	SCBs/DCCBs	3	4
2	Role of circle supervisor and Field Manager of DCCBs **	DCCBs	3	4
3	Prudential Norms, NPA Management & Recovery strategies.	SCB/DCCBs	3	3
4	Functions of various committees (ALCO, Audit & Risk Management Committees	SCB/DCCBs	3	2
5	Asset-Liability Management.	SCBs/DCCBs	3	2
6	Pre-Retirement Counselling	SCB/DCCBs	3	1
7	Self-sustainability in working environment (Mid-Career Training) **	SCB/DCCBs	3	2
8	Business Diversification & Profit Planning Non Agriculture loans/Retail Loans	SCB/DCCBs	4	2
9	Digital Banking , Cyber Security and Prevention of frauds	SCB/DCCBs	3	3
10	Women Empowerment	SCB/DCCBs	3	1
11	**Orientation Programme for newly recruited staff ** **	**SCBs/DCCBs**	**11**	**4**
12	Income Tax- TDS – Statement of Financial Transaction (SFT)- Filling of Returns – Goods and Service Tax (GST)	SCB/DCCBs	3	3
13	Statutory Compliance on various returns ,Preparation of Financial Statements & Audit Compliance	SCB/DCCBs	3	2
14	Scope of Accounting Standards and Balance Sheet analysis	SCBs/DCCBs	3	2
15	Motivation – Time Management – Communication skills	SCB/DCCBs	3	1
16	Human resource policy and maintenance of records.	SCBs/DCCBs	3	2
17	Internal Checks & Control and Inspection under Computerized Environment	SCB/DCCBs	3	3
18	Retail Banking and Customer Relationship Management and Marketing of Banking Products.	SCB/DCCBs	3	2

TRAINING PROGRAMMES FOR SCBs/DCCBs				
Sl. No.	***Name of the Programme***	***Target Group***	***No. of Days***	***No. of Programmes***
19	**On-site Training Programmes at DCCBs and Puducherry SCB** Programmes as requested by the concerned DCCB and SCB on any one of the following topics: 1. KYC, PMLA & Financial inclusion 2. Role of circle supervisor / Field Manager of DCCBs 3. Prudential Norms & NPA Management Recovery Strategies – (ARC/EP/SARFAESI) 4. Business diversification & Profit Planning Non Agriculture loans/Retail Loans 5. Digital Banking , Cyber Security and Prevention of frauds 6. Statutory Compliance on various returns Preparation of Financial Statements & Audit Compliance	SCB/DCCBs	2	15
	SCB / DCCBs - TOTAL			**58**

TRAINING PROGRAMMES FOR PACCS				
Sl. No.	***Name of the Programme***	***Target Group***	***No. of Days***	***No. of Programmes***
20	Business Diversification of PACCS as Multi-Service Centre and financial Management **	PACCS	3	4
21	KYC, PMLA & Financial Inclusion for PACCS	PACCS	3	5
22	Digital Banking & Cyber Crime / cyber security and Prevention of Frauds	PACCS	3	5
23	Basic Training for the newly recruited PACCS staff and promoted from salesman	PACCS	3	6
24	Prudential Norms , NPA Management and Recovery Strategies for PACCS	PACCS	3	5
25	Internal Checks & Control and Inspection under Computerized Environment	PACCS	3	5
26	Motivation – Time Management – Communication skills	PACCS	3	1
27	Retail Banking and Customer Relationship Management and Marketing of Banking Products.	PACCS	3	5
28	Investment Credit – Non-Agricultural Advances – Solar Projects – MUDRA Scheme – NHFDC Schemes –MSMS loans	PACCS	3	5
29	SHG Lending and micro finance	PACCS	4	4
30	Non-Fund Based Business & Business Diversification	PACCS	4	5
31	All types of loans / Loan processing , Jewel Appraisal technique and Recovery **	PACCS	3	5
32	Role of Large Area Multipurpose Societies (LAMPS) for Tribal and rural employment hilly areas **	PACCS	3	1
33	Project appraisal non-farm sector (Non Agri) loans and MSME	PACCS	4	5
34	Income Tax- TDS – Statement of Financial Transaction (SFT)- Filling of Returns – Goods and Service Tax (GST)	PACCS	3	5
35	Preparation of Statement for Auditing and Filing of Income Tax Returns	PACCS	3	5
36	Women Empowerment	PACCS	3	1

TRAINING PROGRAMMES FOR PACCS				
Sl. No.	***Name of the Programme***	***Target Group***	***No. of Days***	***No. of Programmes***
37	Basic in computer and internet	PACCS	3	5
38	**On-site Training Programmes for PACCS** following topics: 1. KYC, PMLA & Financial inclusion 2. Internal Checks & Control and Inspection under Computerized Environment 3. Project appraisal non-farm sector (Non Agri) loans and MSME 4. Preparation of Statement for Auditing and Filing of Income Tax Returns 5. Business Diversification of PACCS as Multi-Service Centre and financial Management 6. Digital Banking & Cyber Crime / cyber security and Prevention of Frauds			**15**
	PACCS TOTAL			**92**
	GRAND TOTAL			**150**

TRAINING PROGRAMME ON

KYC, PMLA & Customer Protection FOR SCB / DCCBs

Duration	3 days
No. of Programmes	4
Date	
Target Group	SCBs/DCCBs
Objectives	At the end of the Programme the Participant will be able to : • Explain the importance of Know Your Customer Norms. • Explain the various provisions of PML Act • List out the important Provisions of RTI Act. • Explain provisions of Banking Ombudsman Scheme • Explain the importance of financial inclusion and PMJDY
Programme Contents	• Changes in the Banking Scenario - emerging challenges - expectation 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

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

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

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

ROLE OF CIRCLE SUPERVISORS /FIELD MANAGERS FOR SCB/DCCBs

DURATION	3 Days
Number of Training Programmes	4
Date	
Target Group	DCCBs Circle Supervisors/Field Managers
Objective	▪ To improve knowledge, skills and attitude for effective field supervision
Programme Contents	▪ 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 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	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
PRUDENTIAL NORMS, NPA MANAGEMENT & RECOVERY STRATEGIES FOR SCBs / DCCBs

DURTION	3 Days
Number of Training Programmes	3
Date	
Target Group	SCB / DCCBs
Objectives	▪ 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	▪ 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 SCBs / 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

FUNCTIONS OF VARIOUS COMMITTES FOR SCB/DCCBs (ALCO, AUDIT, FRAUD MONITORING, RISK MANAGEMENT)

DURTION	3 Days
Number of Training Programmes	2
Date	
Target Group	SCB / DCCBs (HO staffs)
Objectives	▪ To apprise the Participants on the needs of effective supervision, statutory, compliance and monitoring of banking functions
Programme Contents	▪ 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 COMMITTES FOR SCBs/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 ASSET-LIABILITY MANAGEMENT

5

DURTION	3 Days
Number of Training Programmes	2
Date	
Target Group	SCBs/DCCBs
Objectives	At the end of the course, Participants would be able to: - Define risks and various types of risks - Explain the need, importance and applicability of ALM to Coop. Banks - Describe the need for introducing an ALM information system and setting up ALM decision making processes (ALM Committee/ALCO) - Explain RBI/NABARD guidelines relating to ALM - Explain the tools, techniques and strategies for liquidity and interest rate risk management through ALM - Prepare and interpret the GAP reports - Describe the implications of liquidity risk and interest rate risk on the profitability and sustainability of Bank.
Programme Contents	- Concept of Risk, various types of risk in Bank's Balance Sheet - Pillars of ALM - ALM Organisation, ALM Process, Information System - Liquidity risk-identification - Assessment - Management - Analysis of Maturity Profile - Preparation of Structural & Dynamic Liquidity Statements - Interest Rate Risk - Concept - Identification - Assessment - Management - Preparation of Statement of Interest Rate Sensitivity - RBI/NABARD guidelines on ALM, ALM Policy, Structure & Processes.

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Day – to – Day Schedule with Session Objectives
TRAINING PROGRAMME ON "ASSET LIABILITY MANAGEMENT"
FOR SCB /DCCBs

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

TRAINING PROGRAMME ON

PRE-RETIREMENT COUNSELLING FOR SCB/DCCBs

DURTION	3 Days
Number of Training Programmes	1
Date	
Target Group	SCB / DCCBs
Objectives	The end of the programme the participants will be able to ▪ Use the retirement benefits effectively. ▪ Manage stress effectively. ▪ Keeping the health properly
Programme Contents	▪ Effective utilization of time – Post-retirement engagements ○ 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
SELF SUSTAINABILITY IN WORKING ENVIRONMENT FOR SCB/DCCBs (Mid-career training)

DURTION	3 Days
Number of Training Programmes	2
Date	
Target Group	SCB / DCCBs Age group (up to -35years)
Objectives	The end of the programme the participants will be able to • Strengthening Financial Self-Reliance • Enhancing Operational Efficiency • Promoting Business Diversification • Human Resource Sustainability • Institutional Sustainability Planning
Programme Contents	▪ Self-Awareness and Personal Responsibility ▪ Time Management and Work Prioritization ▪ Stress Management and Work–Life Balance ▪ Professional Ethics and Accountability ▪ Resource Management and Efficiency ▪ Communication and Team Collaboration ▪ Problem Solving and Decision Making ▪ Innovation and Continuous Learning ▪ Customer Service Sustainability ▪ Action Plan for Self-Sustainable Work Environment

AGRICULTURAL COOPERATIVE STAFF TRAINING INSTITUTE, CHENNAI.

Day - to -Day Schedule with Session Objectives

SELF SUSTAINABILITY IN WORKING ENVIRONMENT FOR SCB/DCCBs (Mid-career training)

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	Self-Awareness and Personal Responsibility	Help participants identify their strengths, weaknesses and role responsibilities
	III	Time Management and Work Prioritization	Learn techniques for effective time management and handling workload
	IV	Stress Management and Work–Life Balance	Equip officers with strategies to manage stress and maintain productivity
DAY - II	I	Professional Ethics and Accountability	Understand ethical behaviour and accountability in banking operations
	II	Resource Management and Efficiency	Promote efficient use of financial, human and technological resources
	III	Communication and Team Collaboration	Improve communication skills for better coordination within the bank
	IV	Problem Solving and Decision Making	Develop skills to address operational issues independently and effectively
DAY – III	I	Innovation and Continuous Learning	Encourage officers to adopt innovative practices and continuous improvement
	II	Customer Service Sustainability	Strengthen long-term customer relationships through quality service
	III	Action Plan for Self-Sustainable Work Environment	Prepare individual and branch level action plans
	IV	COURSE EVALUATION EXIT TEST & VALEDICTION	To assess the participants understanding level of the subjects and to get the feedback of the participants about the training programme

TRAINING PROGRAMME ON

BUSINESS DIVERSIFICATION AND PROFIT PLANNING/ NON AGRI LOANS / RETAIL LOANS FOR SCB / DCCBs

DURTION	4 Days
Number of Training Programmes	2
Date	
Target Group	SCB / DCCBs
Objectives	At the end of the Programme the Participant will be able to : ▪ 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	▪ 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 DIVERSIFICATION & PROFIT PLANNING/NON FARM SECTER LOANS/ RETAIL LOANS 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		**FIELD VISIT**	
DAY – IV	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

DURTION	3 Days
Number of Training Programmes	3
Date	
Target Group	SCB / DCCBs
Objectives	To enable the Participants to ▪ 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	▪ 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

WOMEN EMPOWERMENT FOR SCBs / DCCBs

DURTION	3 Days
Number of Training Programmes	1
Date	
Target Group	SCB / DCCBs
Objectives	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 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	• 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 SCBs / 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 – 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
ORIENTATION PROGRAMME FOR THE NEWLY RECRUIT STAFFS FOR SCBs

DURTION	11 Days
Number of Training Programmes	4
Date	
Target Group	SCB / DCCBs
Objectives	At the end of the Programme the Participant will be able to : ▪ 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 ▪ To know about various CBS menus ▪ Hands on – CBS various menus ▪ To make them to open various deposits and loans in CBS test region
Programme Contents	• Duties and Responsibilities of staffs. • How to comply with internal checks and control. • How to settle the claims. • How to tackle legal issues faced by banks and bankers. • Kyc/pmla/crm • Deposits and Loans • CBS • Hands on

AGRICULTURAL COOPERATIVE STAFF TRAINING INSTITUTE, CHENNAI
Day - to -Day Schedule with Session Objectives
ORIENTATION PROGRAMME FOR THE NEWLY RECRUIT STAFFS FOR SCBs

DAY	SESSION	SESSION TOPIC	SESSION OBJECTIVE
DAY 1	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	A bird's eye view on TNSC Bank/ Service Conditions, Employee Benefits and Staff Welfare measures	To know about TNSC Bank and the service conditions
	III	Role of Branches SB Account, Current Account, Deposits, Loans, Locker, funds transfer, technologies available etc. / Role of Banks in economic development	To understand the role ofstaff in the branches and the various work
	IV	Types of Banks in India and Role of Coop. Banks in rural credit / Role of TNSC Bank in the Short-Term Coop. Credit Structure	To understand the types of Banks in india and the cooperative structure.
DAY 2	I	Coop. movement in Tamil Nadu / Three-tier structure in the State TNSC Bank at State level / DCCBs at District level/ PACCS at Primary level	To know about the cooperative movement in TamilNadu
	II	Tamil Nadu Cooperative Societies Act & Rules / Objectives and importance/Registration, management, powers and functions of societies	To understand the Cooperative societies Act and the objectives
	III	Audit, Inquiry, Inspection and Surcharge/ Provisions relevant to Coop. Banks / Important rules applicable to Banking operations	To understand about audit, inquiry, inspection in Banks
	IV	Loan Processing / Documentation	To understand how to process the loans.
DAY 3	I	Banking Regulation Act, 1949 / Important provisions applicable to Coop. Banks/Licensing, branch expansion, management, reserve requirements	To understand the BR act 1949 and the important provision of cooperative banks.
	II	Reserve Bank of India Act, 1934/Role and powers of RBI/Currency management and monetary policy/Regulatory role over Banks	To understand about Reserve Bank India Act 1934 and its role - Currency management
	III	NABARD Act, 1981/Role and powers of NABARD/Supervisor and Refinancing agency	To know about NABARD Act and powers
	IV	Negotiable Instruments Act, 1881/Cheque, bill of exchange, promissory note/Crossing of cheques/Endorsement/Dishonour of cheques/Basics of Section 138	To understand Negotiable Instruments Act - Dishonour of cheques.
DAY 4	I	Importance of Know Your Customer (KYC) /Customer Due Diligence (CDD)/Risk of non-compliance	To understand the importance of KYC and the risk for non compliance.
	II	Prevention of frauds and money laundering through KYC/Importance of customer service in Banking	To understand about money laundering and frauds in banks and the importance of customer service.
	III	Customer handling and communication / Service standards at branch level	To know the importance of comunication in Branch for better customer service.
	IV	Grievance redressal mechanism in Banks /Internal grievance handling procedure/Customer rights - Banking Ombudsman	To understand about Ombudsman and how to solve the customer grievence
DAY 5	I	Deposit/Cash, Clearing and Transfer/Loan	To understand about various deposits and the transaction types
	II	Locker Operations/Handling of Safe Keys/Operative and Inoperative Accounts/DEA Fund	To know about locker operation and DEA fund
	III	Record maintenance and registers/ Office discipline, punctuality, reporting hierarchy/Conduct rules, ethics and confidentiality	To understand the various records to be maintained and the discipline.

	IV	Introduction to digital Banking channels/Overview of branch day begin and end-of-day process	To overview the digital banking system
DAY 6	I	What is CBS and its importance/ Role of CBS in Banking operations/ Login procedure and password security/User roles and maker-checker concept	To understand the CBS and its importance- login procedures
	II	Navigation of menus and screens/Menu search and shortcuts/ Data security and cyber hygiene	To know the various menus in CBS
	III	CBS Hands On	Practical session
	IV	CBS Hands On	Practical session
DAY 7	I	CIF/customer ID creation/ Customer profile maintenance/ KYC details entry	To understand how to creat CIF of a customer and the related documents to be obtained
	II	Opening of SB/Current/Term Deposit accounts / Nomination marking / Account modification and closure basics	To have a theortical session how to open a various types of accounts and marking nomination.
	III	CBS Hands On	Practical session
	IV	CBS Hands On	Practical session
DAY 8	I	Cash receipt and payment entries / Transfer transactions / Interest application basics	To understand the cash recepit entries and the transfer posting in CBS
	II	Passbook/update functions / Standing instructions / Reversal and correction procedures	To abouv the passbook entry and the update function
	III	CBS Hands On	Practical session
	IV	CBS Hands On	Practical session
DAY9	I	Cheque inward/outward entry / Clearing return marking / NEFT/RTGS entry process	To know about inward and outward clearing cheques
	II	DD/PO issue / Stop payment marking / Cheque book issuance in system	To know about payorder issuance and the stop payment
	III	CBS Hands On	Practical session
	IV	CBS Hands On	Practical session
DAY 10	I	Basic understanding of loan account opening in CBS / Disbursement entry basics / Recovery and interest posting	To know about the loan account openings
	II	NPA flagging – basic concept / Gold loan/other loan product handling overview / Customer enquiry menus and reports	To understand the concepts of NPA
	III	CBS Hands On	Practical session
	IV	CBS Hands On	Practical session
DAY 11	I	Voucher verification / Day-end process / Report generation	To know the importance of voucher verification report generatin
	II	Exception reports / Error rectification / Assessment	To understand how to rectify the error
	III	CBS Hands On	Practical session
	IV	TEST	Exit test

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	3
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	▪ 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	*To make the participants to know about GST – CGST – SGST-UTGST – IGST – Record maintenance – Invoices – Specific focus on Banking industry*
	II	Valuation of Taxable supply and valuation rules – finding the rates in GST tariff – Input service distributor – filing of returns – Reverse Charge Mechanism.	*To enable the participants to know about Valuation of Taxable supply and valuation rules.*
	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.

TRAINING PROGRAMME ON
STATUTORTY COMPLIANCE ON VARIOUS RETURNS, PREPARATION OF FINANCIAL STATEMENT AND AUDIT COMPLIANCE FOR SCB/DCCBs

Duration	3 days
No. of Programmes	2
Date	
Target Group	SCB / DCCBs
Objectives	• To understand the basic compliance function and the statutory returns • To the rules and regulations of the Bank and the regulatory authorities • DEA fund rules and regulations and to understand the maintenance of books • To know the KYC direction and updating • To understand the financial statements of BANKS and how to maintain CRR, SLR • To understand the Income tax and TDS compliance and how to approach it. • To know the PMLA rules and regulations and to learn the FIU statement filing • To understand the IRAC norms • To understand the exposure norms
Programme Contents	▪ Compliance function -Policy, Principles and procedures - Statutory Returns ▪ Bank regulation and regulatory frame work- The role of regulatory authorities – statutory Regulations ▪ DEA Fund account - maintenance and compliance ▪ KYC direction – Importance of submission of returns ▪ Disclosure requirements in Financial statements of banks – NDTL - CRR - SLR compliance ▪ Income Tax - TDS - Compliance ▪ PMLA – FIU - Reports submission - Digital KYC, e-KYC, c-KYC, V-CIP ▪ IRAC Norms - Capital Adequacy ▪ Exposure norms

AGRICULTURAL COOPERATIVE STAFF TRAINING INSTITUTE, CHENNAI

Day – to – Day Schedule with Session Objectives

STATUTORTY COMPLIANCE ON VARIOUS RETURNS, PREPARATION OF FINANCIAL STATEMENTAND AUDIT COMPLIANCE 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	Compliance function -Policy, Principles and procedures - Statutory Returns	To understand the basic compliance function and the statutory returns
	III	Bank regulation and regulatory frame work- The role of regulatory authorities – statutory Regulations	To the rules and regulations of the Bank and the regulatory authorities
	IV	DEA Fund account - maintenance and compliance	DEA fund rules and regulations and to understand the maintenance of books
DAY II	I	KYC direction – Importance of submission of returns	To know the KYC direction and updation
	II	Disclosure requirements in Financial statements of banks – NDTL - CRR - SLR compliance	To understand the financial statements of BANKS and how to maintain CRR, SLR
	III	Income Tax - TDS - Compliance	To understand the Income tax and TDS compliance and how to approach it.
	IV	PMLA – FIU - Reports submission - Digital KYC, e-KYC, c-KYC, V-CIP	To know the PMLA rules and regulations and to learn the FIU statement filing
DAY III	I	IRAC Norms - Capital Adequacy	To understand the IRAC norms
	II	Exposure norms	To understand the exposure norms
	III	Compliance function -Policy, Principles and procedures - Statutory Returns	To understand how to file the statutory 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
SCOPE OF ACCOUNTING STANDARDS & BALANCE SHEET ANALYSIS
FOR SCB/DCCBs

Duration	3 days
No. of Programmes	2
Date	
Target Group	SCBs/DCCBs
Objectives	To understand the • Accounting standards and principles • Meaning and features of accountancy • Purpose of accounting • Accounting concepts and conventions • Accounting standards and their relations • Meaning and uses of financial statements • Importance of accounting standards
Programme Contents	• Financial accounting, cost accounting • Management accounting, social responsibility accounting • Human resources accounting and inflation accounting • Transfer price Mechanism • Accounting standards and its implications • Valuation of fixed assets, current assets • Depreciation provision • Reserve creation for future liability and deferred revenue expenditure • Importance of reconciliation of accounts • Classification of capital and revenue items, adjusting and closing accounts • Preparation of Balance Sheet and Profit and Loss Accounts and analyzing

AGRICULTURAL COOP. STAFF TRAINING INSTITUTE, CHENNAI.

Day – to – Day Schedule with Session Objectives

TRAINING PROGRAMME ON "SCOPE OF ACCOUNTING STANDARDS & BALANCE SHEET ANALYSIS" FOR STAFF OF SCBs/DCCBs

DAY & DATE	SESSION	SESSION TOPIC	SESSION OBJECTIVE
DAY I	I.	REGISTRATION INAUGURATION ENTRY TEST	To know the participants' profiles, keep them informed of the course coverage and assessment of prior knowledge on the subjects.
	II.	Features of Accounting – Advantages of financial accounting and types of accounting	To understand about accounting – Financial accounting, cost accounting, management accounting, human resources accounting, Transfer Price Mechanism and inflation accounting
	III.	Accounting standards in India and its definition and scope	To know the standards notified by the National Advisory Committee on Accounting standards and its importance
	IV.	IND AS and its implications	To understand the accounting standards and its implications
DAY II	I.	Concepts of Accountancy	To know the valuation of fixed assets, current assets, depreciation provision, reserve creation for future liability and deferred revenue expenditure
	III.	Income and expenditure and Profit and Loss account, NPA classification statement preparation	To know about the preparation of Income and Expenditure, Profit and Loss A/c and NPA classification statement
	IV.	Importance of Banking Reconciliation, depreciation – revalue of asset in NPA	To make the participant to understand the importance of Reconciliation, depreciation working on fixed assets and methods of revaluation of assets under NPA
DAY III	I.	Preparation of Profit and Loss account and Balance Sheet as per International Accounting Standards	To understand the preparation of Balance Sheet and Profit and Loss accounts and analyzing the performance of the bank
	II	Importance of Balance Sheet analysis as per International Accounting Standards	To enable the participants to analyze the balance sheet by using various ratio analysis methods and other accounting standards
	III.	Importance of Balance Sheet analysis as per International Accounting Standards	
	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
No. of Programmes	1
Date	
Target Group	SCBs / DCCBs
Objectives	To enable the Participants to • 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	• Motivation • Attitude management • Time Management • Decision making • Effective Communication • Change Management • Change in Emotional behavior

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

TRAINING PROGRAMME ON
"MOTIVATION – TIME MANAGEMENT- COMMUNICATION SKILLS FOR SCB/DCCBs

DAY & DATE	SESSION	SESSION TOPIC	SESSION OBJECTIVE
DAY I	I.	REGISTRATION INAUGURATION ENTRY TEST	To know the participants' profiles, keep them informed of the course coverage and assessment of prior knowledge on the subjects.
	II.	Ice breaking – Requirement of change in attitude	To make the participants to become familiar with each other, importance of requirement of change in attitude
	III.	Know self and others – to win others – need of change in attitude	To enable the participants to know how to know self and others skill – to improve chances to win others by adopting the best attitude
	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
	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	To make the participants to understand how to strengthen their communication skill in their day-to-day banking operations
DAY III	I	Emotional Intelligence	To make the participants to understand the human emotions and how to tackle the emotional behaviour of customers
	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.

TRAINNG PROGRAMME ON
HUMAN RESOURCE POLICY AND MAINTENANCE OF RECORDS

Duration	3 Days
No. of programmes	2
Date	
Target group	SCB / DCCBs
Objectives	• To understand the role of HRD and its transformation • Learn about HRM software and its role • Know the duties and responsibilities of HRD Manager • To know the duties and responsibilities of Staff Members and identifying their skills • How to delegate the authority and reporting • Reporting format to higher ups and the record maintenance.
Programme contents	• Need of HRD software and related technology • Nature of work of HRD Manager • Allotment of work to different categories of Staff Members • How to recruit the personnel's and job allocation • What is delegation of authority and the nature of reporting • Preparation of note and how to report to the higher ups and to maintain records.

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

TRAINING PROGRAMME ON
"HUMAN RESOURCE POLICY AND MAINTENANCE OF RECORDS" FOR SCB /DCCBs

DAY & DATE	SESSION	SESSION TOPIC	SESSION OBJECTIVE
.DAY I	I.	Registration Inauguration Entry test	
	II.	Purpose – need and importance of HR polices and its development	To understand the need and importance of HR polices and its development.
	III.	Role of HR Manager in developing and implementing strategies	To know the role of HR Manager.
	IV.	Talent acquisition – Training and development.	To understand how to acquire the talent - training.
DAY II	I	HRD transformation and how we are doing?	To make the participants to know about HRD transformation.
	II.	Technology and its uses in HRD	To understand the technology used in HRD – HRM software and its importance.
	III.	Note Preparation and its importance.	To learn about note prepation and its importance.
	IV.	Policies on employee's wellness and Health safety.	To understand the employees wellness and health.
DAY III	I	Decision making – issues identification and problem solving.	To know about the problems in decision making and how o solve it.
	II	Delegation of authority	Delegation of authority- definition- meaning and its importance in Organisation.
	III	Need and significance of Data's and Records and its maintenance.	The process of records maintenance based on nature of record and its importance.
	IV	Course evaluation Exit test Valediction	.

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

Duration	3 Days
No. of Programmes	3
Date	
Target Group	SCBs / DCCBs
Objectives	• To enable the participants to • Identify the skills required for effective inspection • Understand the different aspects of internal control system • Identify sources of leakage of income in business operations including investments
Programme Contents	• 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 • Investment and fund management control systems • 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 • 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 COOP. STAFF TRAINING INSTITUTE, CHENNAI.

Day – to – Day Schedule with Session Objectives

TRAINING PROGRAMME ON

"INTERNAL CHECKS & CONTRAL AND INSPECTION UNDER COMPUTERIZED ENVIRONMENT" FOR SCBs/DCCBs

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

TRAINING PROGRAMME ON
RETAIL BANKING, CUSTOMER RELATIONSHIP MANAGEMENT AND MARKETING OF BANKING PRODUCTS

Duration	3 Days
No. of Programmes	2
Date	
Target Group	SCBs / DCCBs
Objectives	At the end of the Programme, the Participants will be able to : • Explain the need of the Retail Banking • Describe the various Retail Products in Banking • Describe the Marketing Competition • Explain New Age Customers are Potential Competitors • To understand various digital products such as RTGS, NEFT,IMPS, Cards, USSD, AEPS, Micro ATM
Programme Contents	• Marketing – Nature of Marketing in general - Retail Marketing • Consumer Market – Consumer Behaviour • 4 Ps of Marketing and 7 Ps of Marketing • Marketing Strategy • Various Consumer Markets • Marketing Competition in Banks • Developing Marketing concept in Micro Finance • Concept of EMI and NPA • Monitoring and Recovery Process Arbitration Proceedings and EP

AGRICULTURAL COOP. STAFF TRAINING INSTITUTE, CHENNAI.

Day – to – Day Schedule with Session Objectives

TRAINING PROGRAMME ON

"RETAIL BANKING, CUSTOMER RELATIONSHIP MANAGEMENT AND *MARKETING OF BANKING PRODUCTS"* For SCBs / DCCBs

DAY & DATE	SESSION	SESSION TOPIC	SESSION OBJECTIVE
DAY I	I.	REGISTRATION INAUGURATION ENTRY TEST	To know the participants' profiles, keep them informed of the course coverage and assessment of prior knowledge on the subjects.
	II.	Importance of Retail Banking – Emerging trends after pandemic situation	To enable the Participants to understand about the Current Banking scenario and the importance of Retail Banking
	III.	Concept of Market – Marketing and consumer behaviour	To make the participants to know about the concept of Market, Marketing and Consumer Behaviour in current banking scenario
	IV.	Role of Competition – Retaining existing customers - Cross Selling	Need to understand the Role of Competition, Retaining the existing customers and Cross Selling
DAY II	I.	Digital Products	(
	II	Credit Appraisal – Borrower Identification	To understand the importance of Credit Appraisal and identification of the Borrower
	III.	Retail Banking Products and Documentation	To enlighten the various Retail Banking Products and Documentation Procedures.
	IV.	Concept of EMI– NPA	To understand the concept of Equated Monthly Instalments, Non-Performing Assets
DAY III	I.	Micro Finance	To enable the participants to understand the importance of Micro Finance as a retail product.
	II.	Monitoring and Recovery, ARC, EP	To enable the participants to understand the need to scrupulously adopt the concepts of Monitoring and Recovery Process, Arbitration Proceedings and EP
	III.	Group Discussion on "New Avenues in Retail Banking Products" and success stories	To make the participants to form groups and make guided discussion on the "New Avenues in Retail Banking Products" and success stories.
	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: 15]

Sl. No	Name of the Programme	Duration in Days
1	KYC, PMLA & Customer Protection	2
2	Role of circle supervisor / Field Manager of DCCBs	2
3	Prudential Norms & NPA Management Recovery Strategies – (ARC/EP/SARFAESI)	2
4	Business diversification & Profit Planning Non Agriculture loans/Retail Loans	2
5	Digital Banking , Cyber Security and Prevention of frauds	2
6	Statutory Compliance on various returns Preparation of Financial Statements & Audit Compliance	2

TRAINING PROGRAMME ON

BUSINESS DIVERSIFICATION / PACCS AS A MULTI SERVICE CENTER AND FINANCIAL MANAGEMENT FOR PACCS

Duration	3 Days
No. of Programmes	4
Date	
Target Group	PACCS
Objectives	▪ 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	▪ 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 DIVERSIFICATION / PACCS AS A MULTI SERVICE CENTER AND FINANCIAL MANAGEMENT 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

DURTION	3 Days
Number of Training Programmes	5
Date	
Target Group	PACCS
Objectives	At the end of the Programme the Participants will be able to: ▪ 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 thereunder ▪ explain the need and features of the Banking Codes and Standards Board of India ▪ explain the features of Banking Ombudsman Scheme
Programme Contents	▪ 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 ▪ Good customer service, redressal of customers' grievances/ complaints through cooperative Banking Ombudsman

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

KYC, PMLA & FINANCIAL INCULSION 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 Expectations of Regulators. To understand the importance of good customer relationship in improving/retaining the business
	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/FIU-INDIA Directions. CIP/CAP
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	Consumer protection – Cooperative Banking Ombudsman Scheme	Briefly explain the salient features of Cooperative Banking Ombudsman Scheme
	IV	Practical aspects of know your customer case study	Discussion on the distributed case- study Administering the case study Drawing conclusions on the discussion
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
DIGITAL BANKING, CYBER CRIME, CYBER SECURITY AND PREVENTION OF FRAUDS FOR PACCS

DURTION	3 Days
Number of Training Programmes	5
Date	
Target Group	Personal of PACCS
Objectives	To enable the Participants to ▪ 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 variousrequirements 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	▪ 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 CRIME, 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
BASIC TRINING FOR THE NEWLY RECRUITED PACCS STAFF AND PROMOTED FROM SALESMAN

DURTION	3 Days
Number of Training Programmes	6
Date	
Target Group	PACCS
Objectives	• 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	• 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

BASIC TRAINING FOR THE NEWLY RECRUITED PACCS STAFF AND PROMOTED FROM SALESMAN

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	Structure and Functions of PACCS	Familiarize participants with organizational structure, roles and responsibilities of PACCS staff
	III	Duties and Responsibilities of PACCS Staff	Explain the roles of staff in loan processing, member services and society administration
	IV	Office Procedures and Record Maintenance	Introduce basic office procedures and maintenance of registers and records
DAY - II	I	Deposit Mobilization and Member Services	Understand different deposit schemes and service delivery to members
	II	Loan Procedures and Credit Management	Learn the process of loan application, appraisal, sanction and recovery
	III	Accounting Practices in PACCS	Familiarize with basic accounting procedures, cash book, ledgers and vouchers
	IV	Computerization and Digital Banking Services	Introduce basic computer operations and digital services in PACCS
DAY – III	I	Member Relations and Customer Service	Improve communication and service to members
	II	Recovery Management and Loan Monitoring	Learn effective techniques for loan recovery and monitoring
	III	Audit, Inspection and Compliance	Understand audit procedures and regulatory compliance requirements
	IV	COURSE EVALUATION EXIT TEST & VALEDICTION	To assess the participants, to understand 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

DURTION	3 Days
Number of Training Programmes	5
Date	
Target Group	PACCS
Objectives	▪ To enable the participants to understand the various avenues of lending ▪ To enable the participants to understand the importance of recovery.
Programme Contents	▪ 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/SARFASI	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 INTERNAL CHECKS & CONTROL AND INSPECTION UNDER COMPUTERIZED ENVIRONMENT

Duration	3 Days
No. of Programmes	5
Date	
Target Group	PACCS
Objectives	• To enable the participants to • Identify the skills required for effective inspection • Understand the different aspects of internal control system • Identify sources of leakage of income in business operations including investments
Programme Contents	• 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 • Investment and fund management control systems • 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 • 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 COOP. STAFF TRAINING INSTITUTE, CHENNAI.

Day – to – Day Schedule with Session Objectives

TRAINING PROGRAMME ON
"INTERNAL CHECKS & CONTRAL AND INSPECTION UNDER COMPUTERIZED ENVIRONMENT" PACCS

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

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

Duration	3 Days
No. of Programmes	1
Date	
Target Group	PACCS
Objectives	To enable the Participants to • 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	• Motivation • Attitude management • Time Management • Decision making • Effective Communication • Change Management • Change in Emotional behavior

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

"MOTIVATION – TIME MANAGEMENT- COMMUNICATION SKILLS FOR PACCS

DAY & DATE	SESSION	SESSION TOPIC	SESSION OBJECTIVE
DAY I	I.	REGISTRATION INAUGURATION ENTRY TEST	To know the participants' profiles, keep them informed of the course coverage and assessment of prior knowledge on the subjects.
	II.	Ice breaking – Requirement of change in attitude	To make the participants to become familiar with each other, importance of requirement of change in attitude
	III.	Know self and others – to win others – need of change in attitude	To enable the participants to know how to know self and others skill – to improve chances to win others by adopting the best attitude
	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
	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	To make the participants to understand how to strengthen their communication skill in their day-to-day banking operations
DAY III	I	Emotional Intelligence	To make the participants to understand the human emotions and how to tackle the emotional behaviour of customers
	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
RETAIL BANKING, CUSTOMER RELATIONSHIP MANAGEMENT AND MARKETING OF BANKING PRODUCTS

Duration	3 Days
No. of Programmes	5
Date	
Target Group	PACCS
Objectives	At the end of the Programme, the Participants will be able to : • Explain the need of the Retail Banking • Describe the various Retail Products in Banking • Describe the Marketing Competition • Explain New Age Customers are Potential Competitors • To understand various digital products such as RTGS, NEFT,IMPS, Cards, USSD, AEPS, Micro ATM
Programme Contents	• Marketing – Nature of Marketing in general - Retail Marketing • Consumer Market – Consumer Behaviour • 4 Ps of Marketing and 7 Ps of Marketing • Marketing Strategy • Various Consumer Markets • Marketing Competition in Banks • Developing Marketing concept in Micro Finance • Concept of EMI and NPA • Monitoring and Recovery Process Arbitration Proceedings and EP

AGRICULTURAL COOP. STAFF TRAINING INSTITUTE, CHENNAI.

Day – to – Day Schedule with Session Objectives

TRAINING PROGRAMME ON

"RETAIL BANKING, CUSTOMER RELATIONSHIP MANAGEMENT AND MARKETING OF BANKING PRODUCTS"For PACCS

DAY & DATE	SESSION	SESSION TOPIC	SESSION OBJECTIVE
DAY I	I.	REGISTRATION INAUGURATION ENTRY TEST	To know the participants' profiles, keep them informed of the course coverage and assessment of prior knowledge on the subjects.
	II.	Importance of Retail Banking – Emerging trends after pandemic situation	To enable the Participants to understand about the Current Banking scenario and the importance of Retail Banking
	III.	Concept of Market – Marketing and consumer behaviour	To make the participants to know about the concept of Market, Marketing and Consumer Behaviour in current banking scenario
	IV.	Role of Competition – Retaining existing customers - Cross Selling	Need to understand the Role of Competition, Retaining the existing customers and Cross Selling
DAY II	I.	Digital Products	To understand various digital products in Banks
	II	Credit Appraisal – Borrower Identification	To understand the importance of Credit Appraisal and identification of the Borrower
	III.	Retail Banking Products and Documentation	To enlighten the various Retail Banking Products and Documentation Procedures.
	IV.	Concept of EMI– NPA	To understand the concept of Equated Monthly Instalments, Non-Performing Assets
DAY III	I.	Micro Finance	To enable the participants to understand the importance of Micro Finance as a retail product.
	II.	Monitoring and Recovery, ARC, EP	To enable the participants to understand the need to scrupulously adopt the concepts of Monitoring and Recovery Process, Arbitration Proceedings and EP
	III.	Group Discussion on "New Avenues in Retail Banking Products" and success stories	To make the participants to form groups and make guided discussion on the "New Avenues in Retail Banking Products" and success stories.
	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 CREDIT, NON AGRICULTURAL ADVANCES, ADVANCES TO SOLAR PROJECTS, MUDRA AND NHFDC SCHEMES

Duration	3 days
No. of Programmes	5
Date	
Target Group	PACCS
Objectives	At the end of the course, Participants would be able to: • Understand Investment credits. • Explain the need, importance and applicability of investment credit in current scenario. • Describe the need and importance for Non-agricultural advances • Explain RBI/NABARD guidelines relating to Investment credit and Non-agricultural advances. • Explain the rules, techniques and strategies to be adopted in loan disbursement in solar project schemes. • Know about Mudra schemes. • Understand the schemes under NHFDC.
Programme Contents	• Concept of Investment credit, Various Investment credits and appraisal of investment credit loans, risk-identification - Assessment - Management - Analysis and Recovery. • RBI/NABARD guidelines on Investment credit • Structure & Processes under Mudra scheme, PMMMY, Shishu, Kishore, Tarun, and NABARD guidelines. • Concept - Identification - Assessment – Management of Solar projects. Capital subsidy scheme, JNNSM, MNRE, Technical financial parameters to be followed etc. • NHFDC concept, eligibility criteria, Micro finance scheme, micro credit, State channel agencies ADIP schemes, Skill entrepreneur development and education loans, DDRS, loan process assessment, analysis, management, grant assistance under CSR , recovery and preparation of statements. • Guidelines on NHFDC and Government Policy, Processes and subsidies. • Interest Rates on various schemes under investment credit, NHFDC, Solar and Mudra schemes.

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

INVESTMENT CREDIT, NON-AGRICULTURAL ADVANCES, ADVANCES TO SOLAR PROJECTS, MUDRA AND NHFDC SCHEMES FOR PACCS

DAY & DATE	SESSION	SESSION TOPIC	SESSION OBJECTIVE
DAY I	I.	REGISTRATION INAUGURATION ENTRY TEST	To know the participants' profiles, keep them informed of the course
	II.	Concept of Investment credit, Need for investment credit in current scenario - Various Investment credits	To enable the participants to understand the need for Investment credit in the current scenario and the various investment credits
	III.	Appraisal of investment credit loans, risk-identification - Assessment - Management - Analysis and Recovery.	To know about investment credit loans, risk-identification and understand various Recovery methods
	IV.	RBI/NABARD guidelines on Investment credit	To understand various guidelines issued by RBI/NABARD on Investment credit
DAY II	I.	Concept - Identification - Assessment – Management of Solar projects.	To know the need for solar projects and assessment to issue loans for these projects and its management
	II	Capital subsidy scheme, JNNSM, MNRE, Technical financial parameters to be followed	To know about various capital subsidy schemes
	III.	Structure & Processes under Mudra scheme, PMMMY, Shishu, Kishore, Tarun, and NABARD guidelines	To understand the structure and process of MUDRA scheme and NABARD guidelines
	IV.	Interest Rate on various schemes under investment credit, Solar and Mudra schemes.	To know the interest rate structure on various schemes under investment credit, Solar and MUDRA schemes
DAY III	I.	NHFDC concept, eligibility criteria, Micro finance scheme.	To understand the concept of NHFDC and Micro finance schemes
	II.	Micro credit, State channel agencies ADIP schemes, Skill entrepreneur development and education loans.	To know about various micro credit channels and loans
	III.	DDRS, loan process assessment, analysis, management, grant assistance under CSR, recovery and preparation of statements.	To enable the participants to understand DDRS, CSR and to prepare various statements under the 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
SHG Lending and micro finance

Duration	4 days
No. of Programmes	4
Date	
Target Group	PACCS
Objectives	At the end of the Programme the Participants will be able to : • Explain the profile and developments in agricultural sector of the Nation and the State. • Understand the role and importance of women in the Economic Growth of the State • Explain the Benefits of Group mode of financing by Banks • Describe the Marketing Methods of SHG Financing • Narrate the SHG's role in helping the Livelihood mission of women, Self-reliance and economic empowerment of women by availing SHG
Programme Contents	• Agricultural Scenario in the State - Economic Status of Women in the Society • Analysis of existing rural credit programmes. • Financing concepts and approaches to Women – Role of NGOs & TNWDC. • Self Help Group– Characteristics – Issues relating to Formation, nurturing, Rating, Financing linkage etc. • Motivation for forming and development of SHGs • Financing Women - Group Mode - Marketing Methods of SHG Finance • Sharing and interface sessions with officials of Tamil Nadu Women Development Corporation/ Branch Managers of Banks/PACCS having experience in SHG Financing - Sustainability of Self Help Groups. • SHG Federations and their benefits • Documentation/Security Aspects - With reference to SHGs • Interest Subvention Schemes for SHGs

AGRICULTURAL COOP. STAFF TRAINING INSTITUTE, CHENNAI.

Day – to – Day Schedule with Session Objectives

"SHG Lending and Micro finance" FOR PACCS

DAY & DATE	SESSION	SESSION TOPIC	SESSION OBJECTIVE
DAY I	I.	REGISTRATION INAUGURATION ENTRY TEST	To know the participants' profiles, keep them informed of the course coverage and assessment of prior knowledge on the subjects
	II.	India"s Micro finance Sector- incessant needs of the Group Lending for Women –Way forward in women empowerment – key consideration in this growth journey. SHG - Evolution - Concept – Formation	To enable the participants to understand about Group Lending – Rural Livelihood Mission - Urban Livelihood Mission - Role of TNWDC - SHG, evolution and formation
	III.	SHG - Rating, Credit linkage – NABARD guidelines	To make the participants about NABARD Guidelines
	IV.	Rating - Case Exercise	To enable the participants to work our rating methods for financing
DAY II	I to IV	Filed Visit	To make the participants to understand the functioning of SHG to adopt the marketing methodologies in practice.
DAY III	**FIELD VISIT**		
DAY IV	I.	Documents for SHG Bank Credit Linkage - Books Maintenance by SHGs	To make the participants to understand the importance of documents for SHG and its effectiveness in recovery and to know about the security aspects in disbursing a loan and maintenance of Books by SHGs
	II	Marketing Methods of SHG Financing - Experience Sharing by PACCS secretary	To impart the participants directly their experience Branch Managers who have experience in such financing by conducting interface sessions
	III	Sharing & interface sessions with success stories in SHG Finance with Field Visit	To make the participants to understand the function of SHG and JLG to adopt the methodologies in practice.
	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.

PROGRAMME ON NON-FUND BASED BUSINESS AND BUSINESS DIVERSIFICATION FOR PACCS

Duration	4 days
No. of Programmes	5
Date	
Target Group	PACCS
Objectives	• At the end of the programme the participant would be able to • Explain the various sources of income for the Banks • Explain non-fund business, fee based business and cross-selling • List out various forms of Non Fund and fee based Business in the Banking Industry • Explain the need for cooperative banks to go for non-fund business and cross selling • narrate the features of TAMCO Loan Scheme of the State Government and how to sanction Loan under this scheme • Understand the TABCEDCO Loan scheme of the Government of Tamil Nadu and sanctioning methods • Explain the Loan schemes available under the TAHDCO scheme of the Government of Tamil Nadu
Programme Contents	• Factors influencing the present status of Coop. Banks • Various Income sources for the Banks with relative importance • Non-Fund business and cross-selling and their importance for Coop. Banks. • Salient features of Letter of Credit and Bank Guarantee • Identification of Customer Needs and Marketing Strategies for Bank Products • Salient features of various other avenues for Non-Fund Business and Cross - Selling by Banks – Remittance facilities, Life and General Insurance, Utility Bills Collection, Lockers etc. • Terms and Conditions of TAMCO Loan Schemes • Regulations of TABCEDCO Loan Scheme • THADCO Loan schemes and its regulations

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

NON-FUND BASED BUSINESS & BUSINESS DIVERSIFICATION FOR PACCS

Days	Session	Topics to be Discussed	Session Objectives
DAY I	I	REGISTRATION INAUGURATION ENTRY TEST	To know the participants' profiles, keep them informed of the course coverage and assessment of prior knowledge on the subjects
	II	The way forward- ideas for bankers to boost business after the crisis- encourage growth and ways to remain profitable platform for lending and funding	To enable the participants to know about the ideas to improve business after pandemic situation – Various ways to improve profitability on the basis of lending and funding.
	III	Non-Fund and Fee Based Business for Banks	To enable the participants to know the Various Forms of Non-Fund and Fee Based Business of Banks – Remittance, RTGS / NEFT, Locker, Collection of Utility Bills facilities, Collection of Bills, Letter of Credit, Bank Guarantee etc.
	IV	Bancassurance – Non fund business	To make the participants to know about various aspects and facts about Bancassurance business
DAY II	I	Safe Deposit Locker – opening – operation –brake opening – settlement of claims	To make the participants to know about various aspects about SDL business
	II	TAMCO/ TABCEDCO/ TAHDCO scheme of the Government of Tamil Nadu	To make the participants to know about various aspects about TAMCO/ TABCEDCO/ TAHDCO scheme
	III	Retail Banking and Cross Selling	To make the participants to know about Customer Needs – One stop shop - Income from Commission - Various Mutual Fund and Insurance Products – retail banking and Cross Selling
	IV	Documentation	To make the participants to know about the Documentation Procedures
DAY III	**FIELD VISIT**		
DAY IV	I	Non-credit activities and other Non-fund based income - Mutual Fund Schemes	To enable the participants to know about various Non-credit activities and Mutual fund products
	II	Letter of Credit and Bank Guarantee	To make the participants know about LC and BG
	III	Action Plan for Introduction of various Non-Fund and Fee Based Products	To make the participants to form groups, make Guided Discussion and make Presentation about various Non-fund and Fee based products that can be implemented for business growth.
	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
ALL TYPES OF LOAN PROCESSING, JEWEL APPRAISAL TECHNIQUES & RECOVERY METHODS FOR PACCS

Duration	3 days
No. of Programmes	5
Date	
Target Group	Staff of PACS
Objectives	• 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 understand all loans micro loan , agri loan, mutra loan, Borewell loan, NHFDC Loans, Irrigation loan and etc.. • To enable the
Programme Contents	• Basic Metallurgy • Touch Stone Testing • Hallmarking • Detection of Spurious Jewels • Understanding of Bullion markets • Jewel Insurance – Coverage • Safety Measures • Loan to value concept • Salient features of Letter of all types PACCS loan

AGRICULTURAL COOPERATIVE STAFF TRAINING INSTITUTE, CHENNAI.

Day - to -Day Schedule with Session Objectives

ALL TYPES OF LOAN PROCESSING, 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 various Loans	Introduction to various loans and the rules governing in issuing of loans.
	IV.	Guidelines in issuing of loans	To enable the participants to understand the office order and the circulars issued by statutory authorities and the bank while issuing loans
DAY II	I	Duties and Responsibilities of Jewel Appraisers & its Monitoring. Detection of Spurious Jewels	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 of loans 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 various Loan.
DAY III	I	JL Loan Recovery Procedures – Jewel Auctioning	To know about the methods and procedures of recovery in Loan over dues and auctioning procedures.
	II	ARC /EP	To know about the methods and procedures in ARC and EP for recovery in Loan over dues
	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

Role of Large Area Multipurpose Societies (LAMPS) for Tribal and Rural Employment in Hilly Areas.

DURTION	3 Days
Number of Training Programmes	1
Date	
Target Group	PACCS
Objectives	At the end of the programme the participants will be able to • To know the participants' profiles, keep them informed of the course coverage and assessment of prior knowledge on the subjects • To familiarize participants with the concept, objectives, and importance of LAMPS and basic cooperative principles • To understand organizational structure, governance, and operational framework of LAMPS • To clarify duties, accountability, and coordination among board members and employees • To educate participants on relevant cooperative laws, audit requirements, and statutory compliance
Programme Contents	▪ Introduction to LAMPS & Cooperative Principles, Structure and Functioning of LAMPS in Tamil Nadu ▪ Roles and Responsibilities of Board Members & Staff ▪ Legal Framework & Compliance Requirements ▪ Basics of Financial Management in LAMPS ▪ Accounting Practices & Record Maintenance ▪ Credit Management & Loan Recovery ▪ Business Activities & Income Generation ▪ Self-Sustainability & Growth Strategies, Member Awareness & Capacity Building

AGRICULTURAL COOPERATIVE STAFF TRAINING INSTITUTE, CHENNAI

Day - to -Day Schedule with Session Objectives

Role of Large Area Multipurpose Societies (LAMPS) for Tribal and Rural Employment in Hilly Areas.

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 LAMPS & Cooperative Principles, Structure and Functioning of LAMPS in Tamil Nadu	To familiarize participants with the concept, objectives, and importance of LAMPS and basic cooperative principles To understand organizational structure, governance, and operational framework of LAMPS
	III	Roles and Responsibilities of Board Members & Staff	To clarify duties, accountability, and coordination among board members and employees
	IV	Legal Framework & Compliance Requirements	To educate participants on relevant cooperative laws, audit requirements, and statutory compliance
DAY - II	I	Basics of Financial Management in LAMPS	To understand financial planning, budgeting, and resource utilization
	II	Accounting Practices & Record Maintenance	To develop skills in maintaining accounts, books, and financial records accurately
	III	Credit Management & Loan Recovery	To enhance knowledge on loan disbursement, monitoring, and recovery strategies
	IV	Business Activities & Income Generation	To explore various income-generating activities such as minor forest produce, agriculture inputs, and marketing
DAY – III	I	Self-Sustainability & Growth Strategies, Member Awareness & Capacity Building	To build strategies for long-term sustainability and financial independence To strengthen member participation, awareness, and skill development
	II	Digitalization in Cooperative Societies	o introduce digital tools, online transactions, and MIS systems for better efficiency
	III	Challenges, Case Studies & Action Plan	To identify key challenges, learn from best practices, and prepare an actionable plan
	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 NON-FARM SECTOR, (NON AGRI) LOANS AND MSME FOR PACCS

DURTION	4 Days
Number of Training Programmes	5
Date	
Target Group	PACCS
Objectives	▪ 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	▪ 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 agenices 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 NON-FARM SECTOR, (NON AGRI) LOANS AND MSME 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	VAZHNTHU KATUVOOM Project	To enable the participants to understand the Vazhnthu 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

INCOME TAX, TDS, STATEMENT OF FINANCIAL TRANSACTIONS (SFT), FILING OF RETURNS – GOODS AND SERVICES TAX (GST) FOR PACCS

Duration	3 days
No. of Programmes	5
Date	
Target Group	PACCS
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	▪ 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 TRANSACTION (SFT) – FILING OF RETURNS – GOODS AND SERVICE TAX (GST)

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	*To make the participants to know about GST – CGST – SGST-UTGST – IGST –Record maintenance – Invoices – Specific focus on Banking industry*
	II	Valuation of Taxable supply and valuation rules – finding the rates in GST tariff – Input service distributor – filing of returns – Reverse Charge Mechanism.	*To enable the participants to know about Valuation of Taxable supply and valuation rules.*
	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.

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

DURTION	3 Days
Number of Training Programmes	5
Date	
Target Group	PACCS
Objectives	▪ 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	▪ 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

WOMEN EMPOWERMENT FOR PACCS

DURTION	3 Days
Number of Training Programmes	1
Date	
Target Group	PACCS
Objectives	▪ 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	▪ 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

BASICS IN COMPUTER AND INTERNET FOR PACCS

DURTION	3 Days
Number of Training Programmes	5
Date	
Target Group	PACCS
Objectives	At the end of the programme the participants will be able to ▪ Realize the significances of usage of computers in day-to-day operations ▪ Be more familiar with the Common Application Software's
Programme Contents	▪ 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

ON-SITE TRAINING PROGRAMME
FOR PACCS AT DCCB HEAD QUARTERS

Total No. of Programmes : 15

	Topic	No. Of Programmes
38	**On-site Training Programmes for PACCS** following topics: 1. KYC, PMLA & Financial inclusion 2. Internal Checks & Control and Inspection under Computerized Environment 3. Project appraisal non-farm sector (Non Agri) loans and MSME 4. Preparation of Statement for Auditing and Filing of Income Tax Returns 5. Business Diversification of PACCS as Multi-Service Centre and financial Management 6. Digital Banking & Cyber Crime / cyber security and Prevention of Frauds	**15**

ACSTI

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