

ABOUT THE TRAINING SYSTEM







Management of knowledge for Better Performance

Human resource is the most valuable resource for the Banking Industry as the true differentiator in an intensely competitive environment where 'survival of the fittest' is looming large in the horizon. Given the highly dynamic and fast changing landscape with multiple access and delivery channels crowding the financial space, the concept of 'working hard' has now been replaced with 'working smart'.

The success mantra of "smiling and greeting a customer from behind the desk " today needs higher capabilities as there is a significant focus on the quality of business, error free service, compliance of regulatory standards, customer acquisition and retention. The knowledge, skill and acumen of the workforce occupy centre stage in handling these tasks.

Loss of talent and depletion in the wealth of experience due to large scale retirements in the PSB space has enormously impacted the quality of business and enhanced the inherent risk element by a few notches. The young generation employees are facing the challenges of being exposed to "too much too soon" with faster promotion opportunities.

Future of the banking industry therefore entails better talent management by training employees across multiple skills with increased focus on measuring and improving employee productivity. Apart from faster adoption of technology, it is imperative that the training deliveries are mapped to the job roles of the employees across cadres so as to facilitate higher involvement in the learning process.

About the Training System

Capacity building in Indian Bank is a continuous and unique process which unlocks the employees' latent potential by imparting knowledge and sharpening their professional skills. The Bank's capacity building initiative is spearheaded by the apex Training College viz. Indian Bank Management Academy for Growth & Excellence (IMAGE) at Chennai with state of the art training facilities supported by 9 Staff Training Centres at Bangalore, Chandigarh, Chennai, Delhi, Kolkata, Mumbai, Thanjavur, Thiruvananthapuram & Vijayawada.

To achieve the objective of taking forward the growth trajectory of the bank – in to the orbit of mid size bank with retail focus, and tune the human resources to the defined objectives the training system is identified to act as one of the 'change agents'. In response to the same, IMAGE has redefined the various training programs and tried to focus on the following objectives:

Training Objectives:

- ✓ To develop training programs to suit the organizational needs and the competitive business needs and expectations.
- ✓ To enrich the knowledge and professional skills of the employees by utilizing the training infrastructure and inputs, for achieving the business excellence.
- ✓ To make continuous improvement in the training process and to develop the faculty skills to suit the organizational expectations and ensure Quality of Training Programs.
- ✓ To ensure that all newly recruited staff (both Officers and clerks) undergo mandatory induction training and training in CBS before getting inducted in the field jobs.



Training Philosophy:

- ✓ Enhancing the knowledge, competencies and professional skills of individuals enabling conversion of training outputs into business opportunities for achieving organizational growth and excellence.
- ✓ Developing best training practices and implementation of course inputs and methodologies, for higher involvement and learning of all trainees.
- ✓ Developing an organizational culture in which the hierarchical relationships, team work and collaboration amongst the staff are made positive by motivating and training all levels of personnel for continual improvement.

Training Process

Training process caters to the needs of building a quality compliant learning system by focusing on the following:

- 1. Design and develop learner centred course materials and ensure teaching vitality by using tools like exercises, case lets, case study, group assignment, interaction with successful entrepreneurs, bankers and other stakeholders.
- 2. Build conceptual understanding, instill confidence and better prepare the participants for handling various facets of Banking with special focus on the credit management domain so as to enable them to independently handle credit related processes and practices.
- 3. Appraise and update the participants about the latest policy guidelines, regulations, norms and procedures relevant to the field of operation and to impart knowledge by effective use of interactive methodology and experiential learning.
- 4. Assess the scholarship of teaching and impact of learning through an objective rating and feedback model.

VISION AND MISSION OF TRAINING SYSTEM

Vision:

The **vision** of the Training System, with IMAGE as the apex Academy and Staff Training Centres at 9 important locations pan India, is to become a niche Business Centric Bankers' Training College in India

Mission:

The **Mission** is to identify and bridge the gaps in Talent, Attitude Skill & Knowledge (TASK) of the workforce, since, strategic engagement of the human resources in achieving growth and excellence in a competitive and complex environment like banking, calls for constant improvement in their knowledge, skill sets and talent.



QUALITY POLICY OF IMAGE

IMAGE is committed to develop suitable training modules and provide learning inputs for enhancement of knowledge, sharpening of skills and positive attitudinal orientation of the trainees to help achieve their individual as well as organizational goals.

IMAGE ensures implementation of best training methodologies and provides job role specific inputs to enable higher involvement and learning across the cadres with an objective to enhance the efficiency and output of the trainees.

IMAGE ensures compliance to statutory and regulatory requirements in operational areas relevant to its processes and deliveries at all times.

IMAGE conducts outcome based training programs for both the academic and non academic personnel to acquire professional knowledge and life skills enabling overall growth and development through effective Risk based approach to Quality Management System

While employees are required to discharge different job roles, for enhancing the efficiency and output in the workplaces, the knowledge gap on account of lack of experience in the field needs to be compensated through a calibrated learning process. This calibration can take place by allowing available talent to engage in the business process where they can contribute maximum and to remain relevant in business, continuously fine-tune their capabilities. This will also create space for the employees to chart their career path within a defined hierarchical job family structure.

The training calendar for the year 2019-20 has been designed in response to the above needs and with specific regard to the objectives of creation of job family in the five categories as under:

- Customer Interface Family (CIF)
- Core Credit Family (CCF)
- **♣** Core Administration Family (CAF)
- Business Strategy Family (BSF)
- IT and Digital Family (ITDF)

Within the overall training architecture, care is taken to conduct training programs aligning them suitably with the organizational needs and the competitive business posturing and stakeholders' expectations across geographical locations. Apart from this the training system stands committed to make continuous improvement in the training process and to develop the faculty skills to meet the organizational expectations and maintain the quality standards in training to remain relevant and result oriented.



UPDATION OF STUDY OF BUSINESS POTENTIAL OF ALL ZONES:

IMAGE, in co-ordination with all the STCs has updated the Study of Business Potential of all 50 Zones. This exercise has been appreciated by many Zonal Managers and found beneficial.

CREATION OF TALENT POOL IN THE THREE VERTICALS:

With large numbers of experienced and senior officials attaining superannuation and the branches being manned by fresh young officers, a vast gap in knowledge and skills had begun to set in. To address this issue, young officers are identified for creation of talent pool in three verticals viz. Advanced Credit, MSME Finance and Foreign Exchange Business through a rigorous training for a period of two weeks. These officers are subsequently called for the next level training which is a Refresher Program after 6 months.

Apart from the Talent Pool training programs, IMAGE and the Training Centres have designed various training modules with contemporized coverage to cater to the knowledge and skill gaps at Junior, Middle and Senior cadres of employees / officers under three broad categories viz. Awareness, Educative and Expert Programs.

A total number of 19257 employees were covered under various training programs during the last year i.e. as on 31.03.2019. With intensive training schedules, the training targets could be reached well ahead of the year end.

TROUBLESHOOTING THROUGH TRAINING - SHANKA SAMADHAN:

While specialised trainings are available to officers working in specific verticals, to assist the front-line staff working in the field in addressing the queries arising out of day to day working at the branches, a new platform, an online Portal **SHANKA SAMADHAN** was born. This is a one-stop solution for all doubts / queries on various operational issues and also a platform to solicit new ideas / innovations that will add value to our 'Products and Processes'. Query Response Time is approximately 30 Minutes.

Maximum Solution Providers are recognized by way of appreciation letters ported on Help Desk as **Troubleshooters of the month**. This also enables cross learning and horizontal learning of problem solving techniques which enhances the employees' field level problem solving abilities. An improvement to this portal is the addition of a 'search tag' like Google Search engine which takes care to eliminate redundant queries and will show reference to the Circulars to get instant solution. So far, **14352** queries have been resolved (as on March 31, 2019) through this portal, covering a broad spectrum of operational issues.

In its untiring efforts to keep the flag of Indian Bank and IMAGE flying high in line with the Vision and Mission of the Bank and as an extension of the traditional in-house classroom training sessions, IMAGE has embraced lot of new initiatives listed below that are bringing in the desired results.

Publication of monthly e-journals for Knowledge Dissemination

♣ Banking Updates: This monthly e-Journal contains details of latest happenings in the banking and financial sectors on account of Government initiatives / policies, RBI and other regulators' guidelines, legal issues relating to banks and various happening in both Scheduled Commercial Banks and Private Sector Banks and Foreign Banks. The key business parameters of all the Public Sector Banks and SBI are being published every month. Also policy rates of RBI and MCLR of Indian Bank is also published in this e-journal.



♣ Knowledge Bank contains articles on important topics of contemporary banking issues in the areas of General Banking, HR Management, Credit Management, Risk Management, Forex Management, Treasury Management, IT Management, MSME, Legal & Recovery and Vigilance apart from important Banking News in General.

Publication of e-books for operational efficiency

- ✓ Helpline for ABMs BOD to EOD (Beginning of Day to End of Day)
- ✓ Ind Retail Encyclopedia
- ✓ Self-learning CBS Guide
- ✓ Documentation Directory A Ready Reckoner
- ✓ Hand Books on various topics like Retail Lending Products, MSME SLPs, Foreign Exchange Business, Tech Products, Agriculture Products, Domestic Deposits.
- ✓ FAQs on Forex Business
- ✓ Handbook on Govt. Schemes
- ✓ Handbook for First Time Branch Managers
- ✓ Handbook on RAM
- ✓ A to Z of Banking Terminology

e-Books for Career Growth

Lead for Leaders and Ladder for Leaders serve as very useful guides for knowledge updation of Indian Bank Officers and Executives. These e-books are uploaded in the IMAGE site of our Help Desk, to enable officers to perform better in the promotion process.

e-'Question Bank'

In our endeavour to build a highly talented Human Capital, IMAGE is making every effort to empower all our employees with the required skills and knowledge. The Question Bank is one such initiative in this direction. It consists of Self-learning e-modules containing 10000 multiple choice questions on different facets of banking to empower employees to enrich their knowledge & skills.

'On-line Tests'

This is a Knowledge Management Exercise to help employees for instant evaluation and self-assessment for further improvement. All Officers and Executives right from Scale I up to Scale VI appear for the On-line Tests through the Staff Portal at anytime from anywhere at their convenience. To add muscle to this exercise, the marks obtained in the On-line Test are captured in Annual Performance Appraisal relating to Job Knowledge.

In all our training programs, there is one session on 'e initiatives' of the training system during which all the trainees are enlightened and encouraged to make effective use of the Shanka Samadhan as well as all the elearning portal.

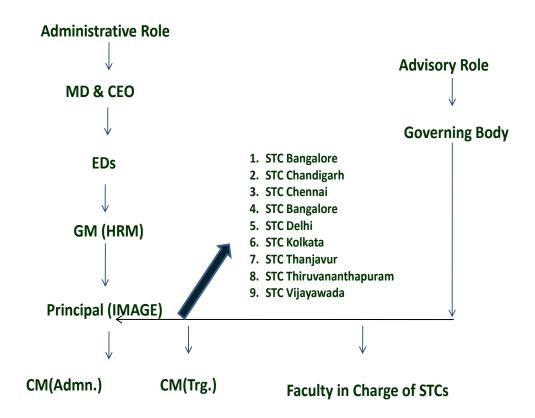
Weekend Lighter Moment Series:

"Lighter Moment Series" is a stress buster for the staff of our Indian Bank. It also provides a learning experience through inputs for creative thinking and motivation of the recipients. This series is enabled for viewing at all levels of hierarchy including the top executives of the banks and helps to build positive attitude as well as enriches the leisure moments. The Current issue number for the LMS is 527 and it proudly holds a record of publication for over 9 Years. Each issue is being shared with the target group through e-mail.



Training System Architecture

Training System of Indian Bank





Brief definitions of Job Families and Roles within each Job Family

Name of Job Family	List of roles within the family
Customer Interface family – (Branch Banking,	✓ Manning Front office Operations(Counter
Rural	Operations)
Banking & Financial Inclusion)	✓ Credit Monitoring Officers (CMO) / Credit
Branch Banking :	Relationship
Requirement: Any Generalist Officer	✓ Manager (CRM)
	✓ Officers in Currency Chests
	✓ Assistant Branch Managers - ABMs
	✓ Branch Managers – BMs
Rural banking & Financial Inclusion :	· ·
Desirable: Officers with Degree / diploma in	✓ Officers / RDOs handling rural credit in rural
Agriculture or	or Semi urban
General Banking Officers with at leat three years	✓ Branches / ZOs / CO
experience in	✓ BMs of rural Branches which are Agriculture
Rural / Semi Urban Branches	intensive.
	✓ Officers / RDOs dealing with Financial
	Inclusion in ZOs / CO
	✓ LBO
	✓ Officers Deputed to RRBs
Core Credit family - (Credit and Risk, Treasury,	
Investment	
& International Banking, Recovery & Legal)	
Credit & Risk :	
Requirement:	
Officers with CAIIB certification or	✓ Officers / IDOs working in Corporate/Mid
2. Technical Engineering Degree for IDOs	Corporate / in
Desirable criteria for the role :	✓ Branches / ZOs / CO
1. Officer with CA / ICWA / MBA (finance / Banking)	✓ Officers / IDOs working in MSME in
or	Branches / ZOs / CO
2. Officers with any of approved certifications for	✓ Risk Officers at ZO and Officers in
which	CO:RMD.
incentive is provided by the Bank in credit	
3. Officers with any of approved certifications for	
which	
incentive is provided by the Bank in Risk	
Management Treasury, Investments and International Division:	
Requirement:	/ Dealers in T
Officers with CAIIB certification	✓ Dealers in Treasury Department ✓ Officers working in Mid and Back Office
Desirable criteria for the role :	✓ Officers working in Mid and Back Office in Treasury
Officers with CA / ICWA / MBA (finance / Banking)	✓ Department
or	✓ FX Officers in Authorized Branches
2. Officers with any of approved certifications for	✓ Officers dealing with SWIFT Operations
which	✓ Dealers in FX



incentive is provided by the Bank in forex / treasury Recovery & Legal: Desirable: Degree or Diploma in Law Or 5 years service in Branches with 2 years as BM. Core Administration family – (Human Resources Administration and Development, Official Language, General Administration, Control Departments) Human Resources Administration and Development: Desired: Degree or Diploma in HRM or three years experience in core HR activity or Five years service in Banking or Officers.	 ✓ Officers working in CO/ID ✓ Officers Posted in Overseas Branches (must have 2 years service in rural / semi Urban centres, Age less than 50 years) ✓ Recovery Officers in SAMBs /ARMBs / other Branches / ZOs ✓ / CO:Recovery Law Officers in ZOs/CO (must be a legal graduate ✓ Officers / HR Officers working in HRM/HRD Departments at ✓ ZOs / CO ✓ Faculty members at STCs
Official Language: Requirement: graduate with Hindi as one of the subjects General Administration: Desirable Criteria for the role except security Officers / Engineers / Architect in Expenditure Department: Officers who have worked as Branch Manager for a period of at least three years. Control Departments: Desirable Criteria for the role: Officers who have worked as Branch Manager for a period of at least three years or Officers in Scale 3.	 ✓ Official Language Officers working in ZOs and CO. ✓ Officers in Banking Operations in ZOs / CO ✓ Officers in CO:O & M, ✓ Officers / Security Officers in Security Department in ZOs / ✓ CO Officers in Expenditure department in ZOs/CO ✓ Automobile engineer / Civil Engineer / Mechanical Engineer / ✓ Electrical Engineer / Architect working in Expenditure ✓ Department in ZOs / CO ✓ Secretarial Officers working in CO / ZOs ✓ Officers in Inspection and Audit Department at ZOs / CO ✓ Inspectors working in Zonal Inspection Centre. ✓ Officers in Vigilance Department at ZOs / CO / RRB ✓ Compliance Officers at ZOs / CO.
Business Strategy family - (Planning and Accounts, Marketing & Corporate Communications) Planning and Accounts: Requirement: Officers with CAIIB certification Desirable criteria for the role: 1. Officers with CA / ICWA / MBA (finance / Banking) / Graduation in Economics or	 ✓ Officers/ Chartered Accountants working in CO: Accounts Department ✓ Officers in CO: Investor Service Cell ✓ Officers/ Economist in CO: Planning Department and Officer in Development Department in ZOs / CO ✓ Marketing Officers in Branches / ZOs / CO ✓ Officer dealing with Bancassurance and Third Party Products



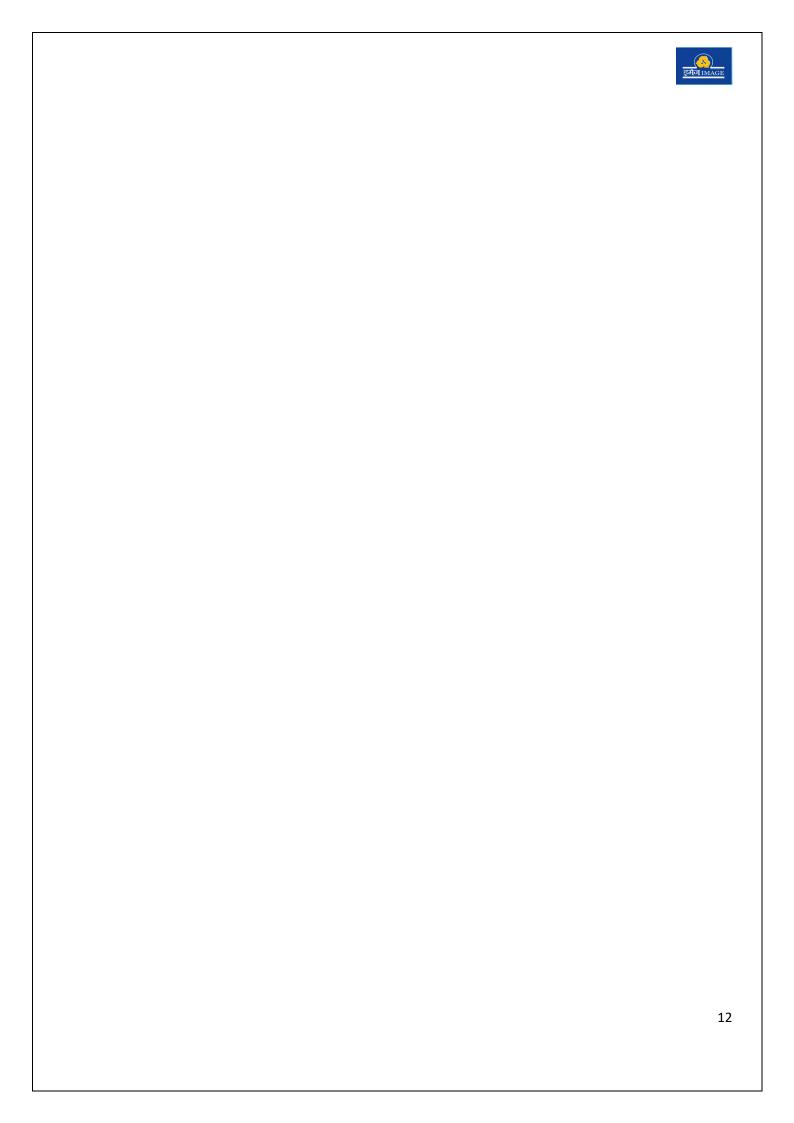
	 ✓ Officers in CO: Corporate Communication Department ✓ Officers dealing with Customer Service
IT and Digital family - (Information Technology, Digital Banking, Information Security, MIS & Data Analytics) Information Technology & Digital Banking: Requirement: Certification / Degree in fields related to Information Technology / Computer Science	 ✓ Officers in CO:ITD ✓ Officers in ATM Service Centre / Credit Card Centre ✓ Officers in CO:ISSD. ✓ Officers in CO:DBD ✓ Officers in CO:MIS / dealing with data analytics ✓ Computer Officers working in ITD/DBD/MIS/ISSD/ATM ✓ Service centre / Credit card centre / dealing with data analytics and working other departments in CO / ZOs. ✓ Officers working in EDP at ZOs



Design and Development of Annual Training Plan 2019-20









Design & Development of Annual Training Plan 2019-20

It has been the tradition at IMAGE to follow both `Bottom Up' and `Top Down' approach in identifying the training needs in order to make the training system more responsive to Business. The assessment of training needs of the bank based on the business goals and its human resource potential is done each financial year and forms the basis of preparation of training calendar for the year.

The training need assessment is done at the following levels:

- 1. Corporate level (based on business projections/focus areas)
- 2. Zonal Level (Segmentation of Performance Requirements)
- 3. Branch level (Competency needs of personnel)
- 4. Individual level (Knowledge & Skill Development Needs)

The following specifications are taken in to consideration to decide the shape and sequence of the activities that make up the learning model.

- 1. The scope of the training program
- 2. Expected outcome from the proposed training
- 3. Standards and competencies required
- 4. Profile mapping for selecting the target group
- 5. The Course /Session Objectives
- 6. Outlining / Developing the Content modules
- 7. Training methodology
- 8. Managing learning Resources/Time lines
- 9. Cost and infrastructure support for the desired learning environment
- 10. Ensuring effective content delivery and dissemination
- 11. Review and Feedback Mechanism

The following factors are weighed before designing and conducting each training program of IMAGE and the Staff Training Colleges in the Country over the years.

- Step 1: Determine the Desired Business Outcomes.
- > Step 2: Link Desired Business Outcomes with Employee Behaviour
- Step 3: Identify Trainable Competencies.
- Step 4: Evaluate Competencies.
- Step 5: Determine Performance Gaps.
- Step 6: Prioritize Training Needs.

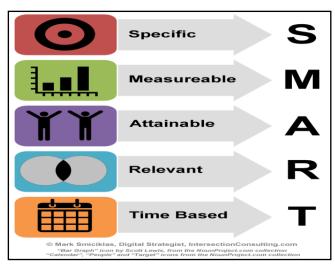
Past experience and assessed outcomes of training programs are weighed based on the effectiveness of knowledge acquisition and skill development of the trainees as well as the achievement of business goals in each key result areas.

As per the directions given by Governing Body in its meeting held on 05th January 2017, the training programs conducted by the training system has been classified into three categories namely 'Expert Programs', 'Educative Programs' and "Awareness Programs'. These classifications are done based on the awareness level of the participants and duration of the program. All the short duration training programs of 3 days and below are classified as 'Awareness Programs', while the programs spanning above 3 days with the certain level of



participants levels are classified as 'Educative Programs' and the training programs conducted with rich exposure in specialized area of operations are classified as 'Expert Programs'. IMAGE shall conduct training programs for officers in 'Expert Programs', 'Educative Programs' and 'Awareness Programs', ensuring that the target group officers match the job family group they are into. STCs shall conduct only 'Educative Programs' and 'Awareness Programs'

Specific Issues Focused by the Training System



The specific issues to be addressed by the training system as per requirements of the Top Management of the bank are listed as below:

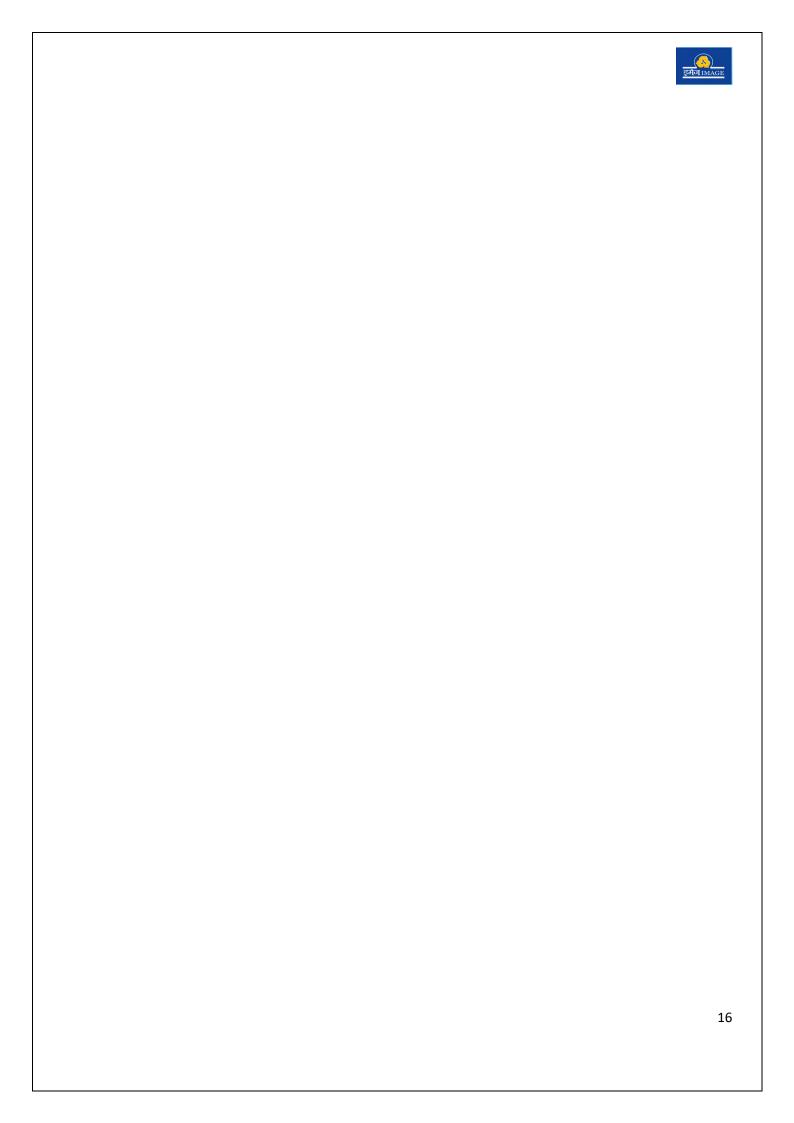
- 1. Attitudinal Re Engineering
- 2. Creation of Talent Pool
- 3. Service to Sales Centric approach
- 4. Focus on retail banking in RAM Sector (Retail, Agri, MSME)
- 5. Attitudinal Re-engineering
- 6. Mentoring for Future Leadership
- 7. Transforming branches from "Cost Centre to Profit Centre"

Training system apart from grooming and enhancing the participants' knowledge and skill, also seeks to identify the inherent talent of each Officer during the interactions. Based on this assessment of the competency, a talent pool of 100 officers is created every year in each of the three verticals viz., Credit, MSME and FX. They are given specialized intensive training for two weeks at IMAGE in three different batches for each vertical. The officers trained in these programs are mostly placed in suitable branches / departments. These officers are again imparted more advanced inputs in the same area through a refresher training to help build their domain expertise.

The training system aims to bring about change in the attitude, skill and knowledge levels of the employees for serving the organizational interest better. However, there is no system which is 100% perfect and at times, mundane goals do drive the efforts leaving some headroom for improvement. To fill the gap in performance, therefore, there is a need to recognize this truth and improve the learning model on a continuous basis. While enabling the trainees' awareness and capability levels, it is important to focus on their ability to remain open minded so that they can better evaluate and solve the problems faced in their operational areas while believing in themselves and in the value of hard work. At the bottom of our training philosophy, therefore, we believe that when Teachers change lives, it is the human element that inspires, connects and motivates in transformative ways.



Training Target for IMAGE & Staff Training Centres 2019-20





TRAINABLE TARGET FOR IMAGE & STAFF TRAINING CENTRES FOR 2019-20									
Centre	Of	fficers		Clerks		Substaff		Total	
	Prg / Ws	Trainable	Prg / WS	Trainable	Prg / WS	Trainable	Prg / WS	Trainable	
IMAGE	188	5040	0	0	0	0	188	5040	
Bengaluru	33	326	69	693	4	42	106	1061	
Chandigarh	63	646	55	548	3	19	121	1213	
Chennai	26	525	84	1665	5	63	115	2253	
New Delhi	35	490	69	726	4	45	108	1261	
Kolkata	42	420	70	890	9	95	121	1405	
Mumbai	45	584	55	652	5	67	105	1303	
Thanjavur	44	529	77	850	5	53	126	1432	
Thiruvananthapuram	43	490	82	855	5	42	130	1387	
Vijayawada	30	609	55	965	5	95	90	1669	
Total	540	9659	616	7844	45	521	1201	18029	





Calendar of Programs at IMAGE 2019-20





S No	Dept	Prog No	Family	Name of the Program	No. of Days	No of Prog.s	Trainable Target
				Specialized Credit Management			
1	CR	101	CCF	program	1 week	1	30
2	CR	102	CIF & CCF	Advanced Program in MSME finance	1 week	1	30
3	CR	103	CIF &	Restructuring and Resolution of Stressed Assets	3 days	1	30
4	CR	104	CIF & CCF	Specialized Credit program for officers handling PSLP in Branches/Zonal Offices/ IRPC	3 days	1	30
5	CR	105	CIF & CCF	Balance Sheet Analysis of High Value Credit Proposals under Ind AS context	3 days	1	30
6	FX	101	CCF	Program on FX Bourse & Treasury Management	10 days	1	30
7	HR	101	CIF	Leadership Excellence for Emerging Executives	1 week	2	60
8	RU	101	CIF	Financing Agricultural Projects	10 days	1	30
9	RU	102	CIF	Agriculture Project Finance on Camp Mode	1 Week	2	60
10	RM	101	CAF	Program on Building compliance culture	3 days	1	30
11	HR	102	CIF & CCF	Management development program	3 days	1	30
				TOTAL Expert Programs		13	390

	Educative Programs							
S No						No of Prog.s	Trainable Target	
1	CR	201	CCF	Credit Management program for ZO desk officers	5 days	1	30	
2	CR	202	CIF & CCF	Creation of Talent Pool in MSME finance 2 weeks 3		90		
3	CR	203	CIF & CCF	Creation of Talent Pool in Credit Management	2 weeks	3	90	
4	CR	204	CIF & CCF	Refresher Program for Talent Pool Officers In Credit	5 days	3	90	
5	CR	205	CIF & CCF	Refresher Program for Talent Pool Officers In MSME Finance	5 days	2	60	



				Refresher program for officers			
6	CR	206	CIF	attended orientation training from STCs	5 days	10	250
7	CR	207	CIF &	Refresher Program for Officers attended orientation training from NIBM	5 days	12	250
8	FX	201	CCF	FEDAI Workshop	1 week	1	30
9	FX	202	CIF & CCF	Creation of Talent Pool in FX	2 weeks	1	30
10	FX	203	CIF & CCF	Refresher Prg for Talent Pool Officers in FX Business	5 days	1	30
11	FX	204	CIF & CCF	Program on International Trade Finance	3 days	2	60
12	GB	201	Gen	Induction Program for Specialist Officers	2 weeks	1	30
13	GB	202	CIF	Professional Excellence for First Time BMs	1 week	6	180
14	GB	203	CIF & CCF	Refresher Program for Specialist Officers	5 days	1	30
15	HR	201	Gen	Program for Performance Excellence	3 days	1	30
16	HR	202	CIF	Program for Women Business Leaders	6 days	1	30
17	HR	203	CIF	Program for emerging Leaders – Asst Branch Managers	5 days	7	210
18	RM	201	CCF	Workshop on Risk Management for 'Risk Officers' at Zonal Office	3 days	1	30
19	RU	201	CIF	Program on financing High value Agri & Allied projects	1 Week	1	30
20	RU	202	CIF	Emerging Agri Business Opportunities in Rural / Semi-urban Branches	1 Week	5	125
21	RU	203	CIF	Harnessing Business opportunity in Rural & Semi Urban areas	5 days	4	120
22	SP	201	CIF	Program for officers of Currency Chest	3 days	1	30
23	SP	202	CIF	Transforming Branches from Cost Centre to Profit Centre	5 days	1	30
24	SP	203	CAF	Program for Disciplinary Authorities	2 days	1	30
25	SP	204	CAF	Program for Inquiring Authority & Presenting Officers	3 days	1	30



26	SP	205	CAF	Program for Vigilance Officers	3 days	1	30
27	SP	206	CAF	Program for Inspectors of branches	3 days	1	30
28	SP	207	CAF	Induction Program for newly inducted Inspectors	1 week	1	30
29	SP	208	GEN	Pre Promotion Training for Officers	6 days	1	30
	Total Educative Programs 75						

	Awareness Programs								
S No	Dept	Prog No	Family	Name of the Program	No. of Days	No of Prog.s	Trainable Target		
1	CR	301	CIF & CCF	Asset Quality Management and Recovery Strategies	3 days	4	120		
2	CR	302	CIF	Marketing Strategies to improve Retail Lending	3 days	4	120		
3	CR	303	CIF & CCF	Workshop for Authorized Officers	1 day	2	50		
4	CR	304	CIF & CCF	Relooking on financial statements in IND AS context	3 days	1	30		
5	CR	305	CIF	WS on PSLP Products	2 days	3	90		
6	CR	306	CIF	WS on MSME Finance	3 days	3	90		
7	CR	307	CIF	Program on Financial Statement Analysis	3 days	2	60		
8	FX	301	CIF & CCF	Introductory Program on FX Business	3 days	2	60		
9	FX	302	CIF	Program for BMs of AD branches	2 days	2	60		
10	FX	303	CIF	Specialised NRI business canvassing in focussed areas	2 days	3	90		
11	GB	301	GEN	Knowledge Updation for Professional Excellence	3 days	1	30		
12	HI	301	CAF	Program for Rajbhasha Adhikaris	3 days	1	30		
13	H	302	GEN	Hindi Workshop	1 day	4	80		
14	HR	301	GEN	Professional Excellence for Career growth	3 days	1	30		
15	HR	302	GEN	Retirement – A Happy Journey 2 days 7		355			
16	HR	303	RM	Program on Compliance Culture	3 days	2	60		
17	HR	304	GEN	Program for Emerging Women Leaders	3 days	2	60		



18	HR	305	CAF	Program for HR Officers	3 days	1	30
				Workshop on Excellence in			
19	HR	306	GEN	Operational Efficiency at workplace	2 days	30	400
20	HR	307	BSF	WS on handling customer complaints	2 days	1	30
21	IT	301	ITDF	Program on Digital Products and Marketing	3 days	1	30
22	Η	302	CIF	BOD to EOD – IT Management for ABMs	3 days	4	150
23	IT	303	GEN	Excelling in EXCEL	2 days	2	60
24	IT	304	ITDF	WS for EDP officers at ZO	2 days	1	30
25	MK	301	BSF	Marketing – The new perspective	3 days	2	60
26	RM	301	CIF & CCF	Workshop on RAM Rating	1 day	3	60
27	RM	302	CIF	Fraud Risk Management program for Branch Managers	3 days	4	100
28	RM	303	CAF	Program for OMU officers	2 days	1	30
29	RU	301	CIF	Financial Inclusion – Marching towards inclusive Banking	3 days	2	60
30	RU	302	CIF	Workshop for Lead District Managers and District Coordinators of Non-Lead Districts	2 days	1	50
31	SP	302	CIF & CCF	Workshop on 360 degree perspective on Debt Resolution mechanism	2 days	2	50
32	SP	303	CAF	Program on Overcoming the Challenges	3 days	1	30
				Total Awareness Programs		100	2585
				I	 	1	
				Grand Total of Programs		188	5040

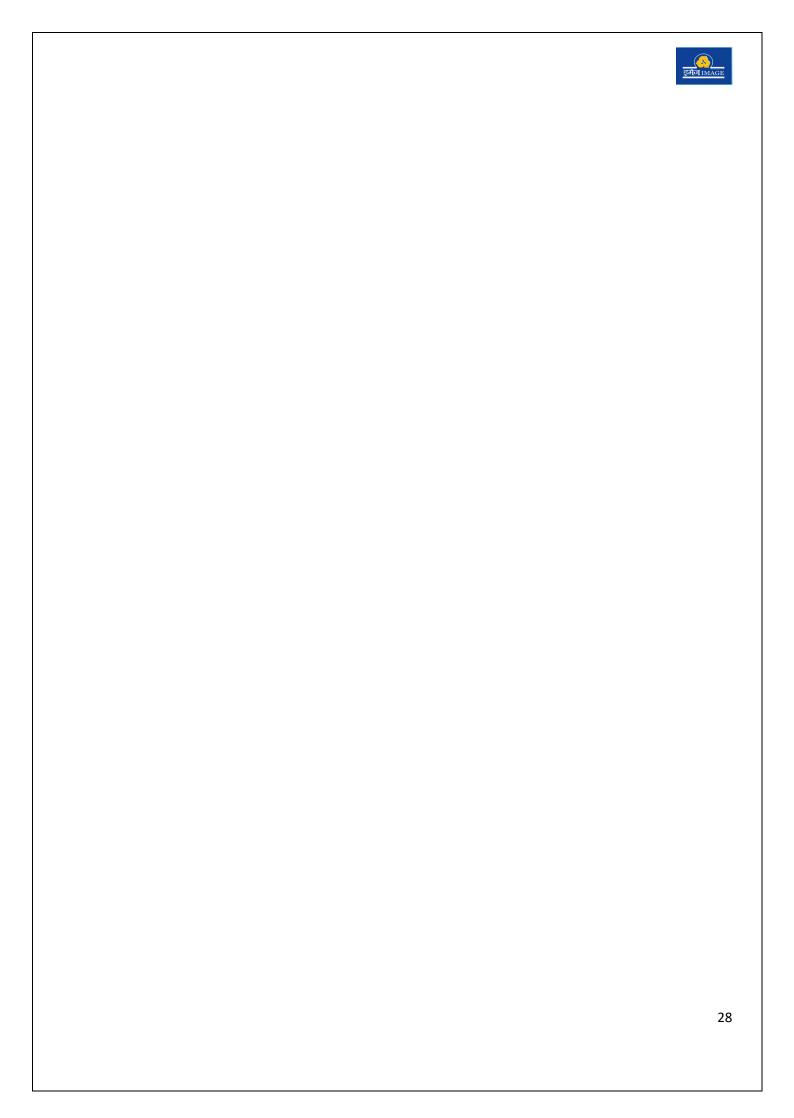


Calendar of Programs for IMAGE 2019-20





Month-Wise Training Programs Schedule for IMAGE 2019-20





Month-Wise Training Programs Schedule

	Trair	ning pro	ograms schedule	d at IMAGE for the Month	of April, 2	019
S No	Dept	Family	Name of the Program	Target Group	No. of Days	Dates
1	SPL	General	Program on Introduction to Basics of Banking - Officials from PBG Bank	Commercial Program - Participants Identified by PBGB	5 days	01-05,
2	GB	CIF	Refresher Program for Officers attended orientation training from NIBM	Officers already attended NIBM training and not attended any other program during last two years - identified by CO HRM	5 days	22-26
3	HR	General	Retirement - A Happy Journey	Officers superannuating from service - nominated by CO: HRM	2 days	25-26
4	HR	General	Workshop on Excellence in Operational efficiency at workplace	Officers who have not attended any training for the last two years - identified by CO HRM	2 days	22-23,25- 26,29-30

	Traii	ning pro	ograms schedule	d at IMAGE for the Month	of May. 2	019
S No	Dept		Name of the Program	Target Group	No. of Days	Dates
1	HR	General	Workshop on Excellence in Operational efficiency at workplace	Officers who have not attended any training for the last two years - identified by CO HRM	2 days	3-4,6-7,9- 10,13-14,15- 16,17-18,20- 21,23-24, 27-28,30-31
2	GB	CIF	Refresher Program for Officers attended orientation training from NIBM	Officers already attended NIBM training and not attended any other program during last two years - identified by CO HRM	5 days	06-04, 20-24
3	IT	CIF	BOD to EOD - IT Management for ABMs	ABMs in branches to develop skills relating to Internal Control and Supervision under CBS environment	3 days	13-15
4	GB	General	Induction Program for Specialist Officers	Newly recruited Specialist Officers	2 weeks	13-17
5	GB	CIF	Refresher Program for promotee Officers attended orientation training from STC	Promotee oficers, who trained at STCs in first phase after promotion	5 days	13-17,27-31
6	HR	General	Retirement - A Happy Journey	Officers superannuating from service identified by CO: HRM	2 days	20-21



7	HR	CIF	Program for emerging Leaders - ABMs	ABMs of all branches to help them enhance their performance levels for effective branch business growth	5 days	20-24
8	CR	CIF & CCF	Workshop on MSME Finance	Officers working in loans department	3 days	22-24
9	CR	CIF & CCF	Workshop on PSLP Products	Officers in branches handling PSLPs	2 days	27-28
10	CR	CIF & CCF	Creation of Talent Pool in Credit Management	Scale I to II confirmed Officers (other than talent pool officers) and age below 40 years. (Identified by CO: CREDIT)	2 weeks	27-07
11	RM	CIF & CCF	Program on Compliance Culture	Identified by CO Compliance	2 days	23-24

	Trair	nina pro	ograms schedule	d at IMAGE for the Month	of June. 2	019
S No	Dept		Name of the Program	Target Group	No. of Days	Dates
1	HR	General	Workshop on Excellence in Operational efficiency at workplace	Officers who have not attended any training for the last two years - identified by CO HRM	2 days	3-4, 6-7, 10- 11, 12-13, 17-18, 20- 21,24-25
2	GB	CIF	Refresher Program for promotee Officers attended orientation training from STC	Promotee oficers, who trained at STCs in first phase after promotion	5 days	3-7,17-20
3	CR	CIF & CCF	Workshop on 360 degree perspective on Debt Resolution mechanism	Officers working in loans/recovery department / BM s	2 days	6-7
4	HI	General	Hindi Workshop	Officers in scale1 to 3 identified by OLC dept	1 day	7
5	GB	CIF	Refresher Program for Officers attended orientation training from NIBM	Those officers already attended NIBM training and not attended any other program during last two years.	5 days	10-14,24-29
6	HR	CIF	Program for emerging Leaders - ABMs	ABMs in branches to enhance their performance levels for effective branch business growth	5 days	10-15
7	HR	General	Retirement - A Happy Journey	Officers superannuating from service identified by CO: HRM	2 days	14-15
8	CR	CIF & CCF	Creation of Talent Pool in MSME finance	Scale I to II confirmed Officers (other than talent pool officers) and age below 40 years. (Identified by CO: MSMED)	2 weeks	17-29



9	CR	CIF	Marketing Strategies to improve Retail Lending	Officers / BM (Scale I to III) identified by ZO	3 days	17-19
10	HR	General	Program for Emerging Women Leaders	Women Officers working in Corporate Office and Zonal Offices (Scale 1 to 3) to be nominated by CO/HRM	3 days	19-21
11	RM	CIF & CCF	Workshop on RAM Rating	Currently working as Credit Officers/BM identified by ZO	1 day	21
12	IT	General	Workshop on Excel	Officers from ZO/CO	2 days	20-21
13	CR	CIF & CCF	Workshop for Authorised Officers	Authorised Officers identified by CO: Recovery and Legal Dept	1 day	15

Training programs scheduled at IMAGE for the Month of July, 2019 S Family Name of the **Target Group** No. of Dept **Dates** No **Program** Days CR CCF Specialized Credit 1-6 CRM and Credit Officers having 1 week Management program experience in Credit for minimum 3 years and having remaining service for minimum 5 years, presently working credit intensive branches / Zonal office 2 CIF Those officers already attended GB Refresher Program for 5 days 1-6, Officers attended NIBM training and not attended any other program during last two orientation training from NIBM years. CIF 3 GB Refresher Program for 1-6, Promotee oficers, who trained at 5 days promotee Officers STCs in first phase after promotion attended orientation training from STC HR CIF 4 Leadership Excellence Successful Scale III & IV BMs with 1 week 8-12, for Emerging Branch Management experience of Executives more than 3 years and having excellent/ outstanding performance based on APAR during last 3 years. 5 CR CIF & Refresher Program for Talent pool officers already 8-12 5 days CCF Talent Pool Officers in undergone 2 weeks training in Credit credit Program for 6 HR Nominations by CO/HR based on 8-12 General 5 days Performance APAR (Scale 1 to 3) excellence FX CIF & Program on Officers handling Export Import 15-17 CCF International Trade business in AD/ Potential FX Finance business branches 3 days



8	HR	CIF	Program for emerging Leaders - ABMs	ABMs of branches participants enhance their performance levels for effective branch business growth	5 days	15-19
9	SPL	CIF & CCF	Collaborative Learning for Managerial Excellence	Officers in Scale III and above - Identified by CO HRM	3 days	18-20
10	FX	CIF & CCF	Refresher Program for Talent Pool Officers in Forex Business	Officer who have already attended the Talent Pool Program	5 days	22-26
11	GB	CIF	Professional Excellence for First Time Branch Managers	Officers posted as First Time BMs (scale 1 to 4)	1 week	22-26
12	SP	CAF	Program for Disciplinary Authorities	Officers who are identified as disciplinary authorities and as decided by CO: Vigilance	2 days	29-30
13	CR	CIF & CCF	Asset quality Management and Recovery Strategies	Officers / BM (Scale I to III) engaged in recovery of advances as identified by CO: Recovery Dept	3 days	24-26
14	CR	CIF	Marketing Strategies to improve Retail Lending	Officers / BM (Scale I to III) identified by ZO	3 days	29-31
15	FX	CIF & CCF	Introductory Program on FX Business	Officers in scale 1 to 3 (Urban/Metro) not undergone any FX training identified by ZO	3 days	29-31
16	FX	CIF	Specialised NRI business canvassing in focussed areas	Officers from Identified NRI potential Cluster Areas	2 days	29-30

Training programs scheduled at IMAGE for the Month of August, 2019 S Family Name of the **Target Group** No. of Dept **Dates** No Days **Program** Program for Inquiring SP CAF Officers identified as Inquiring 3 days 1-3 Authorities as decided by CO: Authority and Presenting Officer Vigilance 2 GB General Knowledge updation Those Officers who scored less 3 days 1-3 for professional than 50% in online test (Scale 1 to excellence 3) and aged below 50 years as identified by CO: HRM Marketing Officers to be nominated 3 MK BSF Marketing - The new 3 days 1-3 perspective by CO: Marketing Dept Workshop for Authorised Officers identified by 3 4 CR CIF & 1 day

CO: Recovery and Legal Dept

CCF

Authorized Officers



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5	HR	General	Professional Excellence for Career growth	Officers who have residual service of more than 5 years and Officers who have appeared and not promoted in last 3 attempts (scale 1 to 3) identified by CO: HRM	3 days	5-7
6	GB	CIF	Professional Excellence for First Time Branch Managers	Officers posted as First Time BMs (scale 1 to 4)	1 week	5-9,,19- 22,26-30
7	RU	CIF	Emerging Agri Business Opportunities in Rural / Semi-urban Branches	Branch Managers, Officers and RDOs of Rural and Semi Urban branches (scale 1 to 3)	1 Week	5-9
8	CR	CCF	Relooking on financial statements in IND AS context	Credit officers of Zonal office, Corporate, Mid corporate &Credit intensive branches identified by CO: Credit Dept	3 days	7-9
9	IT	CIF	BOD to EOD - IT Management for ABMs	ABMs of branches to develop skills relating to Internal Control and Supervision under CBS environment	3 days	7-9
10	RU	CIF	Agriculture Project Finance on Camp Mode	Officers as nominated by RBD	10 days	12-24
11	GB	CIF	Refresher Program for Officers attended orientation training from NIBM	Those officers already attended NIBM training and not attended any other program during last two years.	5 days	13-17
12	RU	CIF	Harnessing Business opportunity in Rural & Semi Urban areas	Officers in R/SU/U Branches other than BM/ RDOs	5 days	13-17
13	HR	General	Retirement - A Happy Journey	Officers superannuating from service identified by CO: HRM	2 days	16-17
14	CR	CCF	Credit Management program for Zonal Office desk officers	Credit Desk officers (Scale I to IV) at ZO excluding talent pool officers	5 days	19-22
15	CR	CIF & CCF	Refresher Program for Talent Pool Officers In MSME Finance	Officers working in MSME financing to sharpen skills for effective credit delivery	5 days	19-22
16	GB	General	Refresher Program for Specialist Officers	For speciaist recruited officers, who attended induction training in the last year	5 days	19-22
17	RU	CIF	Program on financing High value Agriculture & Allied projects	RDOs/BMs from Potential branches identified by the Zonal Manager (Scale 1 to 4)	1 Week	26-30



18	8	GB	CIF	Refresher Program for promotee Officers attended orientation training from STC	Promotee oficers, who trained at STCs in first phase after promotion	5 days	27-31
19	9	HR	General	Workshop on Excellence in Operational efficiency at workplace	Officers who have not attended any training for the last two years.	2 days	26-27,28-29

T	raining	progra	ams scheduled a	t IMAGE for the Month of	Septembe	er, 2019
S No	Dept		Name of the Program	Target Group	No. of Days	Dates
1	GB	CIF	Professional Excellence for First Time Branch Managers	Officers posted as First Time BMs (scale 1 to 4)	1 week	3-7
2	HR	CIF	Program for emerging Leaders - ABMs	ABMs to help to enhance their performance levels for effective branch business growth	5 days	3-7
3	CR	CIF & CCF	Creation of Talent Pool in MSME finance	Scale I to II confirmed Officers (other than talent pool officers) and age below 40 years. (Identified by CO: MSMED)	2 weeks	3-13
4	RM	CCF	Workshop on Risk Management for 'Risk Officers' at Zonal Office	Currently working as Risk Officer in Zonal Offices (Scale 1 to 4)	3 days	5-7
5	CR	CIF & CCF	Asset quality Management and Recovery Strategies	Officers / BM (Scale I to III) identified by CO: Recovery Dept	3 days	5-7
6	HI	General	Hindi Workshop	Officers in scale1 to 3 identified by OLC dept	1 day	7
7	IT	ITDF	Program on Digital Products and Marketing	System champions / EDP Officers from Zonal office and officers from metro / urban branches in Scale V and above	3 days	11-13
8	IT	CIF	BOD to EOD - IT Management for ABMs	ABMs to develop skills relating to Internal Control and Supervision under CBS environment	3 days	11-13
9	SPL	CIF & CCF	Management Development Programs with IIT	Officers in scale IV & V as Identified by CO HRM	3 days	11-13,
10	HR	General	Workshop on Excellence in Operational efficiency at workplace	Officers who have not attended any training for the last two years.	2 days	16-17



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11	RU	CIF	Emerging Agri Business Opportunities in Rural / Semi-urban Branches	Branch Managers, Officers and RDOs of Rural and Semi Urban branches (scale 1 to 3)	1 Week	16-21
12	SP	CAF	Program for Vigilance Officers	Officers identified by CO: Vigilance	3 days	25-27
13	SP	CAF	Program for newly inducted Inspectors	Inspector of Branches as identified by CO: Inspection Dept	1 week	25-27
14	HR	CAF	Program for HR officers	HR Officers working at CO/ ZOs (Scale 1 to 3), to be identified by CO: HRM	2 days	30-1
15	SP	CIF	Programme for visually challenged	Officers Identified by CO HRM	2 days	26-27
16	RU	CIF	Workshop for Lead District Managers and District Coordinators of Non-Lead Districts	LDMs to be Nominated by RBD department	2 days	26-27
	 Traini	na proc	rams scheduled	at IMAGE for the Month o	of October.	2019
S	Dept	Family	Name of the	Target Group	No. of	Dates
No	Берг		Program	Talget Group	Days	
1	RM	CIF	Fraud Risk Management program for Branch Managers	Branch Managers in Scale IV & V identified by CO: Inspection Dept	3 days	3-5
2	HR	General	Workshop on Excellence in Operational efficiency at workplace	Officers who have not attended any training for the last two years.	2 days	4-5,10-11
3	CR	CIF	Marketing Strategies to improve Retail Lending	Officers / BM (Scale I to III) identified by ZO	3 days	9-11
4	FX	CIF & CCF	Introductory Program on FX Business	Officers in scale 1 to 3 (Urban/Metro) not undergone any FX training identified by ZO	3 days	9-11
5	HR	General	Retirement - A Happy Journey	Officers superannuating from service identified by CO: HRM	2 days	10-11
6	FX	CCF	Program on FX Bourse & Treasury Mgt.	Officers with knowledge of FX transactions (from other banks also)	10 days	14-24
7	RU	CIF	Financial Inclusion - Marching towards inclusive Banking	Branch Managers/Officers of rural branch & desk officers of Zonal Office (Scale 1 to 3) identified by CO: RBD	3 days	14-16
8	CR	CIF & CCF	Refresher Program for Talent Pool Officers in Credit	Talent pool officers already undergone 2 weeks training	5 days	14-19



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ficers who 1 week	
ninimum nd presently k, MSME cessing	21-25
y attended 5 days t attended any last two	21-25
agers who 1 week st time BM on Leadership	21-25
ranches other 5 days	29-02
rmed Officers 2 weeks of officers) and (Identified by	29-8
as Credit 1 day by ZO	30
U in ZO / CO 2 days	10-11
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Training programs scheduled at IMAGE for the Month of November, 2019

S No	Dept	Family	Name of the Program	Target Group	No. of Days	Dates
1	CR	CIF & CCF	Workshop on PSLP Products	Officers in branches handling PSLPs	2 days	1-2,
2	FX	CCF	FEDAI Workshop	Front line officers / second line in FOREX AD branches	1 week	4-8



3	FX	CIF & CCF	Creation of Talent Pool in FX	Scale I to II confirmed Officers (other than existing Talent pool officers) and age below 40 years	2 weeks	4-16
4	RU	CIF	Financing Agricultural Projects	identified by CO/ID&TI Rural Development Officers & Branch Managers of Agriculture Credit Intensive Branches.	10 days	4-16
5	RU	CIF	Emerging Agri Business Opportunities in Rural / Semi-urban Branches	Branch Managers, Officers and RDOs of Rural and Semi Urban branches (scale 1 to 3)	1 Week	4-8
6	RM	CIF & CCF	Workshop on RAM Rating	Currently working as Credit Officers/BM identified by ZO	1 day	8
7	GB	CIF	Refresher Program for promotee Officers attended orientation training from STC	Promotee oficers, who trained at STCs in first phase after promotion	5 days	11-16,25-30
8	GB	CIF	Professional Excellence for First Time Branch Managers	Officers posted as First Time BMs (scale 1 to 4)	1 week	11-16
9	CR	CIF & CCF	Creation of Talent Pool in MSME finance	Scale I to II confirmed Officers (other than talent pool officers) and age below 40 years. (Identified by CO: MSMED)	2 weeks	11-22
10	CR	CIF & CCF	Asset quality Management and Recovery Strategies	Officers / BM (Scale I to III) identified by CO: Recovery Dept	3 days	14-16
11	CR	CIF	Program on Financial Statement Analysis	Officers in scale 1 to 3 who are handling loans department in branches.	3 days	14-16
12	FX	CIF	Program for BMs of AD branches	Branch Managers heading the FX authorised branches	2 days	15-16
13	SP	CIF	Transforming branches from Cost centre to Profit centre	For BMs of Net Loss Branches for the last 3 years and above (Scale 1 to 4)	5 days	18-22
14	FX	CIF	Specialised NRI business canvassing in focussed areas	Officers from Identified NRI potential Cluster Areas	2 days	18-19
15	RU	CIF	Agriculture Project Finance on Camp Mode	Officers as nominated by RBD	10 days	18-30
16	HR	BSF	Program for Handling Customer Complaints	Officers in Zonal Offices, handling Customer Complaints	2 days	21-22
17	CR	CIF & CCF	Refresher Program for Talent Pool Officers in Credit	Talent pool officers already undergone 2 weeks training	5 days	25-29



18	SPL	CIF & CCF	Collaborative Learning for Managerial Excellence	Officers in Scale III and above as Identified by CO HRM	3 days	25-27
19	CR	CIF &	Workshop on MSME Finance	Officers working in loans department	3 days	25-27
20	IT	ITDF	Workshop for EDP officers at ZO	Officers working in Zonal EDPs	2 days	25-26
21	RM	CIF & CCF	Program on Compliance Culture	Identified by CO Compliance	2 days	18-19

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	raining		ams scheduled a	t IMAGE for the Month of	December	, 2019
S	Dept	Family	Name of the	Target Group	No. of	Dates
No			Program		Days	
1	FX	CIF & CCF	Program on International Trade Finance	Officers handling Export Import business in AD/ Potential FX business branches	3 days	2-4,
2	CR	CIF & CCF	Refresher Program for Talent Pool Officers In MSME Finance	Officers working in MSME financing to sharpen skills for effective credit delivery	5 days	2-7
3	HR	CIF	Program for emerging Leaders - ABMs	ABMs to enhance their performance levels for effective branch business growth	5 days	2-7
4	HI	General	Hindi Workshop	Officers in scale1 to 3 identified by OLC dept	1 day	7
5	RU	CIF	Financial Inclusion - Marching towards inclusive Banking	Branch Managers/Officers of rural branch & desk officers of Zonal Office (Scale 1 to 3) identified by CO: RBD	3 days	9-11
6	GB	CIF	Refresher Program for Officers attended orientation training from NIBM	Those officers already attended NIBM training and not attended any other program during last two years.	5 days	9-13
7	RU	CIF	Harnessing Business opportunity in Rural & Semi Urban areas	Officers in R/SU/U Branches other than BM/ RDOs	5 days	9-13
8	RM	CIF	Fraud Risk Management program for Branch Managers	Branch Managers in Scale IV & V identified by CO: Inspection Dept	3 days	11-13
9	HR	General	Retirement - A Happy Journey	Officers superannuating from service identified by CO: HRM	2 days	12-13
10	CR	CIF	Marketing Strategies to improve Retail Lending	Officers / BM (Scale I to III) identified by ZO	3 days	16-18
11	GB	CIF	Refresher Program for promotee Officers attended orientation training from STC	Promotee oficers, who trained at STCs in first phase after promotion	5 days	16-21



12	IT	CIF	BOD to EOD - IT Management for ABMs	ABMs to develop skills relating to Internal Control and Supervision under CBS environment	3 days	19-21
13	MK	BSF	Marketing - The new perspective	Marketing Officers to be nominated by CO: Marketing Dept	3 days	19-21
14	HR	General	Workshop on Excellence in Operational efficiency at workplace	Officers who have not attended any training for the last two years.	2 days	23-24,9- 10,16-17,20- 21
15	SP	CAF	Program for Inspectors of branches	Inspection centre officers as decided by CO: Inspection	3 days	30-31

1	Fraini r	ng prog	rams scheduled	at IMAGE for the Month o	f January,	2020
S No	Dept	Family	Name of the Program	Target Group	No. of Days	Dates
1	FX	CIF & CCF	Program on International Trade Finance	Officers handling Export Import business in AD/ Potential FX business branches	3 days	2-4,
2	CR	CIF & CCF	Workshop on PSLP Products	Officers in branches handling PSLPs	2 days	3-4,
3	GB	CIF	Refresher Program for Officers attended orientation training from NIBM	Those officers already attended NIBM training and not attended any other program during last two years.	5 days	6-10
4	HR	General	Program for Emerging Women Leaders	Women Officers working in Corporate Office and Zonal Offices (Scale 1 to 3) to be nominated by CO/HRM	3 days	6-8
5	RM	CIF	Fraud Risk Management program for Branch Managers	Branch Managers in Scale IV & V identified by CO: Inspection Dept	3 days	8-10
6	FX	CIF	Program for BMs of AD branches	Branch Managers heading the FX authorised branches	2 days	9-10,
7	CR	CIF & CCF	Workshop on 360 degree perspective on Debt Resolution mechanism	Officers working in loans/recovery department / BM s	2 days	13-14
8	CR	CIF & CCF	Creation of Talent Pool in Credit Management	Scale I to II confirmed Officers (other than talent pool officers) and age below 40 years. (Identified by CO: CREDIT)	2 weeks	20-1
9	HR	CIF	Program for emerging Leaders - ABMs	ABMs to enhance their performance levels for effective branch business growth	5 days	20-24



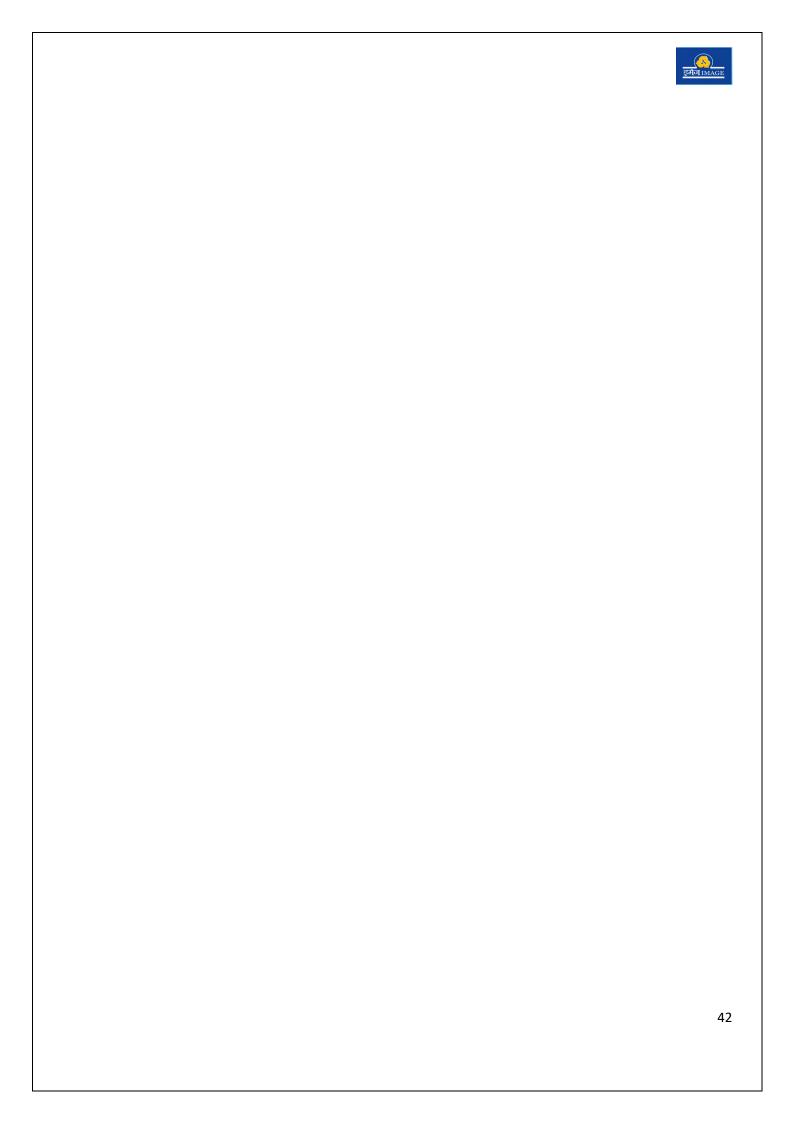
10	RU	CIF	Emerging Agri Business Opportunities in Rural / Semi-urban Branches	Branch Managers, Officers and RDOs of Rural and Semi Urban branches (scale 1 to 3)	1 Week	20-24
11	CR	CCF	Specialized Credit Management program for officers in IRPC	Officers handling retail loan portfolio in Branches and Processing centres	3 days	22-24
12	RM	CAF	Program for OMU officers	Officers handling OMU in ZO / CO	2 days	3-4

-		og prog	rame schodulad (ot IMAGE for the Month of	Echruary	, 2020
S No	Dept	Family	Name of the Program	at IMAGE for the Month of Target Group	No. of Days	Dates
1	HR	General	Workshop on Excellence in Operational efficiency at workplace	Officers who have not attended any training for the last two years.	2 days	3-4
2	CR	CIF & CCF	Asset quality Management and Recovery Strategies	Officers / BM (Scale I to III) identified by CO: Recovery Dept	3 days	3-5
3	SPL	CIF & CCF	Collaborative Learning for Managerial Excellence	Officers in Scale III and above as Identified by CO HRM	3 days	3-5,
4	CR	CIF	Program on Financial Statement Analysis	Officers in scale 1 to 3 who are handling loans department in branches.	3 days	3-6
5	GB	CIF	Refresher Program for Officers attended orientation training from NIBM	Those officers already attended NIBM training and not attended any other program during last two years.	5 days	3-7
6	HR	CIF	Program for emerging Leaders - ABMs	ABMs to enhance their performance levels for effective branch business growth	5 days	3-7
7	RM	CIF	Fraud Risk Management program for Branch Managers	Branch Managers in Scale IV & V identified by CO: Inspection Dept	3 days	5-7
8	SP	CIF	Program for officers of Currency Chest	Officers in charge / Officers working in the Currency Chests	3 days	5-7
9	FX	CIF	Specialised NRI business canvassing in focussed areas	Officers from Identified NRI potential Cluster Areas	2 days	7-8,
10	CR	CIF & CCF	Workshop on MSME Finance	Officers working in loans department	3 days	10-12,
11	RU	CIF	Emerging Agri Business Opportunities in Rural / Semi-urban Branches	Branch Managers, Officers and RDOs of Rural and Semi Urban branches (scale 1 to 3)	1 Week	10-14



12	RU	CIF	Harnessing Business opportunity in Rural & Semi Urban areas	Officers in R/SU/U Branches other than BM/ RDOs	5 days	17-21
13	HR	General	Retirement - A Happy Journey	Officers superannuating from service identified by CO: HRM	2 days	13-14
14	IT	General	Workshop on Excel	Officers from ZO/CO	2 days	14-15, 24-25
15	RU	CIF	Workshop for Lead District Managers and District Coordinators of Non-Lead Districts	LDMs to be Nominated by RBD department	2 days	27-28

	Train	ing pro	grams scheduled	at IMAGE for the Month	of March,	2020
S No	Dept	Family	Name of the Program	Target Group	No. of Days	Dates
1	SP	General	Pre promotion training to Officers-Scale(I-III)	Officers who applied for appearing promotion process as Identified by HRM	6 days	2-7, 9-13
2	HI	General	Hindi Workshop	Officers in scale1 to 3 identified by OLC dept	1 day	7
3	GB	CIF	Refresher Program for Officers attended orientation training from NIBM	Those officers already attended NIBM training and not attended any other program during last two years.	5 days	9-13
4	GB	General	Refresher Program for Specialist Officers	For specialist recruited officers, who attended induction training in the last year	5 days	9-13
5	HI	CAF	Program for Rajbhasa adhikaris	All Officers working in OLC identified by CO: HRM.	3 days	11-13





Topical Coverage 2019-20



CR 101	Specialised Credit Management program
Duration	1 Week
Target Group	CRM and Credit Officers having experience in Credit for minimum 2 years and presently working in branches / Zonal offices
Objective	To enable the trainees to master the art of handling high value credit proposals

- 1. Challenges & Opportunities in Financing in different industries/ sectors.
- 2. Critical Inputs on Credit and Credit Risk Management Policies and Discretionary Powers
- 3. Due diligence, KYC, Trade Based Money Laundering, Credit Information Company reports, Verification of credentials, Genuineness of Financial Statement
- 4. Recap on Ratio Analysis for Assessing Financial Soundness, Cash Flow & Fund Flow Tool for monitoring short term & long term liquidity, Post Ind-AS Impacts
- 5. Recap on Working Capital Assessment for Manufacturing & Service Sector –Turn Over Method / MPBF / Cash Budget and Project Finance Appraisal Critical Ratio Analysis DSCR, Break Even, FACR, NPV, IRR & Sensitivity Analysis: case studies
- 6. Common deficiencies in high value credit proposals
- 7. Assessment of Non-Fund Based limits LC / Guarantees: case studies
- 8. Export-Import Finance
- 9. Techno Economic Viability (TEV) Study: Lifeline for High value Credit proposal
- 10. Other Modes of Loan Delivery JLA / Multiple Finance / Consortium Arrangement / Loan Syndication
- 11. Preparation of Credit proposal in Board format
- 12. Pre-sanction and Post-sanction Monitoring Scoring/ RAM/ External Rating, Pre-sanction visit, Disbursement procedures, Project Implementation progress reports, Geo-tagging, End use verification, supplier due diligence, Stock statement/ Arrival of DL/ MSOD / QIS / Pre-release Audit, Stock Audit & Credit Audit, CRM reports, LRM report, Balance sheet verification and transaction audit, Review-Renewal, Techno monitoring.
- 13. Documentation, Charge creation, CERSAI, CGTMSE / CGFMU / CGTSSI guidelines
- 14. Restructuring of Corporate Loan Accounts and Recovery/ Legal aspects SARFAESI, Lok Adalat, DRT, Suit filing, IBC etc.
- 15. Compliance / BCSBI / Preventive Vigilance / Promoting the culture of Ethical Banking
- 16. Digital Products / OL /Cyber Security

CR 102	Advanced Program in MSME finance
Duration	1 Week
Target Group	Officers who worked in Credit for a minimum period of two years and presently working in MSME Focus Branches, Processing Centres, Credit desks.
Objective	To enable the trainees to master the art of handling MSME credit proposals

- 1. New Challenges & Opportunities in Financing MSME Sector Policy Frame Work Government Initiatives
- 2. Potential Identification, Marketing of MSME Products, Cluster Based approach for MSME development
- 3. Due diligence, KYC, Credit Information Company reports, Verification of credentials
- 4. Understanding MSME Balance Sheet and Profit & Loss Account with case studies



- 5. Ratio Analysis for Assessing Financial Soundness with case studies
- 6. Using of various resources viz. booklet on delegation of powers, Loan Policy and Credit Risk Management Policy
- 7. Lending made Easy MSME / Structured Loan Products, MUDRA , Standup India loans and other digital platforms with case studies
- 8. Working Capital Assessment for MSME Sector with case study
- 9. Term Loan Appraisal Critical Ratio Analysis DSCR, Break Even, FACR, NPV, IRR, & Sensitivity Analysis with case studies
- 10. Preparation of Credit proposal in Board format
- 11. CGTMSE/ CGFMU/ CGTSSI Vehicles for Propelling MSME Growth, Collateral security guidelines for MSME
- 12. Assessment of Non-Fun Based requirement LC & Guarantee with case study
- 13. Export-Import Finance
- 14. Framework of revival, Standby credit, Life cycle under MSME sector
- 15. Documentation, Creation of charge / Registration / CERSAI
- 16. Pre-sanction and Post-sanction Monitoring
- 17. Risk Mitigation and Monitoring
- 18. MSME Restructuring / Rehabilitation
- 19. Compliance / BCSBI / Preventive Vigilance / Promoting the culture of Ethical Banking
- 20. Digital Products / OL /Cyber Security

CR 103	Restructuring and Resolution of Stressed Assets (in collaboration)
Duration	3 days
Target Group	Officers in Scale 1 – 4 handling recovery / legal desks in Zonal Office, SAM vertical, ARMB and Credit Intensive Branches
Objective	To familiarise the participants with NPA resolution options and strategies, RBI guidelines on restructuring, recovery through SARFAESI Act, DRT, Compromise, IBC & NCLT

Topical coverage: As decided by SBI in consultation with our Recovery Department

CR 104	Specialised Credit program for Retail Mortgage Loans
Duration	1 week
Target Group	Officers handling retail loan portfolio in IRPCs / Zonal Offices / Branches
Objective	To equip the Officers in the art of marketing and effective handling of retail mortgage loan proposals

- 1. New Challenges & Opportunities in Financing Retail Mortgage Loans
- 2. Lead Management Various lead generation channels.
- 3. Feedback on LAPS/ IRPC Software Improvements if any to be implemented.
- 4. Over view of Loan Policy, Credit Risk Management Policy and Master Circulars related to mortgage loan products and booklet on delegation of powers, Various relaxations permitted at different levels
- 5. Due diligence with special reference to EWS indicators, KYC, Credit Information Company reports,



- Verification of credentials, check list as per loan policy
- 6. Scrutiny of legal opinion and valuation reports
- 7. Precautions to be taken while analysing eligibility criteria, repayment capacity with reference to individual, firm, company for various loan products
- 8. Approval of Project Finance, RERA and its implications
- 9. PMAY CLSS
- 10. Appraisal of Mortgage Loans with case studies.- Understanding Balance Sheet and Profit & Loss Account vis-à-vis IT Returns (including documentary evidences) for arriving at income eligibility with case studies
- 11. Pre-sanction appraisal & Monitoring, Pre-release audit, legal audit, periodic valuation, Geo-tagging
- 12. Documentation, Creation of charge, Registration, CERSAI
- 13. On site & Off site Monitoring, Audit & Inspection reports compliance, Early Warning Signals
- 14. Review/ Renewal/ Re-phasement/ Restructuring
- 15. Panel Discussion / Interaction with Branch Managers / Panel Advocate / Panel Engineer / DSA
- 16. Compliance / BCSBI / RTI / Preventive Vigilance / Promoting the culture of Ethical Banking/
- 17. Digital Products / OL /Cyber Security
- 18. Marketing Improving Skills for negotiation and communication

CR 105	Balance Sheet Analysis of High Value Credit Proposals under Ind AS context (in collaboration)
Duration	3 days
Target Group	To be identified by CO:HRM Dept.
Objective	To build a robust credit appraisal Skill in High Value Credit proposal Processing under Ind AS context

As decided by SBI in consultation with or CO/Credit department

FX 101	Program on FX Bourse & Treasury Management
Duration	10 days
Target group	Officers with knowledge of FX transactions
Objectives	To provide in-depth understanding of FX market, Debt market for treasury management, trading and arbitrage utilizations and also to impart hands-on training for trading in integrated treasury set up in simulated market environment

- 1. Overview of Forex Business in India: Role of Ministry of Commerce, Ministry of Finance and RBI.
- FX Market.
- 3. Trade Cash Flows & Accounting.
- 4. Exchange Rate Arithmetic
- 5. Trend Analysis/Technical Analysis
- 6. Two way quotes
- 7. Operational issues in Forward Contracts
- 8. Forward rate arithmetic
- 9. Non spot outright rates



- 10. Non spot outright rates for cross rates
- 11. Interbank and Cover Operations
- 12. Exercises on cover commercial transactions
- 13. FX Swap Applications
- 14. Exercises on FX Swap Applications
- 15. Forward to Forward Swaps
- 16. Comprehensive Review
- 17. Market Conventions and Dealers Vocabulary
- 18. Trending of Two way Quotes
- 19. Regulations.
- 20. Overview of Money Market and G-sec Market
- 21. Money market and G-sec trading integrated treasury opportunities
- 22. Foreign Currency Resource Management
- 23. Gap Management
- 24. A quick reference to internal control guidelines
- 25. Trading Disciplines & Various Risk Management limits
- 26. Curtain Raiser on FX Bourse
- 27. Integrated Treasury Management
- 28. Derivatives Currency Futures, Currency Options and Interest Rate Swaps
- 29. RBI operations in financial market
- 30. FX Risk Management and hedging instruments
- 31. Settlement of domestic financial transactions and forex transactions by CCIL
- 32. Simulated dealing in money and GSEC markets.

HR 101	Leadership Excellence for Emerging Executives
Duration	1 week
Target group	Successful Scale III & IV BMs with Branch Management experience of more than 3 years and having excellent/ outstanding performance based on APAR during last 3 years.

- 1. SWOT of Bank
- 2. Latest trends in Macro Economy and Banking
- 3. Marketing techniques and Negotiation skills
- 4. Decision Making and Delegation
- 5. Disruptive Technologies and Digital Adoption A way forward
- 6. SWOT of Self
- 7. Moving up in the Success Graph
- 8. Motivation and Team building
- 9. Winning in an Ethical Way
- 10. Neuro Linguistic Programming as a Tool for performance management
- 11. Interaction with Executives
- 12. Interaction with a successful Business Leader
- 13. Group Discussion on Bank related topics
- 14. Compliance / BCSBI / RTI / Preventive Vigilance / Promoting the culture of Ethical Banking/
- 15. Digital Products / OL /Cyber Security



RU 101	Financing Agricultural Projects
Duration	10 days
Target Group	Rural Development Officers & Branch Managers of Agriculture Credit Intensive Branches with minimum residual service of 5 years
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Objective	To enable the participants to understand & prepare agriculture projects for business development
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- 1. Emerging High value Agri business opportunities and approach to operation green (e-NAMs, PradhanMantriKrishisinchaiyojana, Organic farming, Rural infrastructure)
- 2. Techno economic parameters & technical feasibility in Dairy, Poultry, Sheep & Goat rearing, Pisci culture, Land development, Minor irrigation, Horticulture and plantation crops, Poly House, Floriculture, Tissue culture, Farm mechanization etc
- 3. Appraisal technique for Agricultural Term loans
- 4. Farm Investment Analysis, Funds Flow Analysis, Farm Income Analysis, Discounting Cash Flow, NPW, BC Ratio, IRR and Sensitivity Analysis.
- 5. Production Credit KCC, PML, Interest subvention
- 6. Understanding basics of Balance sheet
- 7. Risk and Mitigation (RAM rating) Precautions in Jewel Loan / CISLA Sector Codes
- 8. CGTMSE / CGFMU / CGTSSI guidelines
- 9. Assessing Working capital requirement in rural projects
- 10. Agri structured Loan Products and Vertical others.
- 11. Preparation of area based projects
- 12. Financing SHG, JLGs tenant farmers / share cropper /oral lessees / landless laborers
- 13. PradhanMantriFasalBimaYojana, PAIS, Health insurance for rural farmers
- 14. Financing Hi-Tech agriculture, Post harvest processing & Cold chain projects
- 15. Risk Management in High value Agriculture Project lending.
- 16. Financing Rural Godowns&Agri processing projects.
- 17. NABARD Models on Bankable High value Agriculture projects.
- 18. CBS application Term Loan Module and Subsidy Processing
- 19. How to organize Rural credit camps and preseason campaigns / Financial Literacy
- 20. Interpersonal Relationship
- 21. Group Discussion on Rural Finance
- 22. Supply chain management
- 23. MFI Policy & guidelines, Bank loan to MFIs for their on-lending to groups / members
- 24. Financing against Negotiable Warehouse Receipts (NWRs)
- 25. Organising and Financing of Farmer Producer Companies (FPCs)
- 26. Visit to agriculture farms
- 27. e –fresh Indian bank online portal for Empowering Agriculture detailing all agri products learning
- 28. BCSBI / RTI Act / Compliance / Conflict of Interest / OL / KYC & AML /Cyber Security
- 29. Documentation, Creation of charge / Registration / CERSAI
- 30. Promoting the culture of Ethical Banking



RU 202	Agriculture Project Finance on Camp Mode at Thaly, Krishnagiri Dist. (Other locations PAN India) **
Duration	1 week
Target group	BM/ RDOs of Branches having High Value agricultural projects in their command area
Objective	To enable the participants to understand and prepare Innovative Agriculture Projects for business development.

- 1. Agri. Project lending Importance and its furtherance in Commercial Banks.
- 2. UHDP and HDP Mango, Pomegranate, Banana, Guava
- 3. Organizing Farmer's Producers Organization—Challenges & way –forward
- 4. Visit to Farm FPC, Indigenous Breed Dairy Unit, Natural Farming(Banana, Vegetables, Vermi Compost, Low cost housing)
- 5. Financing Poly Houses, Designing & Construction of different types of Poly green houses -Advantages & use of Poly green houses in Floriculture
- 6. Integrated Nutrients, Fertigation, Pest & Disease in Poly green houses cultivation
- 7. TANFLORA, Berigai Swarna Flora, Bagalur farmer field Capsicum under Polygreen house
- 8. Portray Seedling Production and Hybrid vegetable cultivation.
- 9. Advantages and usage of Drip Irrigation system in Floriculture.
- 10. Cut flower Production Technologies under Poly green houses.
- 11. Israel Technologies used in the cultivation of flower crops.
- 12. Visit to Sericulture unit, Hosur, Cattle farm, Hosur, Jaishree Biotech, Hosur, Solar Dehydration unit, Kundharapalli, SHF, Jeenur, Mango pulp, Khoa making units, Kaveripakkam
- 13. Cost and economics of Carnation and Gerbera
- 14. Cost and economics of Rose & Capsicum
- 15. Various Government schemes under NHB & NHM
- 16. Protected Cultivation filed Visit, Open Cultivation Field Visit
- 17. Other Area Specific Agricultural Project appraisal.
- 18. NABARD model of various Agriculture/ Allied activities.
- ** The Topical coverage is indicative and area specific topical coverage to be prepared depending on the agricultural projects in the area.

Duration 3 days Target Group To be identified by CO:HRM Dept. Objective To build a robust credit appraisal Skill in High Value Credit proposal Processing	
Objective To build a robust credit appraisal Skill in High Value Credit proposal Processing	
Ind AS context	g under

Topical coverage:

As decided by SBI in consultation with or CO/Credit department



CR 201	Credit Management program for Zonal Office desk officers
Duration	1 week
Target group	Credit Desk officers (Scale I to IV) at ZO excluding talent pool officers
Objective	To equip the participants with credit appraisal, monitoring and marketing skills for improving retail loans with focus on MSME and PSLP

- 1. Critical inputs on Loan Policy and Credit Risk Management Policy
- 2. Analysis of Financial statements, Ways and means of studying authenticity and genuineness of financial statement and Romancing with Balance Sheet
- 3. Cash Flow Statement, Fund Flow Statement Tool for monitoring short term and long term liquidity
- 4. Term Loan appraisal and marketing with case study
- 5. Working Capital Assessment for manufacturing and service sector Turnover method / MPBF method / Cash Budget method
- 6. Preparation of Loan proposal in Board format
- 7. Consortium advance/MBA /JLA/loan syndication
- 8. Assessment of non fund based requirement with case studies
- 9. Pre-shipment and Post shipment finance with case studies
- 10. Effective monitoring of quality assets using monitoring tools CRM reports / LRM / non financial parameters / review / renewal / Onsite and Offsite monitoring
- 11. Documentation and Creation of Charge
- 12. Appraisal techniques processing to disbursement of personal segment loans with check list
- 13. MSME structured loan products, designing tailor made MSME general loan products for business promotion with case studies
- 14. FAQ on Risk and Mitigation Model- Rating as a tool to maintain quality advances and reduction of TAT
- 15. Prevention of sickness and timely restructuring /rescheduling /rehabilitation including MSME
- 16. Group exercise on credit appraisal in detail with case studies
- 17. Compliance / BCSBI / RTI / Preventive Vigilance / Promoting the culture of Ethical Banking/
- 18. Digital Products / OL /Cyber Security

CR 202	Creation of Talent Pool in MSME finance
Duration	2 weeks
Target group	Confirmed Officers in Scale I and II (other than existing talent pool officers) and age below 50 years. (Identified by CO: MSMED)
Objective	To equip the trainees on various credit appraisals and lending strategies on MSME
	finance and develop competencies for effective credit delivery.

- 1. New Challenges & Opportunities in Financing MSME Sector Policy Frame Work for MSMEs
- 2. Over view of Loan Policy & Credit Risk Management Policy
- 3. Credit Appraisal Basic Principles --KYC / AML guidelines, BCSBI, Identifying Potential Clients for Lending
- 4. Understanding MSME Balance Sheet and Profit & Loss Account with case studies
- 5. Trend Analysis & Ratio Analysis for Assessing Financial Soundness with case studies
- 6. Cash Flow and Fund Flow Tool for monitoring short term & long term liquidity
- 7. Lending Strategy New Business Model for SME finance, TRedS, psbloansin59 minutes, CPU,CPC, cluster based finance
- 8. MSME / Structured Loan Products with case studies



- 9. Risk and Mitigation of MSME Proposal (RAM Rating) Role of Rating Agency & Rating Methodology, Scoring & Rating Models
- 10. CMA Data Format Hands on Exercise for Financial Statement Analysis
- 11. Understanding Working Capital Assessment for MSME Sector
- 12. Term Loan Appraisal Critical Ratio Analysis DSCR Break Even, FACR & Sensitivity Analysis
- 13. CGTMSE/TUFF/CLCSS/CGFMU/CGSSI— Vehicle for Propelling MSME Growth
- 14. Precautions in Mudra Loans
- 15. Loan Appraisal using upto 1 crore Format
- 16. Export-Import Finance and Non-Fund Based MSME Finance
- 17. Group Discussion and Presentation on working Capital Assessment with case study
- 18. Group Discussion and Presentation on Project Finance
- 19. Work and Win As a Team
- 20. Goal setting
- 21. Documentation, Creation of charge / Registration / CERSAI
- 22. On site & Off site Monitoring Stock Inspection / Stock Audit / MSOD / QIS statement/ Geo-tagging/ Fraud Risk Awareness & Management
- 23. SMA, Prevention of sickness and timely restructure / rescheduling, New restructuring policy
- 24. Interaction with Successful MSME entrepreneur & Unit visit
- 25. Cyber security/ OLC/ Techno products/ Compliance/ E-Initiatives
- 26. Promoting the culture of Ethical Banking
- 27. BCSBI // RTI Act / Compliance / Conflict of Interest / OL / KYC & AML /Cyber Security

CR 203	Creation of Talent Pool in Credit Management
Duration	2 weeks
Target group	Confirmed Officers in Scale I and II (other than existing talent pool officers) and age below 50 years. (Identified by CO: CREDIT)
Objective	To equip the trainees on various credit appraisals and lending strategies and develop competencies for effective credit delivery.

- 1. Lending Scenario & Strategies for Business Growth
- 2. Critical inputs on Loan Policy & Credit Risk Management Policy
- 3. Credit Appraisal Basic Principles --KYC / AML guidelines, BCSBI, Identifying Potential Clients for Lending
- 4. A&L, Credit Report, Scoring Model / CIBIL Reports & Other due diligence RBI caution List / SAL of ECGC / DIN
- 5. Challenges & Opportunity in Financing MSME Sector
- 6. Understanding Balance Sheet and Profit & Loss Account with case studies
- 7. Trend Analysis & Ratios Analysis for Assessing Financial Soundness
- 8. Cash Flow & Fund Flow Tool for monitoring short of term & long term liquidity
- 9. Work and Win as a Team
- 10. Goal setting
- 11. Lending made Easy MSME / Structured Loan Products with case studies
- 12. Working Capital Assessment with case study Turn Over Method / MPBF / Cash Budget
- Risk and Mitigation (RAM Rating) Role of Rating Agency & Rating Methodology, Scoring & Rating Models



- 14. Term Loan Appraisal Critical Ratio Analysis DSCR Break Even, FACR & Sensitivity Analysis
- 15. Loan Appraisal using upto 1 crore Format
- 16. Loan Appraisal using Board Format
- 17. CGTMSE/TUFF/CLCSS/CGFMU/CGSSI– Vehicle for Propelling MSME Growth
- 18. CMA data format Hands on Exercise for Financial Statement Analysis
- 19. Export-Import Finance and Non-Fund Based MSME Finance
- 20. Group Discussion and Presentation on working Capital Assessment with case study
- 21. Group Discussion and Presentation on Project Finance
- 22. Documentation and Creation of Charge / Registration / CERSAI
- 23. Other Modes of Loan Delivery Multiple Finance / Consortium Arrangement, Recent Policy initiatives by Govt./ RBI / IIFCL / Banks
- 24. Documentation, Creation of charge / Registration / CERSAI
- 25. On site & Off site Monitoring Stock Inspection / Stock Audit / MSOD / QIS statement/ Geo-tagging/ Fraud Risk Awareness & Management
- 26. SMA, Prevention of sickness and timely restructure / rescheduling, New restructuring policy
- 27. Interaction with Successful entrepreneur & Unit visit
- 28. Cyber security/ OLC/ Techno products/ Compliance/ E-Initiatives
- 29. Common deficiencies in high value credit proposals and fudging of Balance sheet
- 30. Promoting the culture of Ethical Banking
- 31. BCSBI / RTI Act / Compliance / Conflict of Interest / OL / KYC & AML /Cyber Security

CR 204	Refresher Program for Talent Pool Officers In Credit Management
Duration	5 days
Туре	Educative
Target group	Talent pool officers who have not undergone any credit training in the last 1 year
Objective	To equip the participants latest in High Value Credit and sharpen skills for effective credit delivery

- 1. Lending Scenario & Strategies for Business Growth
- 2. Critical inputs on Loan Policy & CRM Policy An Effective tool for managing risk in lending
- 3. Financial Statement Analysis with Case Study Presentations
- Presentation on Working Capital Assessment for Manufacturing & Service Sector Turn Over Method / MPBF / Cash Budget
- 5. Presentation on MSME SLP
- 6. Risk and Mitigation, CIBIL, Experian reports, Scoring & Rating Models RAM Rating with Hands on exercise 1
- 7. Project Finance An overview ,Techno Economic Viability (TEV) Study: Lifeline for High value Credit proposal
- 8. Case study on Term Loan appraisal & Assessment
- 9. CMA data format Hands on Exercise for Financial Statement Analysis
- 10. Export Pre-Shipment and Post-Shipment / ECGC
- 11. Practical and legal aspects of documentation, Charge creation & Loan related CBS issues/ CERSAI
- 12. Assessment of Non-Fund Based limits LC / Guarantees/ Trade Credit: case studies
- 13. Latest guidelines Consortium advance/MBA /JLA/loan syndication
- 14. Practical Sessions on Credit Capacity Building (Problem Solving)
- 15. Loan Proposals in Board Format and MC Note Critical Points & SWOT / Sensitivity Analysis
- 16. On-site & Off-Site Monitoring MSOD / QIS / Pre-release Audit, Stock Audit & Credit Audit



- 17. Rephasement and Restructuring of high value / MSME loans
- 18. Marketing strategies for quality credit proposals

CR 205	Refresher Program for Talent Pool Officers In MSME Finance
Duration	5 days
Target group	Talent Pool Officers trained in MSME Finance
Objective	To equip the participants latest in MSME financing and sharpen skills for effective credit delivery

- 1. Over view of Loan Policy & Credit Risk Management Policy
- 2. Recap of Balance Sheet , Profit & Loss Account, Ratio Analysis with case studies
- 3. Presentation on MSME / Structured Loan Products and MUDRA loans with case studies
- 4. Preparation of CMA Data Format by participants, based on case study
- 5. Latest guidelines Consortium advance/MBA /JLA/loan syndication
- 6. Break Even, FACR, NPV, IRR, & Sensitivity Analysis
- 7. Company Act 2013, LLP, IBC, Types of Borrowers
- 8. Ind As guidelines, Basel III guidelines, Latest developments in Bank credit
- 9. Presentation on Loan Proposal in Board Format- Critical Points & SWOT / Sensitivity Analysis
- 10. Recap of Import, Export Finance and Non-Fun Based Limits with case study
- 11. Documentation, Creation of charge / Registration / CERSAI
- 12. Pre-sanction, Post-sanction methods, procedures for effective credit monitoring
- 13. Risk and Mitigation (RAM Rating) Role of Rating Agency & Rating Methodology, Scoring & Rating Models
- 14. Management of Impaired Assets
- 15. Practical Sessions on Credit Capacity Building (Problem Solving)
- 16. BCSBI / RTI Act / Compliance / Conflict of Interest / OL / KYC & AML /Cyber Security
- 17. Promoting the culture of Ethical Banking

CR 206	Refresher Program for Officers attended orientation training from STCs
Duration	5 days
Target group	Officers who have completed 6 months of service after training STCs and not attended any credit training program at IMAGE thereafter
Objective	To equip the officers with practical aspects of lending, credit marketing and management
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- 1. Bank's Performance Business growth & Corporate Goal (Good to Great)
- 2. KYC/AML Selection of borrower Appraisal & Assessment
- 3. Critical inputs on Loan / CRM / Recovery policies of Bank
- 4. Practical aspects of Priority Sector Lending
- 5. Agriculture loan products & innovative lending prospects
- 6. MSME Structured loan products
- 7. Personal Structured Loan Products
- 8. Effective marketing of loan products and services / managing TAT
- 9. CIBIL, Experian reports, Rating models and Credit risk management



- 10. Analysis of Balance Sheet, Ratio Analysis, Cash Flow and Fund Flow analysis
- 11. Refreshing working capital concept
- 12. Term Loan Appraisal with case study
- 13. Non Fund Based Credit Facilities assessment and critical inputs
- 14. Credit Monitoring Why, When & How?
- 15. Practical and legal aspects of documentation, Charge creation & Loan related CBS issues
- 16. Alternate delivery channels, e-initiatives of IMAGE
- 17. Prudential norms, recovery strategies, framework for revival and rehabilitation of MSME
- 18. RTI/BCSBI/Compliance/E-audit/ISS
- 19. Success is attitude The NLP way
- 20. Implementation of official Language

CR 207	Credit Refresher Program for Officers (*)
Duration	5 days
Target group	Officers who are looking after credit desks at branches and Branch Managers who have not attended any credit training program in the last one year
Objective	To equip the officers with practical aspects of lending, credit marketing and management

- 1. Bank's Performance Business growth & Corporate Goal
- 2. KYC/AML Selection of borrower Appraisal & Assessment
- 3. Critical inputs on Loan / CRM policies of Bank
- 4. Practical aspects of Priority Sector Lending
- 5. Agriculture loan products & innovative lending prospects
- 6. MSME Structured loan products
- 7. Personal Structured Loan Products
- 8. Risk and Mitigation (RAM rating) CIBIL, Experian reports, Rating models
- 9. Analysis of Balance Sheet, Ratio Analysis, Cash Flow and Fund Flow analysis
- 10. Refreshing working capital concept
- 11. Term Loan Appraisal with case study
- 12. Non Fund Based Credit Facilities assessment and critical inputs
- 13. Credit Monitoring Why, When & How?
- 14. Practical and legal aspects of documentation, Charge creation & Loan related CBS issues/ CERSAI
- 15. Marketing of Digital Products, e-initiatives of IMAGE, OL / Cyber Security
- 16. Recovery Policy / OTS / Prudential norms, MSME Restructuring
- 17. Success is attitude The NLP way
- 18. BCSBI / RTI Act / Compliance / Conflict of Interest / E-audit Promoting the culture of Ethical Banking
- 19. Quizzes and Group Presentations
- (*) NIBM / STC trained Credit Orientation Officers to be covered preferably.



FX 201	FEDAI Workshop
Duration	1 week
Target Group	Front line officers / second line in FOREX AD branches (Commercial Program)
Objectives	To familiarize export/ import finance / remittance regulations through the auspices of FEDAI and RBI for provision of all round FOREX procedures and the extant guidelines under FEMA and other regulations.

- 1. Overview of Forex Business in India: Role of Ministry of Commerce, Ministry of Finance and RBI.
- 2. Foreign Trade Policy 2009-14, Customs formalities for Imports/Exports.
- 3. Foreign Exchange Regulatory Framework FEMA Provisions
- 4. Important provisions of FEMA on Imports and Outward remittances.
- 5. Provisions of FEMA on Exports and Inward remittances.
- 6. International Trade, Convertibility of Rupees, BOT BOP Mechanism
- 7. KYC/AML in Forex Transactions
- 8. LC mechanism, parties and Important Types.
- 9. Important provisions of UCP 600/ISBP 681, Standby LCs and ISP-1998 & URC 522.
- 10. Export finance (Merchandise and Services).
- 11. Pre/Post Shipment in Rupees and Foreign Currency.
- 12. ECBs and FCNR (B) Loans.
- 13. ECGC Policies and Guarantees and Claim procedures.
- 14. Marine Insurance in International Trade.
- 15. Forex remittances and accounts facilities available to Resident Indians and NRIs.
- 16. SWIFT and Forex Operations.
- 17. Important returns in FX: R Returns, XOS,BEF, NRD-CSR.
- 18. Encashment of FTCs and Currency Notes.
- 19. Exchange Rate mechanism.
- 20. Types and Risk Management in Forex with introduction to Derivatives and Rules of FEDAI.

FX 202	Creation of Talent Pool in FX
Duration	2 weeks
Target group	Confirmed Officers in Scale I and II (other than existing talent pool officers) and age below 50 years, identified by CO/ID&TI
Objective	To equip the participants with comprehensive knowledge and operational guidelines on foreign exchange business to effectively deal with emerging business opportunities.

- 1. Introduction to Forex Business and Overview of Global Forex Market and Indian Forex Market
- 2. Role of RBI, DGFT, Customs, FEDAI, ICC and other regulatory organizations
- 3. Foreign Trade Policy 2015-20 bankers' angle and brief account of customs formalities for import and export
- 4. FEMA 1999 on imports / Exports and related remittances
- 5. Trade related AML, KYC Compliance Policy & Guide Lines including FX Transactions, FATCA, FCRA
- 6. Accounts and facilities for NRIs, PIOs and Foreigners
- 7. International Trade, Convertibility of Rupees, BOT / BOP mechanism & FEMA provisions
- 8. Flow of Foreign Currency, Inward & Outward remittances, RBI Regulations
- 9. Methods of International Trade Payments
- 10. Exchange Rate Mechanism FX basics, arithmetic, calculations and quotations, two way quotes,



- currency pairs, cross currencies, cross rates, conventions, value dates, Nostro, Vostro accounts, interbank deals
- 11. International Commercial Terms 2010
- 12. Trade Finance Letter of Credit Mechanism and different types of LCs
- 13. SWIFT Messages Preparation, precautions, operational risks and their mitigation
- 14. Work and Win as a team
- 15. Important Articles of UCP 600
- 16. Important provisions of URC 522 / URDG/ ISBP 681 /URR 725
- 17. Export Finance– Pre-Shipment / Post Shipment Finance in Rupee & Foreign Currency including export of services and software in non-physical form
- 18. Collection of Foreign Bills and instruments, Negotiation, Purchase and discounting of Bills
- 19. Import Finance / Trade Credit : Buyers Credit / Sellers Credit/ECB
- 20. Assessment of Non-Fund Based limits LC / Guarantee / Trade Credit
- 21. Risk Management in Export Finance ECGC Policies and Guarantees with claim procedure
- 22. Current Guidelines on Forward Contract for Export / Import / Other Remittance Booking / Cancellation / Roll Over / Early Delivery wit case lets and FEDAI Rules
- 23. Important Returns and Statements and Forms in FX –SDF, SOFTEX, R-Return, BRC, FIRC, EDPMS, IDPMS
- 24. CBS / Mercury & Credence and reconciliation of Foreign Exchange Transactions
- 25. Remittance through Express Money / Money Gram / Western Union / Speed Remit
- 26. SWIFT Messages Preparation, precautions, operational risks and their mitigation
- 27. EXIM Bills Module LC / Guarantee / Bill Purchase / Negotiation / Collection Hands on
- 28. Dreamers to achievers
- 29. Foreign Currency Fund Management
- 30. Familiarization of various documents handling foreign exchange business including Marine Insurance
- 31. Introduction to FDI / FII / ODI / FCNR(B) Loans with case lets
- 32. Trade based Money Laundering (TBML)
- 33. AD Branch visit
- 34. Presentation by participants on AD Branch activities
- 35. Marketing of Forex products, where to look for and Export Organizations/ Promotion Councils
- 36. Interaction with successful exporter merchant 35. BCSBI / RTI Act / Compliance / Conflict of Interest / OL / KYC & AML /Cyber Security 36. Promoting culture of Ethical Banking

FX 203	Refresher Program for Talent Pool Officers in Forex Business
Duration	1 week (5 days)
Target group	Officers who have already attended the Talent Pool Program in Forex Business
Objective	To update the talent pool officers with latest development and operational guidelines on foreign exchange business to effectively deal with emerging business opportunities.

- 1. Foreign Trade Policy 2015-20 bankers' angle and brief account of customs formalities for import and export
- 2. FEMA 1999 on imports / Exports and related remittances
- 3. Trade related AML, TBML, KYC Compliance Policy & Guide Lines including FX Transactions, FATCA,FCRA,
- 4. Accounts and facilities for NRIs, PIOs and Foreigners



- 5. Flow of Foreign Currency, Inward & Outward remittances, RBI Regulations and FCRA
- 6. Scrutinizing documents in accordance with UCP 600 with case studies
- 7. Important provisions of URC 522 / URDG/ ISBP 681 /URR 725
- 8. Export Finance– Pre-Shipment / Post Shipment Finance in Rupee & Foreign Currency including case studies on assessment
- 9. Import Finance / Trade Credit / Buyers Credit / Sellers Credit
- 10. Current Guidelines on Forward Contract for Export / Import / Other Remittance Booking / Cancellation / Roll Over / Early Delivery wit case lets and FEDAI Rules
- 11. Important Returns and Statements and Forms in FX SDF, SOFTEX, R-Return, BRC, FIRC, EDPMS, IDPMS Issues in EXIM Bills
- 12. Issues in CBS / Mercury & Credence and Reconciliation of Foreign Exchange Transactions & SWIFT Operations
- 13. Implication of filters of Foreign Assets Control / Sanctioned Countries
- 14. FDI / FII / ODI / FCNR(B) Loans
- 15. Group Discussion How to improve Forex Business with & Without Credit involvement
- 16. BCSBI / RTI Act / Compliance / Conflict of Interest / OL / KYC & AML /Cyber Security
- 17. Promoting the culture of Ethical Banking

FX 204	Program on International Trade Finance
Duration	3 days
Target Group	Officers in Scale 1 – 4 handling forex / international trade finance desk in AD category branches
Objective	To enable the participants to master the art of handling trade finance operations in an AD branch

- 1. Overview of FTP, Methods of Payments in International Trade
- 2. Inward / Outward Remittance and FCRA
- 3. Swift Rules and Procedures
- 4. ICC Publications UCP 600 / URC 522 / URR 725 / ISBP 745 / ISP 98 / URDG 758 / INCOTERMS 2010 / DOCDEX case studies
- 5. Non Fund Based facilities / Trade Credit / Merchanting Trade
- 6. Trade Based Money Laundering / Sanctions
- 7. Pre shipment and post shipment financing, ECGC Covers
- 8. Forex Market Calculation of rate / forwards
- 9. FEMA provisions capital / current A/c.
- 10. 10.EXIM Bills Hands on, EDPMS / IDPMS and R Return



GB 201	Induction Program for Specialist Officers
Duration	1 week
Target group	Newly recruited Specialist Officers
Objective	To equip the newly recruited Probationary Officers in various aspects of Branch Banking

Topical Coverage (Indicative):

- 1. Know Your Bank & Banking related Acts (NI Act, RBI Act, BR Act etc)
- 2. Welcoming Professional Change
- 3. Low cost deposits (Current Account & Savings Bank Account)
- 4. Banker Customer Relationship, KYC & Types of Customers
- 5. Communication and Business Etiquette
- 6. Basics of Financial Accounting
- 7. Deposit Products including NRI
- 8. Fundamentals of Credit
- 9. Interpersonal Relationship
- 10. Remittance Schemes For residents and non-residents
- 11. Team Magic
- 12. Caring our Clients
- 13. Different types of credit facilities for customers
- 14. Ancillary Services
- 15. Priority Sector Lending Concepts & Classification
- 16. Cross selling of third party products
- 17. Structured Loan Products Agriculture & SME Segment
- 18. Structured Loan Products Personal Segment
- 19. Indian Bank Officers Service Regulations & Career Path, Features of New Pension Scheme
- 20. Hands on in CBS in all above subjects
- 21. Financial Planning and Wealth Creation
- 22. Compliance / BCSBI / RTI / Preventive Vigilance / Promoting the culture of Ethical Banking/
- 23. Digital Products / OL /Cyber Security

GB 202	Professional Excellence for first time Branch Managers
Duration	1 week
Target group	First Time BMs (scale 1 to 4)
Objective	To enable participants to have an overall understanding of various facets of branch management for optimizing their performance - Practical oriented Training

- 1. Alignment of personal goals with organizational goals for Business growth
- 2. SWOT Analysis of the branch Business Potential, Competitor analysis in command area, Business Mix of the branch, Cost structure, Profitability analysis as per AR8 parameters.
- 3. Leader in the making Branch Leadership, Employee Engagement, Team Building, Decision Making and Delegation.
- 4. Strategy Planning and Execution, Customer Relationship Management, Business Marketing using MIS
- 5. KYC, AML, identifying potential Borrower & Customer Due Diligence,
- 6. Importance of Adherence to Policy Guidelines, Discretionary Powers of BM



- 7. Analysis of financial statements P&L, Balance Sheet and key ratios
- 8. Understanding Working Capital Assessment with case studies
- 9. Agricultural loan processing KCC, SHG and MUDRA loan
- 10. MSME SLP products with case studies
- 11. Features of PSLP products appraisal and assessment
- 12. Term loan appraisal with case studies
- 13. Better governance for compliance Art of handling customer complaints & grievances with special reference to BCSBI, RTI & Gender sensitization
- 14. Préventive Vigilance & IS Security in CBS environment Effective monitoring of Branch Operations through system generated reports
- 15. Documentation, Creation of charge / Registration / CERSAI
- 16. Promoting the culture of Ethical Banking
- 17. Marketing of Digital Products, Cyber Security and resolution of customer complaints on IT products and services
- 18. IRAC norms & recovery strategies Recovery policy
- 19. Pre and Post sanction Credit Monitoring aspects
- 20. Charge-taking, Control Returns and e-audit
- 21. Conflict management, Industrial relations & HR administration
- 22. Interactive session with successful Branch Manager
- 23. Precautions to be taken in Jewel Loan and other operational issues

GB 203	Refresher Program for Specialist Officers
Duration	5 days
Target group	Specialist Officers who have not attended similar programmes in the last 2 years
Objective	To equip the Specialist officers with basics of lending & credit management

- 1. Bank's Performance Business growth & Corporate Goal
- 2. KYC/AML/RTI/BCSBI/Compliance
- 3. Basics of lending
- 4. Selection of borrower Appraisal & Assessment
- 5. Introduction to important policies of Bank
- 6. Priority Sector Lending Concepts and classification
- 7. Agriculture loan products
- 8. MSME Structured loan products
- 9. Personal Structured Loan Products
- 10. Need for marketing products and services
- 11. CIBIL, Experian reports, RAM rating, Rating models and Credit risk management
- 12. Analysis of Balance Sheet, Ratio Analysis, Cash Flow and Fund Flow analysis
- 13. Understanding working capital concept
- 14. Term Loan Appraisal
- 15. Basics of Non Fund Based Credit Facilities
- 16. Credit Monitoring Why, When & How?
- 17. Practical and legal aspects of documentation, Charge creation
- 18. Alternate delivery channels, e-initiatives of IMAGE
- 19. Prudential norms and recovery process



- 20. CBS Operational issues
- 21. Financial Planning and Wealth Creation
- 22. Success is attitude The NLP way
- 23. Business etiquette and Customer service
- 24. Compliance / BCSBI / RTI / Preventive Vigilance / Promoting the culture of Ethical Banking/
- 25. Digital Products / OL /Cyber Security

HR 201	Program for Performance Excellence
Duration	3 days
Target group	Officers in Scale I to III who scored low marks in APAR as identified by CO/HRM
Objective	To motivate the officers and groom them to enhance their performance level

- 1. Art of being a Successful Person
- 2. Enhancing the Efficiency Bar
- 3. Reinventing Self (Attitudinal Reengineering)
- 4. MSME / PSLP / Agriculture Quiz based learning
- 5. Service The differentiator
- 6. Marketing Technology A competitive Edge & e initiatives of IMAGE
- 7. Influencing & Inspiring Inter personal relationship & Conflict Management
- 8. KYC / AML, Preventive Vigilance & Whistle Blower Policy
- 9. An interaction with Executives
- 10. Neuro Linguistic Programming as a Tool for performance management
- 11. Compliance / BCSBI / RTI / Preventive Vigilance / Promoting the culture of Ethical Banking/Digital Products / OL /Cyber Security



HR 202	Program for Women Business Leaders
Duration	1 Week
Target group	Women Branch Managers who have not attended First time BMs program or Program on Leadership Excellence for BMs during the last two years (Sc 1 to 4)
Objective	To enable participants to have an overall understanding of various facets of branch management for optimizing performance

- 1. Challenges & opportunities of being a Woman Business Leader Alignment of personal goals with organizational goals for Business growth
- 2. SWOT Analysis of the branch Business Potential, Competitor analysis in command area, Business Mix of the branch, Cost structure, Profitability analysis as per AR8 parameters.
- 3. Branch Leadership, Employee Engagement, Team Building, Decision Making and Delegation.
- 4. Strategy Planning and Execution, Customer Relationship Management, Business Marketing using MIS
- 5. KYC, AML, identifying potential Borrower & Customer Due Diligence,
- 6. Importance of Adherence to Policy Guidelines, Discretionary Powers of BM
- 7. Analysis of financial statements P&L, Balance Sheet and key ratios
- 8. Understanding Working Capital Assessment with case studies
- 9. Agricultural loan processing KCC, SHG and MUDRA loan
- 10. MSME SLP products with case studies
- 11. Features of PSLP products appraisal and assessment
- 12. Term loan appraisal with case studies
- 13. Better governance for compliance Art of handling customer complaints & grievances with special reference to BCSBI, RTI. Prevention of Sexual Harassment at Workplace
- 14. Préventive Vigilance & IS Security in CBS environment Effective monitoring of Branch Operations through system generated reports
- 15. Documentation, Creation of charge / Registration / CERSAI
- 16. Promoting the culture of Ethical Banking
- 17. Marketing of Digital Products, Cyber Security and resolution of customer complaints on IT products and services
- 18. IRAC norms & recovery strategies Recovery policy
- 19. Pre and Post sanction Credit Monitoring aspects
- 20. Control Returns and e-audit
- 21. Conflict management, Industrial relations & HR administration
- 22. Interactive session with successful Woman Branch Manager
- 23. Precautions to be taken in Jewel Loan and other operational issues
- 24. Work life Balance for super women Art of Happy Living.



HR 203	Program for emerging Leaders – Asst Branch Managers
Duration	5 days
Target group	ABMs (Scale 1 to 3)
Objective	To help the participants enhance their performance levels for effective branch business growth

- 1. Alignment of personal goals with organizational goals for Business growth and Building a winning team
- 2. Better customer service for higher profits and effective handling of Customer complaints
- 3. Effective utilization of MIS reports for Compliance and Control.
- 4. ABM's role in Mentoring, grooming second line and taking up leadership position
- 5. Promoting Digital Banking– Remittance/ IT Products, ATM/BNA Issues/ Internal Marketing for improving CASA and wallet share
- 6. Importance of housekeeping, ambience and eVVR checking
- 7. KYC / AML & Whistle blower policy & Operational risk management
- 8. Settlement of death claims and handling claims against bank
- 9. Locker management, Attendance module, TDS Management, RM Module
- 10. Jewel Appraisal assessing quality of Jewel and Precautions to be taken
- 11. Operational issues in branches –Office Order, Job Cards, conducting meetings, melas and promotional events
- 12. Conflict management, Industrial relations & HR administration
- 13. BCSBI / RTI Act / Compliance / Conflict of Interest / OL / Cyber Security
- 14. Documentation, Creation of charge / Registration / CERSAI Pre-release audit and confirming RAM rating
- 15. Promoting the culture of Ethical Banking
- 16. RBI's Clean Note Policy and Note Refund Rules, Cash Management and other security issues
- 17. Quarterly Compliance and e audit
- 18. Retail loans RAM Sector
- 19. Art of Happy Living The natural way with Yoga

RM 201	Workshop on Risk Management for 'Risk Officers' at Zonal Office
Duration	3 days
Target group	Risk Officers in Zonal Offices (Scale 1 to 4) and Faculty from Training System
Objective	Objective & Contents to be decided by CO/RMD
Taniaal Carrana	
Topical Coverage: As decided by CO: RMD	

RU 201	Program on financing High value Agriculture & Allied projects
Duration	1 week
Target group	RDOs/BMs from Potential branches identified by the Zonal Manager (Sc 1 to 4)
Objective	To enable the participants understand & prepare Hi-tech agriculture projects for business Development



- 1. Bank's Performance Business growth & Corporate Goal
- 2. Emerging high value Agri business opportunities
- 3. Appraisal technique for Agricultural Term loans
- 4. Financing Hi-tech agriculture, Post-harvest processing & Cold chain projects
- 5. Risk Management in High value Agriculture Project lending
- 6. Techno economic parameters & technical feasibility in Dairy, Poultry, Sheep & Goat rearing, Pisciculture, Prawn culture, Land development, Minor irrigation, Horticulture and plantation crops, Tissue culture, Farm Mechanization etc..
- 7. Analysis of Financial Statements with special reference to Agro Processing industrial units
- 8. Farm Investment Analysis, Funds Flow Analysis, Farm Income Analysis, Discounting Cash Flow,
- 9. NPW, BC Ratio, IRR and Sensitivity Analysis
- 10. Assessing Working capital requirement in rural projects
- 11. NABARD Models on Bankable High value Agriculture projects.
- 12. Financing Rural Godowns & Agri processing projects and cold storage
- 13. Supply chain finance in agriculture Business models with projects
- 14. Financing SHGs /JLGs / Tenant farmers /Share croppers
- 15. MFI policy and guidelines Bank loan to MFIs for on lending to SHGs with model schemes
- 16. Preparation of area based projects Field Visit
- 17. Financing against Negotiable Warehouse Receipts (NWRs)
- 18. Organising and Financing of Farmer Producer Companies (FPCs)
- 19. Cluster Finance in Agriculture with special reference to agro processing units
- 20. Compliance / BCSBI / RTI / Preventive Vigilance / Promoting the culture of Ethical Banking
- 21. Digital Products / OL /Cyber Security
- 22. Lead Bank Scheme / Financial Literacy

RU 202	Emerging Agri Business Opportunities in Rural / Semi-urban Branches
Duration	1 week
Target group	Branch Managers, Officers and RDOs of Rural and Semi Urban branches (scale 1 to 3)
Objective	To equip the Branch Managers, Officers and RDOs of rural and semi urban branches with various managerial skills for business development through rural banking facilities

- 1. Bank's Performance Business growth & Corporate Goal
- 2. Emerging Agri business opportunities in rural and semi urban areas
- 3. KYC/AML due diligence Identifying the potential borrowers and appraisal techniques and project approach to lending
- 4. Latest Guidelines on Priority Sector / Government sponsored Schemes / Weaker Sections / Minority community / Importance of Lending to DRI
- 5. Balance sheet analysis & Risk Mitigation (RAM Rating)
- 6. CGTMSE, CGFMU, CGTSSI guidelines Vehicle for propelling credit growth
- 7. Financing SHG, JLGs tenant farmers / share cropper /oral lessees / landless laborers
- 8. Lending made easy -MUDRA loans and SME/SLP
- 9. Financing Production credit –KCC / Produce Marketing loans interest subvention scheme with case studies
- 10. Salient features of Pradhan Mantri Fasal Bima Yojana and PAIS



- 11. Appraisal of Agri SLPs and other allied activities with case studies
- 12. Augmenting Jewel loan portfolio under Agriculture / Retail Trade / Non Priority procedural norms / precautionary measures
- 13. Appraisal techniques Agri investment credit, thrust on Farmer producer company (FPC)
- 14. Working capital assessment
- 15. Documentation, Charge creation and CERSAI
- 16. Financial inclusion –vehicle for inclusive growth, Lead Bank Scheme / Financial Literacy
- 17. Effective utilization of Business Correspondents
- 18. Organizing pre-season campaigns, Recovery camps & Other Counseling Services, Formation of Farmers' Clubs
- 19. Techno monitoring, CISLA correction and subsidy processing
- 20. Restructuring & Rephasement of agriculture loans, organizing Lok Adalat
- 21. Utility of IT products / platforms in emerging Rural India
- 22. Agri clusters finance with specific reference to agro processing units
- 23. Group presentation on marketing strategies for rural and semi urban branches
- 24. Compliance / BCSBI / RTI / Preventive Vigilance / Promoting the culture of Ethical Banking/
- 25. Digital Products / OL /Cyber Security
- 26. Field Visit

RU 203	Harnessing Business Opportunity in Rural & Semi Urban areas
Duration	1 week
Target group	Officers in R/SU/U Branches other than BM/ RDOs
Objective	To equip the officers (other than Branch Managers/RDOs) of rural and semi urban branches with various managerial skills for business development through rural banking facilities

- 1. Growth of the bank vis-a-vis Banking Industry. SWOT Analysis of Rural & Semi urban Areas.
- 2. Profitably capturing Rural Market Opportunities in rural areas and Mobilization of Resources.
- 3. Financial Inclusion Role of Banks- BC / BF, Financial Literacy
- 4. Marketing of deposit accounts Mobilization of CASA/NRE/NRO/FCNR etc
- 5. Analysis of Financial Statement with case studies
- 6. Term Loan appraisal and working capital assessment with special focus on agro-processing.
- 7. Boosting of Retail Credit Features of SLPs & Marketing of Third Party Products
- 8. MSME SLPs with case studies
- 9. Production Credit (Including Agriculture Gold Loans)
- 10. Improvement of Investment credit for growth of the command area of the branch and sustenance of the local area economy Availability of schemes and utilization of opportunities Financing of SHG's-
- 11. Financing Government sponsored schemes including MUDRA scheme
- 12. IRAC Norms & Slippage Management & NPA Reduction Need of the hour
- 13. Financing of Farm Mechanization- Scope and Appraisal Aspects.
- 14. Effective Monitoring for quality credit –Scrutiny of Stock Statements and other information systems like MSOD etc; Asset Verification / Control Returns & operations in the account tools for monitoring. CISLA latest changes
- 15. Re inventing Self What difference I can make
- 16. Legal Aspects of Documentation, implementation of SARFAESI; OTS, Write off, & Lok Adalat
- 17. Marketing of Bank Products Need to streamline the efforts in growth of Branch Business
- 18. Compliance / BCSBI / RTI / Preventive Vigilance / Promoting the culture of Ethical Banking/
- **19.** Digital Products / OL /Cyber Security



SP201	Program for officers of Currency Chest
Duration	3 days
Target group	Officers in charge / Officers working in the Currency Chests
Objective	To equip the Officers working in the Currency Chests with knowledge on various operational aspects of Currency chests.

To be decided by Corporate Office: CGT

SP202	Transforming branches from Cost centre to Profit centre
Duration	3 days
Target group	For BMs of Book Loss Branches for the last 5 years and above (Scale 1 to 3)
Objective	To enlighten BMs regarding the turnaround strategies

- 1. Profit First
- 2. Business Mix of the branch, cost structure and Break-even analysis, Interpretation of AR 8
- 3. Role of BMs and ABMs in branch management & ALM of branch
- 4. Market Share and Market Penetration Ratio
- 5. Avenues of improving non-Interest income and its importance in profit planning
- 6. Marketing of third party products / ancillary services
- 7. Marketing of Digital products with a focus on CASA generation / Government Business
- 8. ATM / BNA operations and its importance in the profit share
- 9. Better customer service for higher profits
- 10. Cost implications of SMA / NPA, Recovery policy & Recovery mechanism, AUC Recovery
- 11. Case studies on calculation of cost-benefit
- 12. Marketing of Credit Card and Operational issues
- 13. Marketing of all products & services / utilization of FBCs / DSAs / Recovery Agents
- 14. Managing customer complaints & grievances
- 15. Imports and Exports and NFB facilities as a potential source of income generation
- 16. Foreign remittance and NRE Business
- 17. Plugging the leakage of income in potential areas
- 18. BCSBI / RTI Act / Compliance / Conflict of Interest / OL / KYC & AML /Cyber Security
- 19. Promoting the culture of Ethical Banking
- 20. General Strategies for cost control and improving profitability

SP 203	Program for Disciplinary Authorities
SP 204	Program for Inquiring Authorities and Presenting Officers
SP 205	Program for Vigilance Officers



SP 206	Refresher Program for Inspectors of Branches
Duration	3 days
Target group	Inspectors of Branches
Objective	To equip the officers working in Inspection verticals for successful conduct of RBIA in the branches

- 1. Inspection Reports Special Reports Snap Inspection Investigation Audit Leakage of Income
- 2. Control Reports in CBS
- 3. Recent trends in Bank Frauds, Identifying Frauds and breeding grounds
- 4. Aspects to be seen with reference to advances Appraisal, Sanction, Documentation, Disbursement, End use of funds, Early Warning Signals
- 5. RBIA concepts –Risk Matrix and rating of branches how to conduct RBIA/ATM/IS Audit effectively within the time frame under e Audit
- 6. KYC AML Guidelines Compliance
- 7. Documentation & Charge Creation Legal implications Management of operational risks and internal control risks
- 8. FX-LC –Bills-Guarantees-FEMA guidelines
- 9. Red flagging of credit accounts, geo-tagging
- 10. Compliance / BCSBI / RTI / Preventive Vigilance / Promoting the culture of Ethical Banking/
- 11. Digital Products / OL /Cyber Security

SP 207	Induction training for newly inducted Inspectors
Duration	1 week
Target	Newly inducted Inspectors
group	
Objective	To equip the newly inducted Inspectors with comprehensive guidelines for conducting
	Risk Based Internal Audit of branches.

- 1. Emerging trends in Inspection & Corporate expectations Corporate Governance
- 2. New Model Audit Policy and its implementation
- 3. Role of Inspectors & Corporate Expectations
- 4. Appraisal skill for TL, WC, and NFB facilities study of financial statements
- 5. Monitoring of Large Borrowal accounts QIS Pre-release credit / legal audit
- 6. Large Borrowal Accounts, Stock Audit / AFI / LFAR observations & compliance
- 7. Trend analysis and generation of scenarios to trigger detection of fraud
- 8. Forensic audit
- 9. Offsite Monitoring
- 10. E-thic
- 11. Handling of FOREX related transaction FEMA / FEDAI
- 12. Structured Loan Products Retail Lending
- 13. Lending under Priority sector Agricultural Lending
- 14. Lending under Priority Sector SME Lending
- 15. Risk concepts Operational Risk & Internal Control Risk



- 16. Risk Based Internal Audit Rating charts Modified format Discussion
- 17. Effective utilization of CBS for RBIA
- 18. Rectification of irregularities importance of spot rectification. Steps to be taken for improved rating
- 19. Essentials of IS Audit (including ATM audit) Systems & Controls
- 20. Security Creation Legal aspects & Implications
- 21. Whistle Blower Policy Early Warning Signals
- 22. Study of early warning signals credit & other areas Misappropriation & Frauds
- 23. Investigation of frauds / gross irregularities
- 24. Documentation and EM creation
- 25. KYC / AML compliances
- 26. Compliance / BCSBI / RTI / Preventive Vigilance / Promoting the culture of Ethical Banking/
- 27. Digital Products / OL /Cyber Security

SP 208	Pre Promotion Training for Officers in Scale I, II & III
Duration	6 days
Target group	Officers in Scale I, II, III appearing for Promotions
Objective	To equip the officers in various banking updates including various policies of Bank for appearing in the promotion test

- 1. Overview of Banking Scenario Our Bank's performance RBI Monetary Policies and latest initiatives by Government
- 2. KYC / AML Guidelines, BCSBI / RTI Banking Ombudsman / Consumer Forum / Compliance and emerging trends
- 3. General Banking Laws related to Banking
- 4. Digital Baking and Alternate Delivery Channels
- 5. Agriculture Products and Micro Finance
- 6. Types of Customers and Deposit Products and Claim Settlement
- 7. Balance Sheet & Ratio Analysis
- 8. Government schemes and Financial Inclusion
- 9. Ancillary Services Third Party Products and Human Resources
- 10. Priority Sector Lending
- 11. Structure loan Products other than MSME SLP
- 12. Foreign Exchange
- 13. Core Banking Solutions and IT Products
- 14. Term Loan assessment & Working Capital Assessment
- 15. Prudential Norms and Recovery Strategies
- 16. MSME, Corporate Credit including Loan Policy and Risk Management Policy
- 17. Types of Securities and Documentations
- 18. Risk Management Basel II & III Operational Risk & Market Risk
- 19. Mock Group discussion and interview



CR 301	Asset quality Management and Recovery Strategies
Duration	3 days
Target group	Officers / BM (Scale I to III) identified by CO: Recovery Dept
Objective	To enable the participants to practice asset quality management and various nuances of monitoring, rehabilitation & recovery procedures

- 1. NPA position of Bank and Corporate expectation on recovery of bad debts
- 2. IRAC Norms, Capital adequacy implications of NPAs
- 3. Recovery Policy with case studies
- 4. Asset quality management and strategies for prevention of NPAs and SMA mechanism
- 5. Restructuring / rephasement and up-gradation MSME, Agri and others
- 6. Recovery strategies under SARFAESI Act (Taking possession selling process)- DRT/Suit filed accounts, Lokadalat, Recovery camps, OTS with case studies
- 7. Techno monitoring of NPAs reports module, loan module and management of loan accounts in CBS.
- 8. Resolution Process under IBC / IBC Proceedings and related issues
- 9. Practical issues and challenges in SARFAESI and suit filing.
- 10. Other legal issues / ARC and AUC Recovery

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MK 302	Marketing Strategies to improve Retail Lending
Duration	3 days
Target group	Officers / BM (Scale I to III) identified by ZO
Objective	To upgrade the Marketing and Appraisal skills of Officers in the changing retail market scenario

- 1. Bank's position vision & mission
- 2. Loan Policy & Credit Risk Management Policy with focus on Retail Banking
- 3. Appraisal Techniques Processing to sanction of Retail segment loans MSME
- 4. Working Capital assessment
- 5. Term loan appraisal
- 6. Housing Project Approvals and financing MSME clusters
- 7. Rating Model & Credit Reports
- 8. Marketing of Retail loan products, MUDRA, MSME, PSLPs and agri business mapping of area specific business opportunities , various lead generation channels, Product knowledge
- 9. Relaxations permissible under various sanctioning authorities on a case to case basis
- 10. Nuances of Credit Monitoring and Techno monitoring in CBS
- 11. Marketing Credit Cards and Bancassurance and third party products
- 12. Business etiquettes marketing and communication skills
- 13. Retail Loans Comparative analysis / Panel/Group discussion, Interaction with IRPC / MSME CPU officials
- 14. BCSBI / RTI Act / Compliance / Conflict of Interest / OL / KYC & AML /Cyber Security
- 15. Documentation, Creation of charge / Registration / CERSAI
- 16. Promoting the culture of Ethical Banking



CR 303	Workshop for Authorized Officers
Duration	1 day
Target	Authorised Officers identified by CO: Recovery and Legal Dept
group	
Objective	To acquaint the participants with the procedures under SARFAESI / IBC
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- 1. SARFAESI Law and its implications
- 2. IBC mechanism
- 3. Latest developments in the Law and case laws
- 4. Issues in notices and advertisements
- 5. Issues in Possession of the property
- 6. Issues in Sale and issuance of Sale Certificates
- 7. Resolution through Private treaty

CR 304	Relooking financial statements in IND AS context
Duration	3 days
Target	Credit officers of Zonal office, Corporate, Mid corporate &Credit intensive branches
Group	identified by CO: Credit Dept
Objective	To equip the Credit Officers on analysis of financial statements under Ind As context.

Topical Coverage:

- 1. Overview of GAAP
- 2. Identification of genuineness by reading and analyzing of Corporate Financial Statements.
- 3. Analysis of Financial Statements
- 4. Cash Flow and Fund Flow analysis as per IGAAP.
- 5. Overview of Ind AS
- 6. Major Impact area of accounting on account of Ind AS and its effect on Financial Statements
- 7. Relooking of Financial Statements under Ind AS context
- 8. Analysis of Cash Flow & Fund Flow under Ind AS context. Impact on Ratio Analysis A comparison with IGAAP and Ind AS
- 9. Analysis of relevant Ratio for Working Capital and Term loan Appraisal under Ind AS context

CR 305	Workshop on PSLP Products
Duration	2 days
Target group	Officers in Scales I to III working in branches
Objective	To familiarize Officers with various PSLP Products

- 1. Vision and Positioning of our Bank Profit First
- 2. RAM Sector Role of Retail Lending in improving Profitability
- 3. KYC / AML / CDD, Selection of Borrowers
- 4. Credit Rating, CIBIL, Experian, Scoring Model and Credit Risk Management



- 5. Features and appraisal of Home Loan and its related products with case studies
- 6. Other PSLP Products Features and appraisal
- 7. LAPS
- 8. Documentation, Creation of Charge, Registration, CERSAI etc
- 9. Lead Management Various lead generation channels and Marketing
- 10. Relaxations that can be considered by IRPC / ZLCC / CO
- 11. Preventive Vigilance Compliance / BCSBI / RTI / Preventive Vigilance / Promoting the culture of Ethical Banking
- 12. Digital Products / OL /Cyber Security

CR 306	WS on MSME Finance
Duration	3 days
Target Group	Officers working in loans department.
Objective	To enable the trainees to master the art of handling MSME credit proposals

- Topical coverage:
- ➤ New Challenges & Opportunities in Financing MSME Sector Policy Frame Work for MSMEs
- > Due diligence, KYC, WHISTLE BLOWER, Credit Information Company reports, Verification of credentials
- Understanding SME Balance Sheet and Profit & Loss Account with case studies
- > Ratio Analysis for Assessing Financial Soundness with case studies
- ➤ Using of various resources viz. booklet on delegation of powers, Loan Policy and Credit Risk Policy
- Lending made Easy MSME / Structured Loan Products, MUDRA, Standup India loans with case studies
- CMA Data Format Hands on Exercise for Financial Statement Analysis, Understanding Working Capital Assessment for MSME Sector
- Working Capital Assessment with case study
- > Term Loan Appraisal Critical Ratio Analysis DSCR, Break Even, FACR, NPV, IRR, & Sensitivity Analysis
- Preparation of Credit proposal in Board format
- ➤ CGTMSE/ CGFMU/ CGTSSI Vehicles for Propelling MSME Growth
- ➤ Assessment of Non-Fun Based requirement LC & Guarantee
- Collateral security guidelines for MSME
- Cluster Based approach for MSME development and Finance
- Cyber Security Security

CR 307	Program on Financial Statement analysis
Duration	3 Days
Target group	Officiers who are not dealt with any Financial statement Analysis

- 1. Team Building
- 2. Introduction to Components of Profit and loss account
- 3. Introduction to Various components of Balance Sheet



- 4. How do read Auditors Report
- 5. Ratio and Trend Analysis using Sole Proprietary concern, Partnership, Company Financial statements
- 6. How do interprets various Ratios
- 7. Fund Flow Analysis
- 8. Cash Flow Analysis
- 9. CMA preparation
- 10. How do arrive repaying capacity, quantum of loan for PSLP product for Business class
- 11. Introduction to Difference between IGAAP and Ind AS realted IMPACT on Analysis

FX 301	Introductory Program in FX Business
Duration	3 days
Target	Officers in scale 1 to 3 (Urban/Metro) not undergone any FX training identified by ZO
group	
Objectives	To familiarize the officers about basics of foreign exchange transactions

- 1. Introduction to Forex Business and over view of Global Market and Indian Forex Market
- 2. Trade related AML, KYC Compliance Policy & Guide Lines including FX Transactions, FATCA, FCRA
- 3. Accounts and facilities for NRIs, PIOs and Foreigners including Loans with caselets
- 4. Role of RBI, DGFT. FEDAI, Customs, ICC and other regulatory organizations
- 5. Foreign Trade Policy 2015-20 Bankers angle and brief account of customs formalities for Import & Export
- 6. Flow of Foreign Currency, Inward & Outward remittances, RBI Regulations and FCRA.
- 7. INCOTERMS 2010
- 8. Methods of Trade Payment
- 9. Letters of Credit, Various transactions under LC, Guarantees & Provisions of UCP 600 / Trade Credit
- 10. Export Finance Pre-shipment / Post-shipment Finance in Rupee & Foreign Currency including export of services and software in non-physical forms
- 11. Importance of returns in FX R Returns, EDPMS, IDPMS and SOFTEX
- 12. ECGC Policies and Guarantees
- 13. Remittances business through Exchange House Express Money / Money Gram / Western Union /RIA Money, Speed Remit
- 14. Exchange Rate Mechanism and Forward Contracts
- 15. CBS and EXIM Bills for Foreign Exchange Transactions
- 16. Familiarization with various documents in handling foreign exchange business
- 17. Marketing of Forex Business



FX 302	PROGRAM FOR BM'S OF AD BRANCHES
Duration	2 days
Target group	Branch Managers/Officers of FX Authorised Branches
Objective	To familiarize the BMs of Forex Authorised Branches about nuances of foreign exchange transactions and products

- Overview of Forex Business , FATF, UN Sanctions & OFAC, FATCA, FCRA & Precautions in SWIFT Operations
- 2. Export Finance Pre/Post Shipment in rupees/foreign currency
- 3. Guidelines on ODI/FDI/FII
- 4. Interactive session on Scouting for Forex Business and sound practices (VC Mode)
- 5. Key note address by executive
- 6. Trade Based Money Laundering Precautions in Remittances including Advance remittances and import payments.
- 7. EDPMS/IDPMS operational guidelines
- 8. Import Finance Facilities available to importers LC/ Trade Credit ECB Handling of Import Bills / Do's & Don't's for Authorised Branches

FX 303	Special workshop on canvassing NRI Business/Remittances in focus areas
Duration	2 days
Target group	Officers working in NRI business potential areas
Objective	To equip the NRI potential area identified branch officers with NRI Deposit facilities available in our bank, importance of NRI customer's business, and marketing strategies to capture the business

- 1. Introduction & Comparative study of Indian Bank Position with other banks in NRI Deposits
- 2. Importance of CASA deposits to Improve the Profitability -
- 3. Resources for CASA growth including domestic & NRI SB deposits.
- 4. NRI definition and various deposit schemes available to NRIs with caselets
- 5. Various Loan facilities available to our NRI customers
- 6. Customer Relationship Management with Long term Perspective
- 7. Investment facilities for NRIs
- 8. Marketing strategies for mobilising NRI Deposits Tools & Techniques for business promotion
- 1. Inward & Outward Remittance facilities to NRIs Remittance Mechanism



GB 301	Knowledge Updation for Professional Excellence
Duration	3 days
Target group:	Officers with a score of less than 50% in online test (Scale 1 to 3) and aged below 50 years as identified by CO: HRM
Objective	To motivate the officers to improve the performance
	·

- 1. Emerging Trends in Indian Economy
- 2. General Banking
- 3. Risk Management
- 4. Priority Sector and Rural Credit
- 5. Corporate and MSME Credit
- 6. International business and Treasury
- 7. CBS and IT
- 8. Recovery and legal aspects
- 9. HRM and Marketing
- 10. Retail loan products
- 11. Various policies of Bank
- 12. Success is an Attitude
- 13. Compliance / BCSBI / RTI / Preventive Vigilance / Promoting the culture of Ethical Banking/
- 14. Digital Products / OL /Cyber Security

HI 301	Program for Rajbhasha Adhikaris
Duration	3 days
Target group	All Officers working in OLC identified by CO: HRM
Objective and topical coverage to be decided by CO: OLC	

HI 302	Hindi Workshop
Duration	1 day
Target group	Officers in scale1 to 3 identified by OL dept
Objective	To familiarize the Officers in the functional knowledge of Hindi and its application in day to day functioning

- 1. OL Act, Rules and Annual Program
- 2. Banking Terminology
- 3. Hindi Typing, Unicode and Internal work in Hindi
- 4. Hindi Grammar
- 5. Hindi Correspondence
- 6. Compliance / BCSBI / RTI / Preventive Vigilance / Promoting the culture of Ethical Banking/
- 7. Digital Products / OL /Cyber Security



HR 301	Professional Excellence for Career growth
Duration	3 days
Target group	Officers who have residual service of more than 5 years and Officers who have appeared and not promoted in last 3 attempts (scale 1 to 3) and not attended similar program during the last two years : to be identified by CO: HRM

- 1. Re-inventing ourselves Transactional analysis
- 2. Success is not by chance An interaction with a Business Leader
- 3. Enhancing the efficiency Bar with SWOT Analysis Self & Bank
- 4. Art of Happy Living The natural way with Yoga
- 5. Marketing Technology A competitive Edge & e initiatives of IMAGE
- 6. Nero Linguistic Programming as an Effective tool of Progress
- 7. An Interaction with Executives
- 8. Never Give up Goal Setting
- 9. Compliance / BCSBI / RTI / Preventive Vigilance / Promoting the culture of Ethical Banking/
- 10. Digital Products / OL /Cyber Security

HR 302	Retirement – A Happy Journey
Duration	2 days
Target group	Officers superannuating from service identified by CO: HRM
Objective	To enable the Officers to prepare for a happy retired life

Topical Coverage:

- 1. The beginning of a new life
- 2. Retirement Benefits
- 3. Investments planning and Wealth Management
- 4. Health Tips for better living
- 5. Techno banking and Social networking
- 6. Taking care of legal aspects
- 7. Fitness solution Nutrition, Yoga & Dietetics
- 8. Managing time effectively after retirement Experience sharing by guest

HR 303	Program on Compliance Culture
Duration	3 days
Target group	Officers in Scale 3 – 4 including Zonal Compliance Officers
Objective	To enhance the skills of the participants in the area of compliance

- 1. Compliance Culture Overview
- 2. KYC / AML / CFT guidelines Case Studies and presentation
- 3. Regulatory and Statutory guidelines Loans and Advances
- 4. Customer Service Relationship Management : Concepts in Banking
- 5. RTI / Ombudsman Customer service Transparency
- 6. BCSBI Customer Code of Conduct
- 7. FEMA guidelines Remittances / Import / Export / TBML
- 8. FATCA / CRS / OFAC / FATF guidelines
- 9. ORM and Cyber Security



- 10. Preventive Vigilance Compliance
- 11. Ethical Banking case study and situation analysis
- 12. Role play and quiz

HR 304	Program for Emerging Women Leaders
Duration	3 days
Target group	Women Officers working in Corporate Office and Zonal Offices (Scale 1 to 3) to be nominated by CO/HRM

- 1. Know your Bank
- 2. Work Life Balance for super women
- 3. Art of Happy Living The natural way with Yoga
- 4. Dreamers to Achievers Attitudinal Re-engineering
- 5. Challenges & Opportunities of being a Woman Business Leader
- 6. Marketing Technology A competitive Edge & e initiatives of IMAGE
- 7. Building a winning team to build business
- 8. New Age Leadership
- 9. Planning for future Career Progression
- 10. Compliance / BCSBI / RTI / Preventive Vigilance / Promoting the culture of Ethical Banking/
- 11. Digital Products / OL /Cyber Security

HR 305	Program for HR Officers
Duration	3 days
Target group	HR Officers working at CO/ ZOs (Scale 1 to 3), to be identified by CO: HRM

- 1. Training on SAP Modules and online portal in HR Issues & Solution
- 2. Nomination process flow for training system, Understanding target group before nomination
- 3. Vital aspects in Industrial relations
- 4. Overview of credit, FX, Banking operation and Technology
- 5. Key aspects associated with initiation of disciplinary proceedings
- 6. In pursuit of happiness and success through NLP NLP games
- 7. Salient features of HR policy, gist of important HR circulars, Bipartite settlements, Sexual Harrassment in workplace, OSR etc
- 8. Trends and Challenges in HRM
- 9. Motivating for better employee engagement
- 10. Staff loans, leave rules, Welfare measures Group discussion, presentation, Quiz
- 11. HR related in-house packages FAQs
- 12. Compliance / Conflict of Interest / BCSBI / RTI / Preventive Vigilance / Promoting the culture of Ethical Banking/ Digital Products / OL /Cyber Security



HR 306	Workshop on Excellence in Operational Efficiency at workplace
Duration	2 days
Target group	Officers who have not attended any training for the past 2 years
Objective	To enable the participants to know the latest trends in Banking and technology, products and policies

- 1. Know your Bank Quiz
- 2. Quiz on MSME / PSLP / Agri
- 3. Success The NLP way
- 4. Marketing Technology A competitive Edge & e initiatives of IMAGE
- **5.** Monitoring through CBS reports
- 6. Compliance / BCSBI / RTI / Preventive Vigilance / Promoting the culture of Ethical Banking/
- 7. Digital Products / OL /Cyber Security

IT 301	Program on Digital Products & Marketing
Duration	3 days
Target group	System / EDP Officers from Zonal office and officers from metro / urban branches in Scale V and above
Objective	To groom the participants to take up higher responsibilities to shoulder as "Business Leaders" at any point of time

- ➤ Introduction, Need for Digital Banking & Targets
- MeitY Score Card and strategies to improve
- ➤ BHIM Aadhaar Pay and PoS
- Collection products Payment Gateway Aggregator Services, MUP and V-Collect
- Corporate Net Banking,
- ➤ IndPay , BHIM, Indian Bank UPI App
- > Need of Government Business and opportunities, Public Financial Management System, CPMS
- ➤ Redressal of Customer Complaints on Transaction failures including ATM / BNA withdrawal, POS purchase failures, BHIM,UPI, USSD,POS,BHIM Aadhaar Pay
- ➤ MIS, BBMIS, Data Analytics & Business Intelligence
- Customer Education on fraud prevention
- > Strategies and Action Plan for reaching the Digital Targets, Roles of Zonal Digital Marketing teams and Tech-champions at branches
- > Session on feedback on our products performance with competitor products and areas to improve
- Credit Cards



IT 302	BOD to EOD - IT Management for ABMs
Duration	3 days
Target group	ABMs identified by ZOs
Objective	To enable the ABMs to develop skills relating to Internal Control and Supervision under CBS environment

- 1. Role of BMs and ABMs under CBS environment.
- 2. Compliance for better governance
- 3. JL appraisal and precautions
- 4. Monitoring loans through CBS reports verification of product code, interest rate, CISLA
- 5. Product knowledge in PSLP
- 6. IS Security & Preventive Vigilance
- 7. Deposits & TDS Management and death claim settlements
- 8. Operational issues in Alternative Delivery channels and Technology products and Trouble shooting
- 9. Stress Management
- 10. Recovery policy & Recovery mechanism Monitoring tools available in CBS for stressed assets
- 11. Credit Card and third party products Marketing and operational issues
- 12. Operational Risk under CBS environment
- 13. Cash Management and expenditure monitoring
- 14. E-audit mechanism and control returns
- 15. BCSBI / RTI Act / Compliance / Conflict of Interest / OL / KYC & AML /Cyber Security, Whistle Blower
- 16. Documentation, Creation of charge / Registration / CERSAI
- 17. Promoting the culture of Ethical Banking
- 18. ATM / BNA Operations and Reconciliation
- 19. E-VVR ensuring proper checking, EOD/BOD Reports
- 20. Mandatory Records and Registers Maintenance

IT 303	PROGRAM FOR OFFICERS ON "EXCELLING IN EXCEL WORKSHEET"
Duration	2 days
Target group	Officers in scale 1 & 2 in administrative offices
Objective	To help the participants enhance their performance levels in Excel for effective branch business growth



- 1. An introduction to Excel & Various tabs, formatting, Alignment, Protection Cell, sheet, Workbook Share workbook
- 2. Introduction to various Formulas & functions in Excel viz Logical, Financial, Date, Mathematical, sorting
- 3. Introduction to various Formulas & functions in Excel viz Logical, Financial, Date, Mathematical, sorting
- 4. MS Word features Mail merge, Output formatting, foot note creation
- 5. How to convert our helpdesk reports to excel form & data analysis Hands on
- 6. Pivot Table, Grouping & ungrouping, subtotal, Hyperlink creation, consolidation
- 7. Lookup, What if analysis, remove duplicates
- 8. Lab Exercises. Hands on in various topics covered
- 9. MS Powerpoint, ppt preparation, conversion to non editable format, videos. Hands on
- 10. Different type of graphs and how to generate charts & marking, copying from Excel. Hands on
- 11. Compliance / BCSBI / RTI / Preventive Vigilance / Promoting the culture of Ethical Banking/
- 12. Digital Products / OL /Cyber Security

IT 304	WORKSHOP FOR EDP OFFICERS AT ZONAL OFFICE
D4:	2 days
Duration	3 days
Target	EDP Officers from Zonal office
group	
Objective	To equip the participants with skills relating to day to day trouble shooting in CBS

- 1. Overview of CBS
- 2. Implementation of CBS in a Branch
- 3. Troubleshooting CBS issues
- 4. Troubleshooting EXIM Bills issues
- 5. NPA Module
- 6. Basics of Network and Troubleshooting
- 7. Information Security awarness
- 8. Antivirus, BigFix implementation and Troubleshooting
- 9. Rate Contract and Procurement
- 10. Asset Management and AMC/Support Management
- 11. AD/Mail/Skype implementation and Troubleshooting
- 12. Inhouse software operations and support
- 13. CTS implementation and Troubleshooting



MK 301	Marketing - The New Perspective
Duration	3 days
Target	Marketing Officers to be nominated by CO: Marketing Dept
group	

- 1. Latest in Banking, Finance and Technology
- 2. Digital Banking Strategies -Use of mobile banking, social media, big data and other digital media for customer-centricity
- 3. Retail Lending Adopting techniques for marketing of Retail Loan Products
- 4. Customer Behaviour Understanding behavioural dynamics of the B2C model for handling customers
- 5. Marketing Environment: SWOT Analysis, Peer Comparison, various predictive tools and reactive tools, strategic positioning with new entrants and growth drivers
- 6. Marketing Analytics Deploying specific software and analytics tools for gaining insight into meaningful data
- 7. STP Planning Activating Segmentation-Targeting-Positioning approach by mining and managing information flow
- 8. Banking Basics for Effective Ratio analysis, Balance-sheet analysis, EMI Calculations, for understanding of customer profile and product selection
- 9. International Banking FX and FX products
- 10. Pushing Innovation and Excellence in Marketing Discuss real-life case studies and driving brain-storming sessions on product designing and revamping, distribution mix, channel fortification, market picks etc
- 11. Compliance / BCSBI / RTI / Preventive Vigilance / Promoting the culture of Ethical Banking/
- 12. Digital Products / OL /Cyber Security

RM 301	Workshop on RAM Rating
Duration	1 day
Target group	Officers handling RAM rating in branches selected by Zones
Objective	To equip the trainees on various aspects of RAM rataing with hands on training with their own proposals

Topical Coverage:

Practical and hands on RAM rating with live pending proposalss to complete the RAM rating.

RM 302	Fraud Risk Management program for Branch Managers
Duration	3 days
Target group	Branch Managers in Scale III & IV identified by CO: Inspection Dept
Objective	To educate the Officers / Executives of the Bank on fraud prevention through proper appraisal and finding out early warning signals through balance sheet analysis

- 2. Overview of frauds in Banking industry
- 3. Pre-sanction and post sanction follow-up procedures
- 4. Current trends in corporate Balance Sheet Manipulation precautions to be taken for analysis
- 5. Fudging of Balance Sheet, Corporate/ Bank Fraud Control Plan



- 6. Identifying possible frauds with case studies
- 7. RBI guidelines and compliance regarding frauds / Early Warning Signals
- 8. E Audit
- 9. Types of fraudulent acts accountability for fraud detection and plan for control
- 10. Cyber Security Investigative tools and techniques Case studies
- 11. Preventive vigilance in credit and operational areas
- 12. Mental skills of an effective risk manager
- 13. Vigilance Compliance Policy, Conflict of Interest
- 14. BCSBI / RTI Act / Compliance / OL / KYC & AML / Due diligence / TBML
- 15. Documentation, Creation of charge / Registration / CERSAI
- 16. Promoting the culture of Ethical Banking

RM 303	Workshop on Offisite Monitoring Unit
Duration	2 days
Target group	Officers in Zonal Offices handling Offsite Monitoring
Objective	To facilitate Officers of Audit / Inspection Department at CO / ZOs to update knowledge on latest developments in their core areas with special reference to offsite monitoring.

- 1. Offsite Monitoring using BBMIS/PO SIte
- 2. Spurt-in-Advance/OTMS/Monitoring of Staff A/cs
- 3. Interest Verification & Leakage of Income
- 4. Preventive Vigilance Compliance / BCSBI / RTI / Preventive Vigilance / Promoting the culture of Ethical Banking/
- Digital Products / OL /Cyber Security

RU 301	Financial Inclusion – Marching towards inclusive Banking
Duration	3 days
Target group	Branch Managers/Officers of rural branch & desk officers of Zonal Office (Scale 1 to 3) identified by CO: RBD
Objective	To create awareness among the field level functionaries regarding the importance of Financial Inclusion and its promotion

- 1. Bank's performance under FI and Corporate goals
- 2. Vision and mission
- 3. Challenges & Opportunities in PMJDY
- 4. Financial Inclusion Basic Savings Bank Deposit Accounts, SB, OD and Other operational guidelines
- 5. Urban Financial Inclusion Opening of accounts for migrant laborers / Street vendors etc.
- Organizing awareness campaign and Financial Literacy initiatives in FI villages Role of INDSETI / FLCsNeed for operation of FI accounts / Monitoring the performance of Field BCs including Cash Management

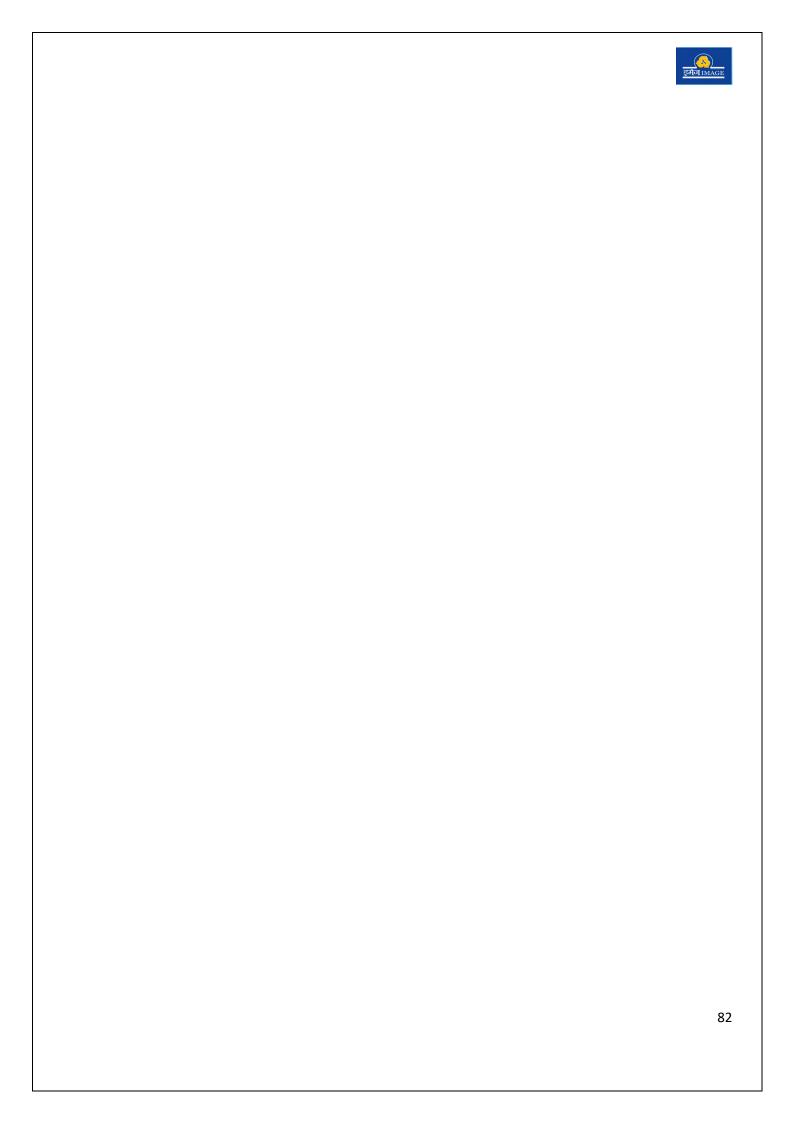


- 7. Ultra Small Branch, Do's and Don'ts in ICT enabled BC Model, Effective Utilization of BC / BF model for Business Growth
- 8. Introduction of Direct Benefit Transfer, DBTL, Aadhaar number and its seeding into SB accounts, Payment under Social Security schemes Payment of Old Age Pension, NPS, MGNREGA, Other Grants, etc.
- 9. IT enabled solutions for financial inclusion like, Banking Service Centres, ATMs with biometric scanners, Smart Cards etc.
- 10. SHG Linkage NGO Rating Effective tool for Financial Inclusion –NRLM and NULM
- 11. Salient features of PMJJY, PMSBY and APY
- 12. Latest Government initiatives in Financial Inclusion
- 13. Lead Bank Scheme

SP 301	Workshop on perspective on Debt Resolution mechanism
Duration	2 days
Target group	Credit Desk Officers of Corporate Brs / ZOs/ CO
Objective	To impart in depth knowledge about new Debt Resolution Mechanism with focus on IBC
Topical cove	erage: To be designed in consultation with CO: Credit / Recovery

SP301	Program for overcoming challenges
Duration	3 days
Target group	Officers who are visually challenged
Objective	To enable the participants to focus on strengths and excel in the workplace

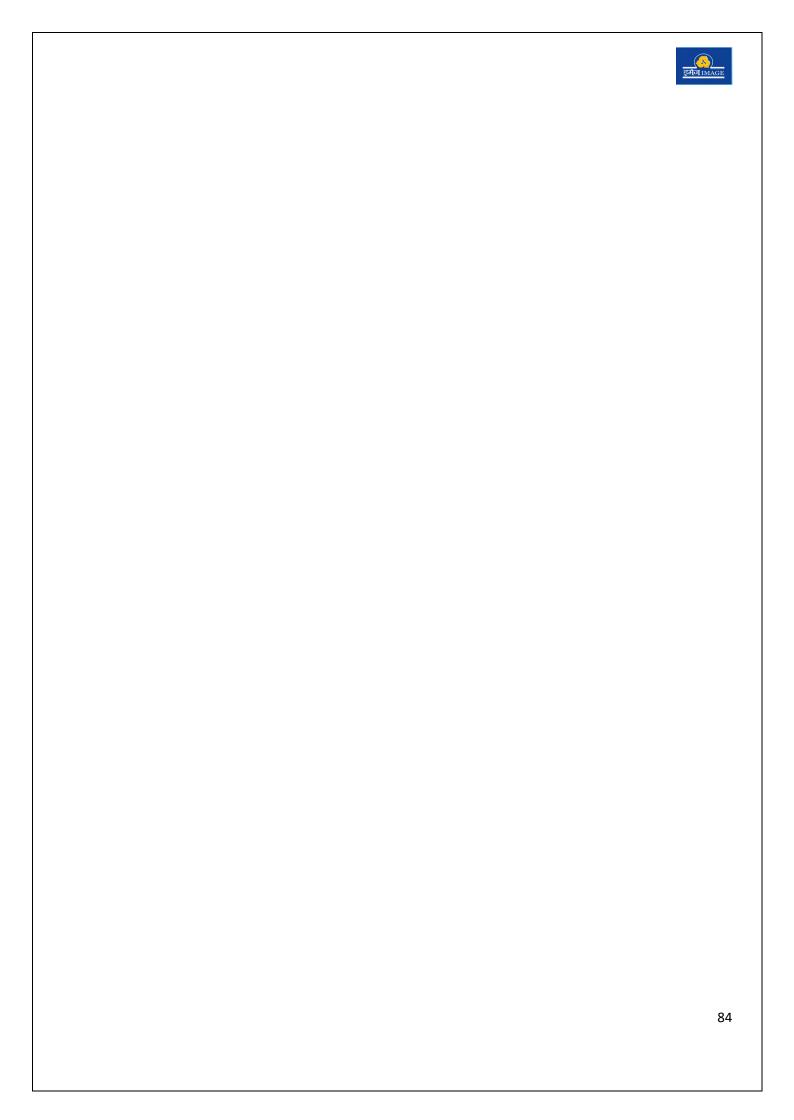
- 1. Ice Breaking and Felt need analysis
- 2. Open up! This beautiful world is yours
- 3. Familiarisation and Usage of JAWS
- 4. Technology at our fingertips & e-initiatives of IMAGE
- 5. MS Office An interesting business application
- 6. Challenges at workplace & Resolution strategies Ethical & Unethical practices
- 7. Coping with stress & maintaining work life balance
- 8. Exploring the extraordinary talents & skills
- 9. Products of our Bank
- 10. Excellence is not by chance





Programs at STES

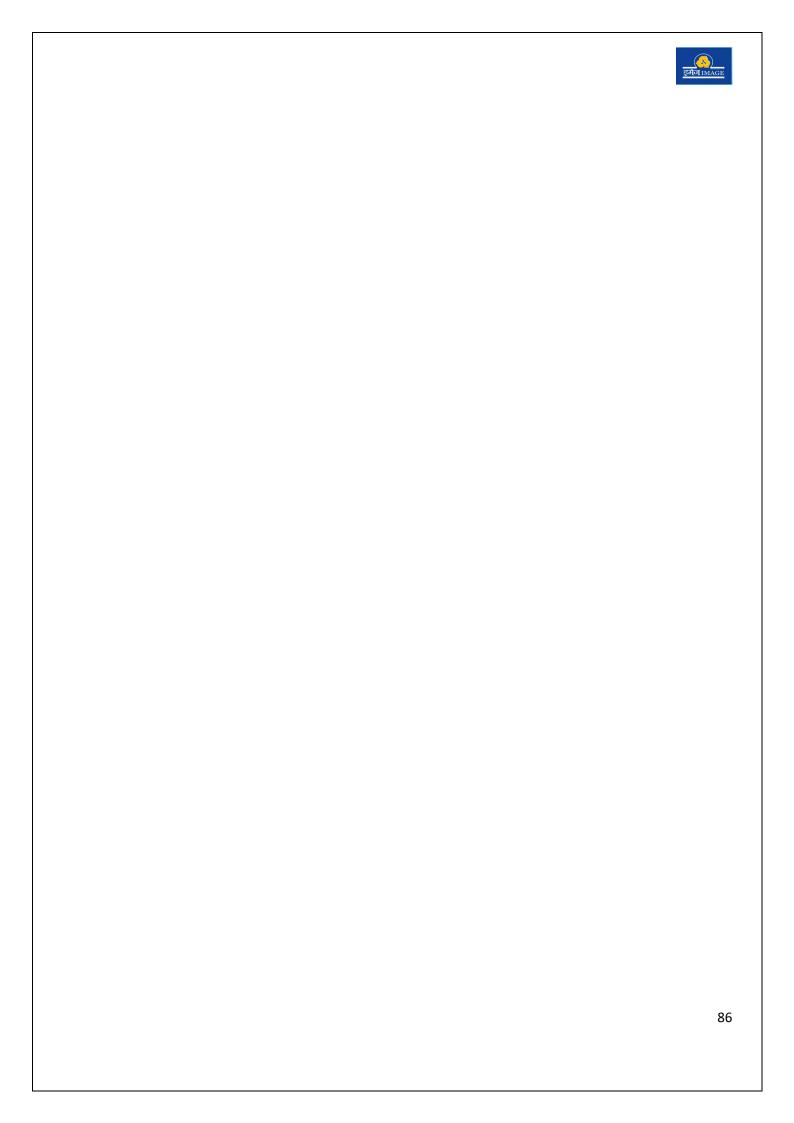
2019-20





Programs for Officers at STEs

2019-20





S.No	Family	Educative Programs-	Duration
GB O 2201	General	Pre-promotion for officers in Scale 1 to 3	6 days
GB O 2202	General	Induction training program for Promotee officers	1 week
CR O 2201	CIF & CCF	Orientation Credit program for Officers	1 week

S.No	Family	Awareness Programs	Duration
GB O 3301	CIF	Workshop for First Time Branch Managers (Zone Specific)	3 days
GB O 3302	CIF	Workshop for ABMs	2 days
GB O 3303	CIF	Workshop on Profitability for Officers – Thrust on CASA & NII	1 day
GB O 3304	CIF	Workshop on KYC, AML, Preventive Vigilance, Whistle Blower Policy, BCSBI Policy	1 day
GB O 3305	CIF	Workshop on Product updates for officers not trained for the past 2 years	2 days
IT O 3301	CIF	Helpdesk & CBS Reports – Tools for Better Branch Performance	1 day
IT O 3302	CIF	Workshop on EXIM Bill – Zone specific	1 day
IT O 3303	CIF	Leveraging technology – Alternative Delivery Channels for business growth	1 day
IT O 3304	CIF	Workshop on Techno Products and Third Party Products	1 day
IT O 3305	CIF	Workshop on CBS Related Issues	1 day
CR O 3301	CIF & CCF	Program on Credit for Probationary Officers in 3 rd Phase.	2 days
CR O 3302	CIF	Tools for recovery – OTS, Lok Adalat, DRT, CGTMSE Claim & Brief on SARFAESI,	1 day
CR O 3303	CIF	Basics of Credit for Officers	2 days
CR O 3304	CIF	Credit Management Program (including NFB) for Officers	2 days
CR O 3305	CIF & CCF	Appraisal of Credit Proposal for Credit Desk Officers & BMs	2 days
CR O 3306	CIF & CCF	Workshop on Personal Structured Loan Products for officers	2 days
CR O 3307	CIF & CCF	Workshop on MSME Finance for Officers	2 days
CR O 3308	GENERAL	Workshop on Asset Quality Management for officers	1 days
CR 0 3309	CIF & CCF	Workshop on Analysis of Financial Statements	2 days
CR O 3310	CIF & CCF	Workshop on Documentation	1 days
CR O 3311	CIF & CCF	Workshop on Credit information report - CIBIL ,EXPERIAN ,Scoring Model & RAM rating	1days
CR O 3312	CIF	Program for on Rural Credit – For Officers working in R & SU branches (Zone Specific) with hands on sessions	2 days
CR O 3313	CIF & CCF	Workshop on Loan Policy, CRM Policy & Recovery Policy	1 day
HR O 3301	CIF	Workshop on Managerial Excellence (Other than BMs)	1 day
HR O 3302	CIF	Customer Service & Re inventing ourselves	1 day
FX O 3301	CIF	Fundamentals of Foreign Exchange & NRI Business	1 day
FX O 3302	CIF	Forex business for Officers	2 days



GB O 2201	Pre Promotion training for Officers in Scale 1 to 3
Duration	6 days
Target Group	For those SC/ST/Ex Serviceman officers who will be appearing for promotion exam
Objective	To Equip /update the Officers for the promotion process

- 1. Overview of Banking Scenario Our Bank's performance RBI Monetary Policies and latest initiatives by Government
- 2. KYC / AML Guidelines, BCSBI / RTI Banking Ombudsman / Consumer Forum / Compliance and emerging trends
- 3. General Banking Laws related to Banking
- 4. Digital Baking and Alternate Delivery Channels
- 5. Agriculture Products and Micro Finance
- 6. Types of Customers and Deposit Products and Claim Settlement
- 7. Balance Sheet & Ratio Analysis
- 8. Government schemes and Financial Inclusion
- 9. Ancillary Services Third Party Products and Human Resources
- 10. Priority Sector Lending
- 11. Structure loan Products other than MSME SLP
- 12. Foreign Exchange
- 13. Core Banking Solutions and IT Products
- 14. Term Loan assessment & Working Capital Assessment
- 15. Prudential Norms and Recovery Strategies
- 16. MSME, Corporate Credit including Loan Policy and Risk Management Policy
- 17. Types of Securities and Documentations
- 18. Risk Management Basel II & III Operational Risk & Market Risk
- 19. Mock Group discussion and interview



GB O 2202	Induction training program for promotee officers
Duration	1 Week
Target Group	For Newly promoted officers
Objective	To Equip the newly promoted officers in various facet of banking

- > Corporate expectations, goals and Profit Planning
- Managing the challenge of change and excuses
- > Business Communication & Etiquette
- Build your own winning team
- > Jewel Loans for Agriculture / Retail Trade / Non-priority appraisal and auctioning procedure
- Marketing of retail banking products, digital banking products
- Structured Loan Products Agriculture & SME Segment (Application & appraisal with forms)
- Structured Loan Products Personal Segment (Application & appraisal with forms)
- Selection of Borrowers and Principles of Lending
- Priority sector lending / Government sponsored schemes
- KYC / AML Guidelines, Whistle Blower Policy, Customer service / BCSBI /RTI Banking Ombudsman /Consumer Forum / Compliance and Conflict of Interest
- Caring our Clients
- Officers' Service Regulations
- Preventive Vigilance
- Bankers Code of commitment to customers / Right to information Act /Compliance / Official Language
- > CBS Latest in Deposits and Loan modules
- > CBS Contingent Accounts and EXIM BILLS, Scrutiny of reports, IS Security
- Help-desk / Data Mining and e-learning
- Utility of Techno Banking products & Operational issues
- ➤ Latest in Financial Inclusion and SHG financing Guidelines
- Career Planning What , When and How
- Introduction to FX & NRI products
- > Financial planning and Investment
- > ATM Operations
- > IRAC Norms
- System based issues like TDS reversal / PAN validation / CERSAI / CGTMSE

CR O 2201	Orientation Credit program for Officers
Duration	1 Week
Target Group	Promotee Officers who have not attended any credit training program at IMAGE /NIBM
Objective	To equip the officers with practical aspects of lending, credit marketing and management

- Basics of Bank Lending
- ➤ Borrowers Types and Selection
- Understanding Profit & Loss Statement and Balance Sheet of a business entity Preparation with case studies
- Analysis and interpretation of Ratios relevant to Credit Appraisal



- Borrower Appraisal KYC, Due Diligence, Obtention of A & L and Compilation of Credit Report, Scoring Model
- Verification of CIBIL / EXPERIAN reports
- Priority Sector Lending Classification , Govt. sponsored and Social Security Schemes
- > Introduction to Term Loan Appraisal (with case exercises)
- ➤ MSME Structured Loan Products including MUDRA loans CGTMSE and CGTMU
- ➤ Working capital Assessment Appraisal and methodology
- ➤ Home loan, Vehicle Loan (Application, Appraisal, Sanction and relevant documentation with case exercises)
- Financing Farm loans Production credit covering KCC, Produce marketing loan & Pradhan Mantri Fasal Bhima Yojana
- > Financing SHG/ JLG / Tenant farmers / Share Croppers
- Introduction to Non-fund based facilities
- Documentation Basics including Law of Limitation and Stamp Act Documentation Basics including Law of Limitation and Stamp Act, Creation of charge
- Investment credit in agriculture Minor Irrigation / Land Development / Farm Mechanization and Allied Activities
- ➤ Loan / Credit Risk Management Policies with updates
- ➤ Education loan including CGFSEL (Application, Appraisal, Sanction and relevant documentation with case exercises)
- Documentation Type of charges and Charge Creation
- Interpersonal Relations & Communication at work place Monitoring of advances including pre-release audits and post-disbursal follow-ups - Signals from CBS Report
- > Enhancing operational efficiencies in IND Retail Vertical, IND MSME and Mid Corporate Verticals
- Marketing of Financial Services & CRM
- Credit Risk Management Basics
- Operational Aspects of Credit Risk
- Prudential Norms, Recovery strategies Recovery camps / Lok Adalats / OTS / Suit filing / DRT and SARFAESI



GB O 3301	Workshop for First Time Branch Managers
Duration	3 days
Target Group	First Time Branch Managers
Objective	To equip the first time branch Managers with the branch administration

- 1. Alignment of personal goals with organizational goals for Business growth
- 2. SWOT Analysis of the branch Business Potential, Competitor analysis in command area, Business Mix of the branch, Cost structure, Profitability analysis as per AR8 parameters.
- 3. Leader in the making Branch Leadership, Employee Engagement, Team Building, Decision Making and Delegation.
- 4. Strategy Planning and Execution, Customer Relationship Management, Business Marketing using MIS
- 5. KYC, AML, identifying potential Borrower & Customer Due Diligence,
- 6. Importance of Adherence to Policy Guidelines, Discretionary Powers of BM
- 7. Analysis of financial statements P&L, Balance Sheet and key ratios
- 8. Understanding Working Capital Assessment with case studies
- 9. Agricultural loan processing KCC, SHG and MUDRA loan
- 10. MSME SLP products with case studies
- 11. Features of PSLP products appraisal and assessment
- 12. Term loan appraisal with case studies
- 13. Better governance for compliance Art of handling customer complaints & grievances with special reference to BCSBI, RTI & Gender sensitization
- 14. Préventive Vigilance & IS Security in CBS environment Effective monitoring of Branch Operations through system generated reports
- 15. Documentation, Creation of charge / Registration / CERSAI
- 16. Promoting the culture of Ethical Banking
- 17. Marketing of Digital Products, Cyber Security and resolution of customer complaints on IT products and services
- 18. IRAC norms & recovery strategies Recovery policy
- 19. Pre and Post sanction Credit Monitoring aspects
- 20. Charge-taking, Control Returns and e-audit
- 21. Conflict management, Industrial relations & HR administration
- 22. Interactive session with successful Branch Manager
- 23. Precautions to be taken in Jewel Loan and other operational issues



GB O 3302	Workshop for ABMs
Duration	2 days
Target Group	Existing ABMs / Identified ABMs
Objective	To equip the ABMs with the branch administration

- Job role of ABM
- Keeping good Customer relation is the buzz word
- Managing front line staff
- Managing self-stress (Group Discussion)
- Cash Management(Group Discussion)
- Operational Risk-AML/KYC Compliance
- Security & Preventive Vigilance
- ➤ Locker Operations & MIS reports & template
- Redressal of customer complaints
- Claim settlements
- Salary Input/Leave Attendance
- > TDS management
- Statutory reports and follow up nominal heads
- Vendor management
- System based issues like TDS reversal / PAN validation / CERSAI / CGTMSE
- Team work
- Product knowledge
- Digital Banking
- ➢ BCSBI
- ➤ E-audit
- E-VVR, Cash Management, JL
- Official Language
- Crowd management

GB O 3303	Workshop on Profitability for Officers
Duration	1 day
Target Group	Officers in Scale I to III
Objective	To make the officers understand the concept and importance of profitability

- Impact of improving CASA on profitability
- Augmenting Non interest income
- Marketing of our various products with yielding high returns
- Importance of Retail Credits
- Non fund based business
- Arresting leakage of income & Controlling of Revenue Expenditure
- > Features of Third Party Products
- Reading AR8
- > Profit First



GB O 3304	Workshop on BCSBI & Customer Grievance Redressal Mechanism
Duration	1 day
Target Group	Frontline Officers
Objective	To make the officers understand the concept and importance of KYC and customer
	service

- KYC / AML Guidelines, Whistle Blower Policy, Customer service / BCSBI /RTI Banking Ombudsman /Consumer Forum / Compliance and Conflict of Interest
- Preventive Vigilance
- Compliance & Whistle Blower Policy
- ➤ BCSBI
- > SPGRS

GB O 3305	Workshop on Product updates for Officers not trained for the past 2 years
Duration	2 days
Target Group	Frontline Officers
Objective	To make the officers understand the importance of SLPs

Topical Coverage:

- Corporate expectations, goals and Profit Planning
- Marketing of retail banking products, digital banking products
- Structured Loan Products Agriculture & SME Segment
- Structured Loan Products Personal Segment
- Selection of Borrowers and Principles of Lending
- Priority sector lending / Government sponsored schemes
- KYC / AML Guidelines, Whistle Blower Policy, Customer service / BCSBI /RTI Banking Ombudsman /Consumer Forum / Compliance and Conflict of Interest
- ➤ Help-desk / Data Mining and e-learning
- > IRAC Norms & Recovery

GB O 3306	Program for grooming officers identified by zones as BMs
Duration	3 days
Target Group	Officers identified as potential Branch Managers
Objective	Groom the officers to be performing BMs

- ➤ Basics of Credit
- Basics of all Policies and Manuals.
- Processing of loans and advances.
- > HR -Customer Service- Managing Staff and Customers
- Marketing
- Motivation
- > Stress Management
- > Time and man management
- > Statutes, regulations, Acts related to Banking, RTI, BCSBI, Ombudsman, Consumer Forum, Grievance Redressal
- Customer Relationship Module and Cross Selling



GB O 3307	Audit Preparedness
Duration	1 day
Target Group	ABMs of branches
Objective	Hassle free Branch Audits

- > Audit Policy and Branch Guidelines
- Various Returns and their source
- Accuracy in returns-precautions, do s and don't s

GB O 3308	Learn while you Earn
Duration	1 day
Target Group	Officers including BMs
Objective	Program highlighting the Learning Opportunities for Bank Officers

Topical Coverage:

- > IIBF Courses, Certification, Fellowship, Incentives
- Official Language Certificate courses –Incentives
- > e-Learning Platform of Image / Learning Initiatives of IMAGE
- > All Magazines and publications of our bank
- > Select magazines of other organizations like BCSBI,IBA,IIBF,
- Sources of inputs from RBI
- CISA and similar certifications
- Moody's Learning Platform

GB O 3309	Latest banking scenario, updates and Indian Economy
Duration	1 day
Target Group	Officers including BMs
Objective	Program highlighting the updates in Indian Banking and Economy Scenario

- Knowledge Sources
- > RBI Master Circulars, Master directions, Publications
- > DFS -Publications, Circulars
- > Financial and economic News Websites, Mobile Apps
- > Free banking related e Magazines and learning material
- > Takeaways from other banks



IT O 3301	Helpdesk & CBS Reports for better branch performance
Duration	1 day
Target Group	Frontline Officers
Objective	To help the officers to understand the various support available in help desk
	& CBS reports for efficient functioning

- > Navigation/Overview of different menus/sub menus in Help desk
- > Finding out of different CBS reports and its importance
- > Sanka Samadhan, E initiatives of IMAGE
- > BBMIS & In-house applications
- ➤ EXIM Bills
- > System based issues like TDS reversal / PAN validation / CERSAI / CGTMSE

IT O 3302	Workshop on EXIM Bill
Duration	1 day
Target Group	Officers in Scale 1 to 3
Objective	To update and enhance the skill of officer in handling EXIM Bill application for handling Bills/Guarantees

Topical Coverage:

- Creation of users and assigning the functions
- > Cheque Collection ,purchase Registration /Realisation
- > Letter of Credit , Bank Guarantee

IT O 3303	Leveraging technology – Alternative Delivery Channels for business growth
Duration	1 day
Target Group	Officers in Scale 1 to 3
Objective	To update the knowledge of officer on various technology products

Topical Coverage:

- Various New e- products launched by our bank
- Benefit of uses of Net Banking & Mobile Banking,
- > ATM operational issues & attending ATM audit
- Indpay & IB Customer App, IB Staff App, UPI & IMPS

IT O 3304	Workshop on Techno Products and Third Party Products
Duration	1 day
Target Group	Officers
Objective	To familiarize the participants the usage of IT Products and to market including
	third party products

- > Improving Profitability through Tech Products
- Latest Tech Products
- > ATM Operations and Issues
- Marketing of Tech Products
- ➤ Third Party products



IT O 3305	Workshop on CBS Related Issues
Duration	1 day
Target Group	Officers
Objective	To update and enhance the skills of officer in handling CBS operations
Tanical Cavarana	

- > CBS Menu with thrust to Loan module
- CDC/Operational /Technical Issues/ Scanning Signature
- > RM Module
- GST implementation and related issues
- > System based issues like TDS reversal / PAN validation / CERSAI / CGTMSE/POS

IT O 3306	Workshop on CBS and Bank Policies for POs
Duration	2 days
Target Group	Manipal pass out POs after joining bank
Objective	To equip officers with CBS knowledge and various policies of bank for better performance in branches

Topical Coverage:

- ➤ Hands on sessions in various types of CIF creation
- ➤ Hands on sessions in Deposit/Ioan/Remittances menus
- > Introducing various Policies of the bank

CR O 3301	Program on Credit for Probationary Officers in 3rd Phase
Duration	2 days
Target Group	Third Phase Probationary Officers
Objective	To update and enhance the skill of Probationary officers in handling Credit

Topical Coverage:

- Professional approach to the prospective borrowers. How to make a credit interview
- Collection of requisite papers for different loans along with loan applications
- Filling of Loan Applications (practical)
- Preparation of Assets & Liabilities and credit report (Practical)
- > Proper filling of Loan Documents & preparation of sanction tickets
- Assessment & Appraisal of loan including LAPS
- ➤ How to get CIBIL/EXPERIAN report and verification of RBI defaulter list
- ➤ IB Scoring model

CR O 3302	Tools for Recovery – OTS, Lok Adalat, DRT, CGTMSE claim & Brief on SARFAESI
Duration	1 day
Target Group	BMs/ Loan Officers Working in Branch
Objective	To update and enhance the knowledge of officers about various recovery methods

- Recovery Policy
- Lok Adalat & DRT
- > Filling of CGTMSE Claim
- > SARFAESI



CR O 3304	Credit Management Program (including NFB) for Officers
Duration	2 days
Target Group	All Officers working in Loans Department

CR O 3303	Basics of Credit for Officers
Duration	2 days
Target Group	Any Officer Working in Branch other than Probationary Officers & BMs
Objective	To update and enhance the knowledge of officers in handling Credit –
	including appraisal, Documentation, monitoring, unit inspection, follow-up

- Need for Credit, Motivation for lending
- Classification of Advances-
- > Types of Credits
- Various stages of Credit
- Filling up of Loan applications (SME, Agriculture and SLP) (Practical)
- ➤ How to get CIBIL/EXPERIAN report
- Scoring and Rating Models (Practical)
- > Type of documents to be obtained for different loans, Documentation & its importance
- > Filling of Important Documents (Practical)
- Preparation of assets, liabilities and Credit report (Practical)
- > PAN validation / CERSAI / CGTMSE

Objective	To update and enhance the knowledge of officers in handling Credit –
	including appraisal, Documentation, monitoring, unit inspection, follow-up
	etc

Topical Coverage:

- > Need for Credit, Motivation for lending
- Pre and Post sanction and Monitoring of Credit
- ➤ CGTMSE application & Claim form, (CERSAI) Creation, Unit Inspection Report,
- Filling up of Loan applications & Appraisal (SLP)
- ➤ How to get CIBIL/EXPERIAN report and verification of RBI defaulter list
- PAN validation / CERSAI / CGTMSE
- ➤ IB Scoring Model
- Documentation including Preparation of assets, liabilities and Credit report (Practical)
- Monitoring through SMA, NPA reports, Early warning signals and red flagging of accounts
- Non Fund Based Limits

CR O 3305	Appraisal of Credit Proposal for Credit Desk Officers & BMs
Duration	2 days
Target Group	Credit Desk Officers & BMs
Objective	To update and enhance the knowledge of officers in handling high value Credit

- Preparation of Preliminary Information Memorandum (PIM) for NBG
- Analysis of financial statements
- Filling up of Board format proposal for limits of Rs. 1.00 crore and above
- > Review/Renewal of credit Proposal



- Case Study /Working out OCC proposal
- Case Study/Working out Term loan proposal
- Processing of Bank guarantee proposal
- Scrutiny of QIS and other statements
- RAM rating
- Market Survey

CR O 3306	Workshop on Personal Structured Loan Products for officers
Duration	1 day
Target Group	Loan Officers & BMs
Objective	To update and enhance the knowledge of officers in handling Structured
	Loan Products

- Thrust on Retail Banking a way for diversification of risk
- > Features of Personal Loan Products
- Case Study- Appraisal and filling up of Home Loan/Vehicle loan & Documentation
- > Pre sanction & Post Sanction of SLPs

CR O 3307	Workshop on MSME Finance for Officers
Duration	1 day
Target Group	Loan Officers & BMs
Objective	To update and enhance the knowledge of officers in handling Structured
-	Loan Products

Topical Coverage:

- ➤ Why MSME Govt. impetus on MSME
- > Code of banks commitment to MSME and SME Products
- MUDRA, PMEGP & Govt. Sponsored Scheme &CGTMSE Scheme
- ➤ MSME SLP products and marketing
- Composite loan assessment

CR O 3308	Workshop on Asset Quality Management for officers		
Duration	1 day		
Target Group	Loan Officers & BMs		
Objective	To update and enhance the knowledge of officers in handling Credit		
T : 10			

- Effective Credit Monitoring & Techno Monitoring
- > NPA Recovery Strategy—Recovery Camps, Lok adalat, SARFAESI, Filing of suit
- Recovery policy and OTS
- > NPA Management in CBS



CR O 3309	Workshop on Analysis of Financial Statements		
Duration	2 days		
Target Group	Loan Officers of Branches / Controlling Offices / CRMs		
Objective	To equip the Officers with high learning in credit.		

- Analysis of Financial Statements
- Ratio Analysis Case studies
- Importance of Cash Flow and Fund Flow with case studies
- CMA Data Base Case Study Hands on
- ➤ Board Format Case study on Filling of Board format
- ➤ Latest changes in IFRS
- Monitoring through SMA, NPA reports, Early warning signals and red flagging of accounts

CR O 3310	Workshop on Documentation
Duration	1 day
Target Group	Credit Officers of Branches
Objective	To equip the Officers in Documentation

Topical Coverage:

- KYC documents and Due Diligence
- Filling of A & L and Credit Reports Case study
- Dos & Donts of Documentation
- Importance of Documents & Creation of Charge
- Stamping / Acknowledgement of Debt
- > Filling up of Documents Hands on exercise

Program for rural Credit – For Officers working in R & SU branches (Zone Specific)		
1 day		
Officers working in Credit Department of Branches		
To have an overall understanding about rating and scoring models and credit information reports		

Topical Coverage:

- How to log in to CIBIL / EXPERIAN and How to read the report
- Understanding the Scoring Models for all structured loan products
- Scoring Model for Home Loan and Vehicle Loan Case Study
- Basics of RAM Rating and entering in the template Case Study

CR O 3312	Program for rural Credit – For Officers working in R & SU branches (Zone Specific)
Duration	2 days
Target Group	Officers (Other than BMs) working in R & SU branches
Objective	To Equip /updating them in handling the loan proposals
Tanical Cavarage	

- Credit Appraisal Techniques
- Lending to Agriculture, MUDRA and Govt. sponsored schemes



- Financing KCC :Appraisal, Documentation and Monitoring with case study
- > Financing IBHL, IBVL, IB MICRO loans: Appraisal, Documentation and Monitoring with case study
- Plugging irregularities in documentation
- Salient Features of PSLP & MSME SLP
- > Business opportunities & Marketing of Credit
- ➤ Lending strategies-SHG, Crop loans, Jewel loans etc.

CR O 3313	Workshop on Loan Policy, CRM Policy & Recovery Policy
Duration	1 day
Target Group	Officers working in Loans Dept., & BMs
Objective	To equip the officers and BMs with latest changes in Policies
Topical Coverage:	
CRM Policy	
Loan Policy	
Recovery Police	су

HR O 3301	Workshop on Managerial Excellence (Other than BMs)
Duration	1 day
Target Group	For Officers of branches other than BMs
Objective	To equip and improve the managerial qualities
Tanical Carrage	

- Positive Attitude
- Communication Skills
- Business Etiquette
- ➤ Motivation & Team Building
- > Customer Service & Care

HR O 3302	Customer Service & Re inventing ourselves			
Duration	1 day			
Target Group	Officers			
Objective	Towards customer orientation			
T!I 0				

- > Bridging the gaps in Customer Service & Setting the Bench Mark for Service Excellence
- > Attitudinal Re-engineering & Inter Personal Relationship for Business Promotion
- > Enhancing Employee Productivity through "Sales driven" culture
- > Empowering, enhancing sense of Ownership, Passion & Pride
- > Increasing Wallet share of customers through TAT and Professionalism

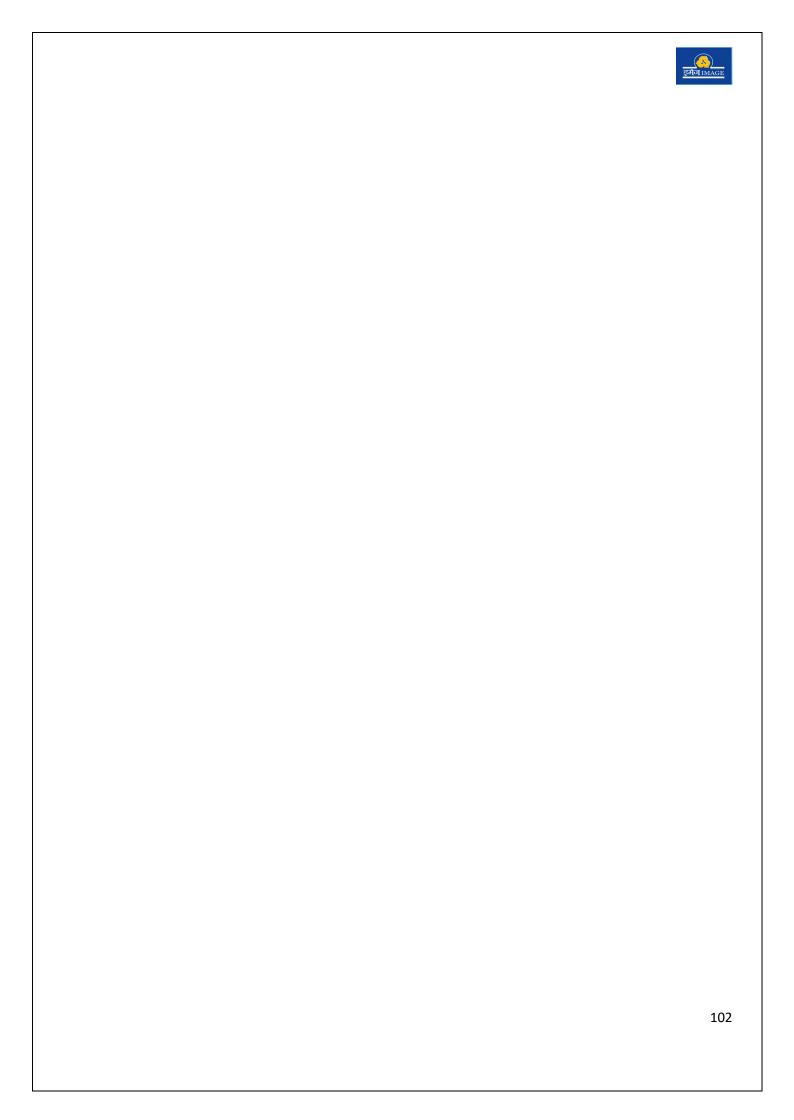


FX O 3301	Fundamentals of Foreign Exchange & NRI Business			
Duration	1 day			
Target Group	Officers			
Objective	To update and enhance the knowledge of officers in handling NRI deposits and FX business			

- > Role of RBI, FEDAI, FEMA, Govt. of India
- > Fundamentals of Foreign Exchange
- > Increasing business through Residents-RFC
- Promotion of NRI Business NRO,NRE, FCNRB accounts
- > FX Outward Remittances
- > LC, Standby LC

FX O 3302	Forex business for Officers
Duration	2 days
Target Group	Officers working in branches (Other than those who attended for talent pool training)
Objective	To update and enhance the knowledge of officers in FX business

- ➤ Introduction to Forex Business
- Accounts and Facilities for NRIs PIOs and Foreigners, including loans
- > Trade Credit for Importers Buyers Credit & Sellers Credit
- > LC Mechanism & Various types of LCs
- Scrutinizing of Documents received under LC
 Pre shipment & Post shipment credit
- ➤ CBS and EXIM Bills for Foreign Exchange Transactions
- ECGC Policies and Guarantees





Programs for Clerks at STCs

2019-20

S No	Family	Educative Programs	Duration
GB C 2201	CIF	Induction Program for Promotee Clerks	1 Week
GB C 2202	CIF	Induction Program for newly recruited Clerks	2 Weeks
GB C 2203	GENERAL	Pre promotion training for Clerks	4 days

S No	Family	Awareness Programs	Duration
GB C 3301	CIF	RBI Clean note policy and detection of counterfeit notes	1 day
GB C 3302	CIF	Refresher program for newly recruited clerks	2 days
HR C 3301	CIF	Program on Soft Skills (Frontline Management,	1 day
		Business Etiquettes & Communication Skills)	-
HR C 3302	CIF	Retirement : A Happy Journey	2 days
HR C 3303	CIF	Workshop on Customer Service & Re-inventing ourselves	1 day
HR C 3304	CIF	Front Office Management – Clerks	2 days
HR C 3305	CIF	Workshop on BCSBI & Customer Complaint Redressel Mechanism	1 day
HR C 3306	CIF	Vertical Workshop for Business Promotion & Customer Service	2 days
HR C 3307	CIF	Workshop for Women clerks on Professional Excellence	1 day
HR C 3308	CIF	Workshop on enhancing operational efficiency at workplace	1 day
CR C 3301	CIF	Fundamentals of Credit for Clerks	2 days
CR C 3302	CIF	Marketing and Monitoring of SLPs	2 days
CR C 3303	CIF	Workshop on MSME financing	2 days
CR C 3304	CIF	Workshop Recovery Strategies	2 days
CR C 3305	CIF	Structured Loan Products- Appraisal and Assessment through LAPS	1 day
CR C 3306	CIF	Various aspects of Documentation	1 day
FX C 3301	CIF	Workshop on NRI and Non-Fund Based Business	1 day
HI C 3301	CIF	Workshop on Hindi	1 day
MK C 3301	CIF	CASA and Retails Products for Topline and Bottomline Growth	2 days
MK C 3302	CIF	Marketing of Retail and Third party products	1 day
MK C 3303	CIF	Workshop on third party products & IT Products	1 day
MK C 3304	CIF	Marketing Strategies for Frontline Staff	1 day
RU C 3301	CIF	Workshop on Agri Lending – Zone Specific	2 days
RU C 3302	CIF	Financial Inclusion , Microfinance & Social Security Schemes	2 days
RU C 3303	CIF	Rural Banking for Clerks	2 days
IT C 3301	CIF	Alternate Delivery Channel	1 Day
IT C 3302	CIF	EXIM Bills (To be included if access to EXIM bill is provided at STCs)	1 Day
IT C 3303	CIF	SMA /NPA Modules in CBS	1 Day
IT C 3304	CIF	Refresher Program on Loans and Advances to Clerks	1 day
RM C 3301	CIF	IS Security and Preventive Vigilance	1 Day



S No	Family	Educative Programs	Duration
GB C 2201	CIF	Induction Program for Promotee Clerks	1 Week
GB C 2202	CIF	Induction Program for newly recruited Clerks	2 Weeks
GB C 2203	CIF	Pre promotion training for Clerks	4 days

GB C 2201	Induction Program for Promotee Clerks
Duration	1 Week
Target Group	Newly promoted clerks
Objective	To introduce the various job roles of the newly promoted clerks and understand the
	various important functions of the departments

- Know Your Bank / branch/potential
- > BR Act , RBI Act, TP Act, Partnership Act, Companies Act, FEMA
- Banker Customer Relationship, NI Act
- > Type of customers Individuals / Corporate- Legal aspects in opening of A/Cs,
- ➤ KYC / AML Guidelines, Whistle Blower Policy, Customer service / BCSBI /RTI Banking Ombudsman /Consumer Forum / Compliance and Conflict of Interest
- Single Window Operation & cash handling/ cut notes/ forged notes
- Roles and responsibilities of Front Office Staff
- > Various deposit products
- Various loan products
- Techno Products Internet Banking / Mobile Banking / POS
- > ATM operations
- > Team Building & Motivation
- Preventive Vigilance
- Deposit module in CBS Hands on
- > JL, LOD module in CBS Hands on
- Remittances
- Communication for Business development
- Business Etiquette
- Customer service and marketing of products
- Basics of credit

GB C 2202	Induction Program for Newly Recruited Clerks
Duration	2 Weeks (General Banking & Practicals in CBS each for one week)
Target Group	Newly recruited clerks in the Bank
Objective	To introduce the various job roles of the newly recruited clerks
	•

- Know Your Bank
- Dreamers to achievers
- ➤ BR Act , RBI Act, TP Act, Partnership Act, Companies Act, FEMA
- Banker Customer Relationship, NI Act
- > Type of customers Individuals / Corporate- Legal aspects in opening of A/Cs,



- > Front office management
- KYC / AML Guidelines, Whistle Blower Policy, Customer service/ BCSBI /RTI Banking Ombudsman /Consumer Forum / Compliance and Conflict of Interest
- Single Window Operation & cash handling/ cut notes/ forged notes
- > Roles and responsibilities of Front Office Staff
- Deposit and Loan products
- Techno Products Internet Banking / Mobile Banking / POS
- Remittances
- > Communication for Business development
- Business Etiquette
- Customer service and marketing of products
- Ancillary service and Third party products

GB C 2203	Pre Promotion Training for Clerks
Duration	4 days
Target Group	Clerical who will be appearing for Promotion Exam
Objective	To equip & Update the clerical staff with latest changes

- Overview of Banking Scenario, RBI Annual Policy & Reviews-Our Bank's performance
- Regulatory Guidelines including KYC / AML
- General Banking, Laws Related to Banking
- > BCSBI, RTI, Ombudsman, Consumer Forum, Conflict of Interest.
- Banker customer relationship Types of Securities and Types of Customers
- Priority Sector Lending, Agri Products
- Deposit products
- Documentation
- Industrial & Conventional lending HR & Administration
- > Trade Finance & Government Schemes, Remittances, Govt. Business
- Ancillary Services & Third Party Products
- Prudential norms & NPA management
- Core Banking Solutions
- Balance Sheet & Ratio Analysis
- > Balance Sheet & Ratio Analysis
- MSME Products.
- > Retail Loan Products Personal Segment
- Foreign Exchange
- Technology products

GB C 3301	RBI Clean Note Policy and Detection of Counterfeit Notes
Duration	1 day
Target Group	Clerical staff members working in branches.
Objective	To make the participants sensitizes on the RBI's clean note policy and features and precautions in identification of counterfeit notes.

- RBI Clean Note Policy
- Features of Genuine Notes (All security features of our Bank Notes)



- ➤ Difference between Genuine Notes and Fake Notes and tips for detection of forged notes
- ➤ Reporting STR,CTR,CCR
- > Types of notes (Perfect, Imperfect, soiled and Mutilated)
- ➤ Note Refund Rules and Exchange of cut/soiled notes
- > Adjudication and payment rules, Retention and destruction of notes
- Procedure for payment of notes
- Interaction with Currency Chest In-charge relates to currency issues

GB C 3302	Refresher program for Newly Recruited Clerks	
Duration	2 days	
Target Group	Newly recruited Clerks after completing 6 months of service	
Objective	To equip the clerks who have completed 6 months of active service with latest	
	development in day to day banking	

- Different deposit products with thrust on CASA
- Remittances
- Cash handling
- > Importance of Non-Interest Income. How to increase NII(Group Discussion)
- > Tech products
- CBS related issues
- PSLPs and marketing
- Preventive vigilance

HR C 3301	Program on Soft Skills
Duration	1 day
Target Group	Staff members working in Branches.
Objective	To enhance the skills on Communication and Personality Development of staffs

Topical Coverage:

- Communication what and why of it
- > Do's and Don'ts in business communication
- Frontline Management & Business Etiquettes
- Body language and communication nuances
- Personality –SWOT analysis

HR C 3302	Retirement: A Happy Journey
Duration	1 day
Target Group	Award Staff members retiring from service
Objective	To enable the award staff members to prepare for a happy superannuated life
Tanical Cavarage	

- > Retirement the beginning of a new life
- Retirement benefits
- > Investment planning and wealth management



- Social networking and techno banking
- ➤ Managing time effectively after retirement
- ➤ Minimizing going to Doctor after retirement
- Taking care of your legal requirements Making a will
- Fitness Mantra Nutrition, Health fitness through yoga

HR C 3303	Workshop on Customer Service, Re inventing ourselves
Duration	1 day
Target Group	Clerks working in the branches
Objective	To help the staff members update their knowledge on Customer Service & redressal mechanism

- Good Customer Service to avoid complaints
- ➤ Basics of BCSBI and the consequences of non-compliance
- Consumer Protection Act
- KYC / AML Guidelines, Whistle Blower Policy, Customer service / BCSBI /RTI Banking Ombudsman /Consumer Forum / Compliance and Conflict of Interest

HR C 3304	Front Office Management – Clerks
Duration	2 days
Target Group	Clerks working in branches
Objective	To give inputs on better customer service and marketing techniques

Topical Coverage:

- Know your Bank Bank Vision and Mission
- Essentials of front office management Product knowledge / Communication and Business etiquettes
- Customer service and care (Serve with a smile)
- Marketing of Retail Deposit and Advance products the need
- Digital banking products and Aadhar related issues The future of banking
- Interpersonal relations
- Customer Grievances KYC, Banking Ombudsman, SPGRS, RTI, BCSBI Codes
- > RBI Clean note policy

HR C 3305	Workshop on BCSBI & Customer complaint redressal Mechanism
Duration	1 day
Target Group	Clerical staff members working in branches.
Objective	To make participants understand AML / KYC guidelines and their importance

- Overview of PMLA / RBI guidelines
- > KYC / AML Guidelines, Whistle Blower Policy, Customer service / BCSBI /RTI Banking Ombudsman /Consumer Forum / Compliance and Conflict of Interest
- > CTR, STR, CCR
- ➤ Whistle Blower Policy
- Preventive Vigilance in opening of accounts



HR C 3306	Vertical Workshop for Business Promotion & Customer
Duration	2 days
Target Group	Officers and clerks of Branches where targets not achieved
Objective	To impart to participants an overview of tech products and skills for business
	building

- Know your Bank
- ➤ Team magic The power of aligning together for business goals
- Communication and business etiquette
- > Digital products Awareness and marketing
- Art of Happy living The natural way with Yoga
- Customer orientation Creating happy moments
- Conflict Resolution & Service Excellence

HR C 3307	Workshop for Women staff on Professional excellence
Duration	1 day
Target Group	Women staff members working in Branches
Objective	To make the women staff members to enhance their professional excellence

Topical Coverage:

- Developing a winning attitude
- > Team Building for creating vision and achieving goals
- > Smart working for optimizing performance and managing time
- Marketing alternate delivery channels
- Challenges in managing home front and office front

HR C 3308	Workshop on enhancing operational efficiency at workplace
Duration	1 day
Target Group	Staff members who have not been trained at all or the gap between two training is beyond 2 years as on 31 3 2018
Objective	To equip participants with HR skills and technology

- ➤ Know your Bank
- Attitudinal reorientation & Motivation for everyday business
- Communication skills
- > Digital products Awareness and marketing
- Art of Happy living The natural way with Yoga



Fundamentals of Credit for Clerks
2 days
Clerks working in the branches
To make the learner understand the basics of credit

- > Need for Credit, Motivation for lending
- Product knowledge Trade finance, SME Products and Agri. Products & SLP
- Filling up of Loan applications (Micro and Small Enterprise, Agriculture and Structure loan Products) and other papers to be verified
- > Basics of Balance sheet and other financial statements
- Documentation-Case exercises

CR C 3302	Marketing and Monitoring of SLPs
Duration	2 days
Target Group	Clerks working in the branches
Objective	To equip the staff members the nuance in marketing and monitoring of SLPs

Topical Coverage:

- ➤ Effective Marketing and cross selling of SLPs
- ➤ Important SLPs Home Loan, Vehicle Loan, Pension Loan and Personal Loan : Appraisal and Assessment.-Case studies
- Important SLPs SME Products : Product Knowledge
- > Trade Finance: Effective Marketing tips.
- Monitoring of SLPs: Conventional tools & through system generated reports
- Slippage management.

CR C 3303	Workshop on MSME Financing
Duration	2 days
Target Group	Clerks working in the branches
Objective	To equip the learners understand the basics of MSME financing as part of
	business growth

- ➤ Definition and coverage of MSME: Opportunities and challenges
- ➤ Identifying the potential MSME borrower in your areas
- > Term Loan and Working capital financing in MSME financing- Case Studies
- ➤ Government Sponsored Schemes & CGTMSE Coverage
- ➤ Monitoring of MSME Advances Conventional and Techno Monitoring methods.
- Slippage management.



CR C 3304	Workshop on Recovery Strategies
Duration	2 days
Target Group	Clerical Staff from Branches and Administrative Offices.
Objective	To make the participants familiar in credit monitoring and recovery
	mechanisms

- Monitoring of advances: Conventional and Techno Monitoring methods
- Monitoring of SLPs
- > IRAC norms
- Strategies for prevention of SMA and NPA.
- Recovery the need and importance
- ➤ NPA recovery mechanism / Suit filing and Lok adalat / OTS /Recovery camps

CR C 3305	Structured Loan Products- Appraisal and Assessment (including through LAPS)
Duration	1 day
Target Group	Clerical Staff who is working in Loans Department
Objective	To equip Clerks on appraisal of various SLPs through case studies and Hands-on
T!I 0	· · · · · · · · · · · · · · · · · · ·

Topical Coverage:

- Appraisal and assessment Home Loan / Vehicle Loan / Pension Loan / Education Loan- Case studies
- Trade Finance Appraisal and assessment- Case studies

CR C 3306	Various aspects of Documentation
Duration	1 day
Target Group	Staff members working in branches.
Objective	To equip Clerks on various aspects of Documentation and updating in CBS
	System

- > Importance of Documentation & Common Irregularities in documentation
- Basic features of Documentation
- ➤ Legal aspects : KYC, Limitation, Stamp Act
- ➤ Filling of Documents Practical session on preparation of A & L, Credit Reports, Preparation of D01, D57, D 101, D 32/33/34/34A and other documents
- > Updating of documents in CBS system (CISLA, D-11, Stock, Review & Renewal, Insurance etc.)



FX C 3301	Workshop on NRI and Non-Fund Based Business
Duration	1 day
Target Group	Staff members working in branches.
Objective	To familiarize the staff members about NRI and Non Fund Based Business
_	for business growth

- > NRI Deposit accounts
- > NRI Loan Products
- Latest guidelines on NRI remittances
- > FCNR accounts
- ➤ Guarantees/LCs

HI C 3301	Workshop on Hindi
Duration	1 day
Target Group	Staff members working in branches.
Objective	To familiarize the staff with functional knowledge of Hindi and its application
_	in day to day functioning.

Topical Coverage:

- Official Language Act / Rules and implementation policy
- > Hindi Grammar, Hindi Varnanukram etc.,
- > Banking Terminology Basics, Correspondence in Hindi
- Use of Hindi in customer service and marketing
- Use of Hindi in Computer and CBS

MK C 3301	CASA and Retails Products for Topline and Bottomline Growth
Duration	2 days
Target Group	Clerks working in the branches
Objective	To help the staff members enhance their knowledge and skills in marketing retail products and CASA

- ➤ Need for improving CASA Marching towards profits
- Deposit Products
- Retail products Product knowledge for optimizing business growth
- > Communication as part of business growth
- Marketing of digital banking products and Aadhar related issues
- ➤ Benefits of Tech products for better customer management



Marketing of Retail and Third party products		
1 day		
Clerks working in the branches		
To help the staff members enhance their knowledge and skills in marketing retail products		

- Product knowledge and Marketing of Tech Products
- > Product knowledge and Marketing of retail products
- Product knowledge and Marketing of SME and Agri. Products
- Product knowledge and Marketing of third party products

MK C 3303	Workshop on Third Party Products			
Duration	1 day			
Target Group	Clerical Staff members working in branches.			
Objective	To make the participant understand the importance of cross selling of third party products			

Topical Coverage:

- Customer service and cross selling advantages
- Marketing techniques of third party products
- > Third party Products Insurance products -Life and Non Life
- > Mutual Funds / Gold Sovereign Bonds
- > Arogya Raksha
- ➤ Tech Products Internet corporate net banking and personal net banking features available, RM Module functions.
- Mobile banking

MK C 3304	Marketing Strategies for Frontline Staff		
Duration	1 day		
Target Group	Clerical Staff members working in branches.		
Objective	To familiarize the staff members about marketing strategies		

- Marketing of Digital Products
- Marketing of PSLPs
- Marketing of MSME loans
- Marketing of Trade Finance
- Marketing of Third Party Products & Lockers



RU C 3301	Workshop on Agri SLPs			
Duration	2 days			
Target Group	Clerks working in Rural and Semi-Urban Branches			
Objective	To familiarise the Officers / Clerks with the latest KCC guidelines and other			
_	Agri products			

- Production credit Need for financing agriculture and related activities
- Preparation of Kisan Credit Card Case exercises
- Interest subvention scheme
- Rural Insurance –PMFBY
- Financing SHGs
- > Augmenting Jewel loan portfolio under Agriculture
- Farm Mechanistion, Dairy development, Minor irrigation etc.

RU C 3302	Financial Inclusion, Microfinance & Social Security Schemes			
Duration	2 days			
Target Group	Clerks working in Rural and Semi-Urban Branches			
Objective	To help the participants to understand the concept of Financial Inclusion, its			
	sustainability, SHG linkage and promote Micro Enterprise			

Topical Coverage:

- Performance of our bank
- > Evolution of Micro Credit, Concepts and Characteristics of Self Help Groups
- > SHG formation & Linkages, Aspects of group functioning & nurturing
- Appraisal, Grading and Documentation
- > Role of NGOs, VA, SHPI, MFI and Interface with NGO/NABARD Officials
- SHG Derivatives
- Operational issues of SHGs
- ➤ BCs
- Social Security schemes and its implementation

RU C 3303	Rural Banking for Clerks			
Duration	2 days			
Target Group	Clerks working in Rural and Semi-Urban Branches			
Objective	To help the participants to understand the Agriculture Loans, SHG/JLG, Govt.			
	Sponsored Programs & appraisal / documentation and monitoring of small loans			

- Various Govt. Sponsored Schemes
- ➤ SHG Linkage
- ➤ KCC
- Agricultural Structured Loan Products
- Appraisal, Documentation and monitoring of Small Loans
- Financing SHG & JLG
- Recovery aspects of Small Loans
- Participation in Recovery camps
- ➤ BCs



IT C 3301	Alternate Delivery Channels		
Duration	1 day		
Target Group	Clerks		
Objective	To familiarize the participants the usage of IT Products and to market including third party products		

- Profitability in Digital banking products and Aadhar related issues Tech Products
- > Internet Banking for Individuals and Corporates
- Features of Mobile Banking
- > ATM Operations and Issues
- Credit cards & Remittances, Latest Tech Products like Ind Pay, IB Smart. IB Smart remote etc.
- Marketing Alternate Delivery channels, Tech Products
- > IS Security and Preventive vigilance
- POS machines

IT C 3302	EXIM Bills	
Duration	1 day	
Target Group	Clerks in Branches	
Objective	To help the participants improve their efficiency in the applications relating to	
	EXIM Bills	

Topical Coverage:

- Overview of Exim Bills User Administration
- Cheque Collection in EXIM Bill
- Conversion of Cheque Collection to Purchase
- ➤ Guarantee/LC module in EXIM Bills
- > Hands on for topics covered

IT C 3303	SMA / NPA Modules in CBS		
Duration	day		
Target Group	Clerks in Branches		
Objective	To equip the Clerks about the new guidelines in NPA		

- ➤ IRAC Norms, Capital adequacy implications of NPA
- SMA Classification, Substandard, Doubtful and Loss asset classifications in CBS
- CBS application module, Loan Module Security Creation and its significance
- Various reports and its utilities in SMA / NPA Management



IT C 3304	Refresher Program on CBS Modules		
Duration	1 day		
Target Group	Clerks		
Objective	To update and enhance the skills of clerks in CBS modules		

- ➤ Hold, lien, nomination
- Joint Accounts/Deduplication
 Messages, Standing orders, Cheque book functions,
 Batch creation / Repair
- RM Module / RACS

RM C 3301	IS Security and Preventive Vigilance		
Duration	1 day		
Target Group	Clerks		
Objective	To enable the participants understand the nuances of cyber threats and take preventive steps to overcome the same		

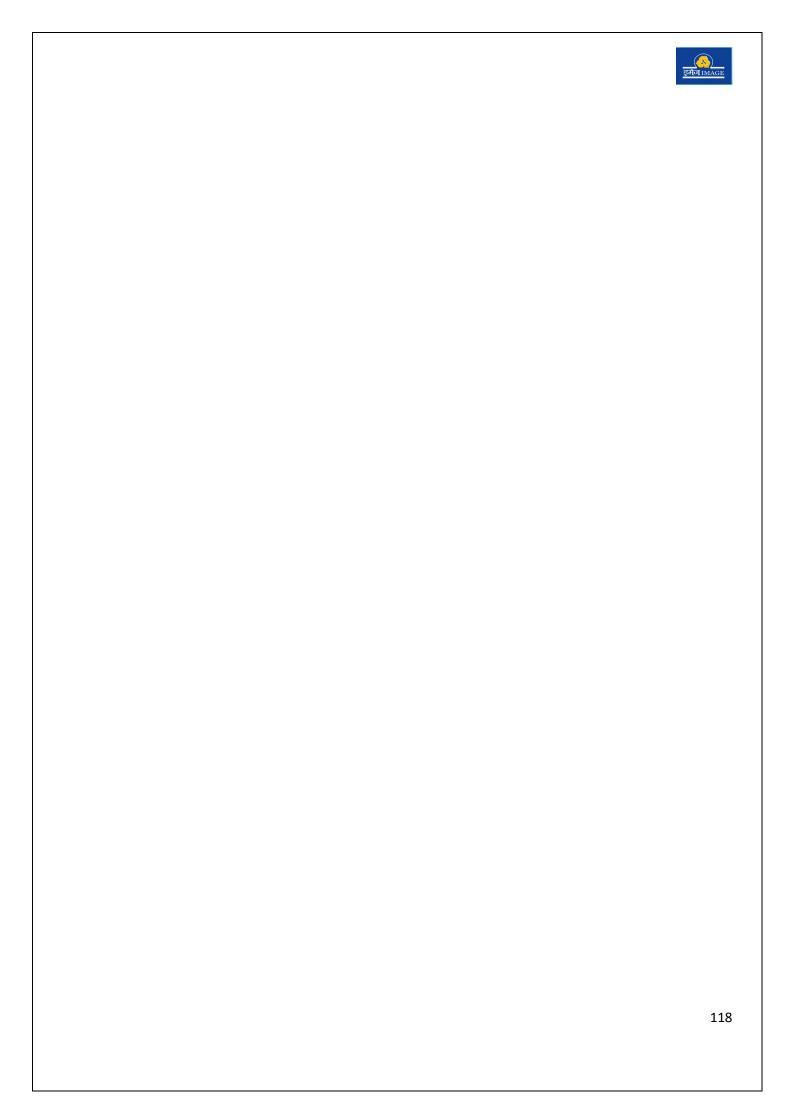
- IS Security Policy / Various Audits
 Preventive Vigilance
 KYC & AML Guidelines

- Precautions in ATMs
- > Precautions to be taken while handling JL keys



Programs at STCs for Substaff & Armed Guards

2019-20





S No	Family	Awareness Programs	Duration
HR S 3301	CIF	Program on Soft skills, Business Etiquette ,Customer care,	1 Day
		Marketing	
HR S 3302	CIF	Job Roles and Communication skills	1 Day
HR S 3303	CIF	Workshop for Part Time Sweepers	1 Day
IT S 3301	CIF	CBS awareness for Sub staff	1 Day
IT S 3302	CIF	Pre Promotion Training for Sub Staff	2 days
OTH 3301	CIF	Workshop for Business Correspondents	1 day

HR S 3301	Program on Soft skills, Business Etiquette ,Customer care, Marketing
Duration	1 day
Target Group	Sub-Staff
Objective	To equip the participants on Soft skills, Business Etiquette ,Customer care,
	Marketing

- Customer Service Service with a smile
- > Attitudinal re orientation and business etiquette
- > Safe Keeping of Vouchers / Records
- > Basic knowledge of our various products
- Marketing / Cross selling

HR S 3302	Job Roles and Communication skills (HR S 3302)
Duration	1 day
Target Group	Sub-staff and Armed Guards working in Branches
Objective	To enhance the soft skills of the staff members, to improve customer service
_	and marketing of our products

Topical Coverage:

- > Interpersonal relationship
- ➤ Time management for business
- ➤ Good customer service, a tool for business development
- ➤ Marketing strategies for business growth Understanding customer needs & Behaviour
- > Business etiquette for better customer relationship

HR S 3303	Workshop for Part Time Sweepers
Duration	1 day
Target Group	Part Time Sweepers
Objective	To make them aware of their Job Roles for better performance and upkeep of the
	branch

- ➤ Job Roles
- > Safe Keeping of Vouchers / Records
- > Precautions to be taken in the branches while handling cash and bank records
- > Filing



> Visit to a Good Hotel for understanding the upkeep and customer care

IT S 3301	CBS awareness for Sub staff
Duration	1 day
Target Group	Sub-Staff
Objective	To enhance the CBS awareness for Sub staff

Topical Coverage:

- Basics of System Hardware and Software & Passwords and Biometrics
- Use of computer accessories
- Contents of CIF
- Opening of an account
- Basics of Queue passing, rejection and returning of Queues, correction of the mistakes and resending of Queues

IT S 3302	Pre Promotion Training for Substaff
Duration	2 days
Target Group	Sub-Staff – SC/ST/Ex-service who are appearing for promotion exam
Objective	To update the officers for promotion exam

Topical Coverage:

- Basics of System Hardware and Software & Passwords and Biometrics
- Use of Keyboards, handling of mouse
- Opening of CIF
- Opening of an account
- Basics of Q passing, rejection and returning of Q, correction of the mistakes and resending of Q
- > Safe Keeping of Vouchers / Records
- > Basic knowledge of our various products
- Marketing / Cross selling

OTH 3301	Workshop for Business Correspondents
Duration	1 day
Target Group	Business Correspondents of the bank
Objective	To update the knowledge of BCs and various govt. schemes & Recovery of NPA

- > Brief about BC structure and the benefits to them
- Need of implementation of various govt. schemes to rural people
- Various recovery measures in rural environment
- Precautions while dealing on behalf of the bank & Ethical Values



The whole purpose of Training is to turn Windows into Mirrors!!!!!

