

ABOUT THE TRAINING SYSTEM



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 transition from a **Good Bank to Great Bank**, 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 with revamping of the various training programs has tried to focus on the following objectives:

1. To 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. To 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. To 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. To assess the scholarship of teaching and impact of learning through an objective rating and feedback model.

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.

The Training Philosophy of the organization is as follows:

Training in Indian Bank is a continuous and unique process which unlocks the employees' latent potential by imparting knowledge, sharpening professional skills and reorienting proactive attitudes to integrate individual development with organizational growth & excellence.

Our training programs aim for the following:

- ✓ 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.

VISION AND MISSION OF TRAINING SYSTEM





Vision:

Building Business Centric Best Bankers' Training College in India

Mission:

Developing **T**alent, **A**ttitude, **S**kill, **K**nowledge for Business Growth

QUALITY POLICY OF IMAGE

-  **IMAGE is committed to** provide outcome based training for enhancement of knowledge and skills of the trainees with the ultimate objective of achieving both the organizational as well as individual goals.
-  **IMAGE** ensures implementation of best training practices and course inputs & enabling higher involvement and learning by all the trainees
-  **IMAGE** strives to enhance professional and life skills of all the trainees from multiple disciplines of trade and industry.
-  **IMAGE continually** motivates and trains all its academic and non academic personnel through effective risk based approach to Quality Management System.

Innovative E-learning Strategies (Countrywide Learning Program)

Banking eQuestion
efficiency
Samadhan Tests
Lighter pocket growth
Shanka Guides Series
Updates Bank Online
Ebooks
career
Moments operational
Knowledge



Publication of Monthly e – journals

- ✚ `Banking Updates: This monthly e-Journal contains details of latest happenings in the banking and financial sectors , Government initiatives / policies, guidelines issued by RBI and other regulators, legal issues relating to banks and happening in Scheduled Commercial Banks ,Private Sector Banks and Foreign Banks.
- ✚ The Knowledge Bank: Contains articles / topical coverage of contemporary Banking , Finance, Technology , HR related issues which are contributed by faculty members.

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
- ✚ Pocket Guides on Domestic Deposit Products, Structured Loan Products, MSME Products, Retail Loan Products, Tech Products and FAQs on Forex Business

e-Books for Career Growth

Lead for Leaders and Ladder for Leaders – Guide books for updating knowledge of our Officers and employees and giving them confidence to perform better in the promotion process.

e-Question Bank

Self-learning e-module containing 10000 multiple choice questions on different aspects of banking to help employees enrich their knowledge & skills.

On-line Tests:

Knowledge Management Exercises to facilitate instant evaluation and self-assessment of employees and induce them for further improvement. The Online Test scores are integrated with job knowledge evaluation in APAR.

Shanka Samadhan – Online Portal for Problem Solving and giving suggestions

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 Solutions Providers are recognized by way of appreciation letters ported on Help Desk. This also enables cross learning and horizontal learning of problem solving techniques which enhances the employees' operational efficiency. A value addition to this portal is the creation of a `search tag' which takes care to eliminate redundant queries.

Documentation Directory – Operational Guide Tool

Instant ready reckoner for documents to be obtained for different type of loans. This is an effective tool for bridging the gap in documentation process of the bank for all financial products.

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 469 and it proudly holds a record of publication for over 9 Years. It is uploaded in the Knowledge Portal of the Bank on each week end.

Design and Development of Annual Training Plan 2018-19



Design & Development of annual Training Plan 2018-19

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 Event
2. The Bank's Expectations of the Proposed training
3. The Desired outputs/outcomes
4. The Standards and Competencies Required
5. The Generic Profile of the Participant Learners
6. The Course/Session Objectives
7. Outline Content
8. Training Methodology
9. Resources/Time Scales, Cost and support
10. Details of the Learning Environment
11. Feedback

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.

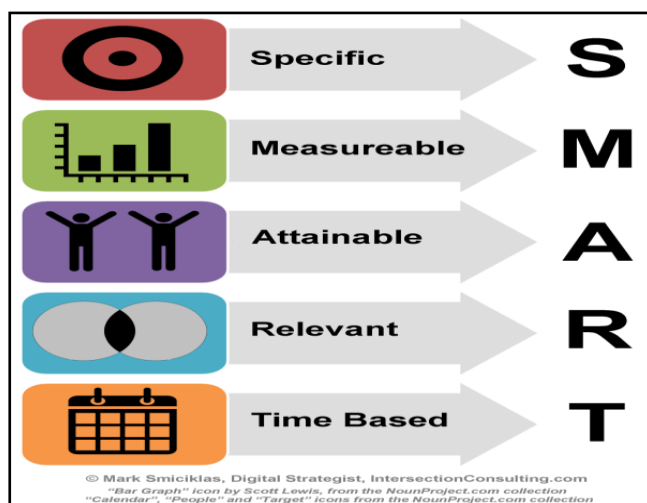
- Step 1: Determine the Desired Business Outcomes.
- Step 2: Link Desired Business Outcomes with Employee Behaviour
- Step 3: Identify Trainable Competencies.
- Step 4: Evaluate Competencies.
- Step 5: Determine Performance Gaps.
- Step 6: Prioritize Training Needs.

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'. STCs shall conduct only 'Educative Programs' and 'Awareness Programs'

Scope of the target groups for each training program is well defined to ensure that nominating officials identify the 'Right Person for Right Training at Right Time'.

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 2018-19





Training Target for IMAGE & Staff Training Centres for 2018-19

Centre	Officers		Clerks		Substaff		Others		Total	
	Prg / Ws	Trainable	Prg / WS	Trainable	Prg / WS	Trainable	Prg / WS	Trainable	Prg / WS	Trainable
IMAGE	162	4860	0	0	0	0	5	150	167	5010
Bengaluru	31	310	66	660	4	40	1	15	102	1025
Chandigarh	60	615	52	522	3	18	3	30	118	1185
Chennai	25	500	80	1600	5	60	2	30	112	2190
New Delhi	33	429	66	787	4	43	3	50	106	1309
Kolkata	40	400	67	938	9	90	2	40	118	1468
Mumbai	43	556	52	621	5	64	2	30	102	1271
Thanjavur	42	504	73	879	5	50	2	40	122	1473
Thiruvananthapuram	41	467	78	862	5	40	1	15	125	1384
Vijayawada	29	580	52	1040	5	100	1	15	87	1735
Total	506	9221	586	7909	45	505	22	415	1159	18050

Programs at IMAGE

2018-19



IMAGE						
Program 2018-19						
S No	Department	Program No	Name of the Program	No. of Days	No. of Programs	Trainable Target
Expert Programs						
1	CR	101	Specialized Credit Management program	1 week	1	30
2	CR	102	Advanced Program in MSME finance	1 week	1	30
3	CR	103	Advanced Program in Credit Management	1 week	1	30
4	CR	104	Specialized Credit Management program for officers in IRPC	3 days	1	30
5	FX	101	Program on FX Bourse & Treasury Management	10 days	1	30
6	FX	102	Advanced Program in Forex Management	1 week	1	30
7	HR	101	Leadership Excellence for Emerging Executives	1 week	2	60
8	RU	101	Financing Agricultural Projects	10 days	1	30
TOTAL					9	270

Educative Programs						
1	CR	201	Credit Management program for ZO desk officers	5 days	1	30
2	CR	202	Creation of Talent Pool in MSME finance	2 weeks	3	90
3	CR	203	Creation of Talent Pool in Advanced Credit Management	2 weeks	3	90
4	CR	204	Refresher Program for Talent Pool Officers In Advanced Credit	5 days	3	90
5	CR	205	Refresher Program for Talent Pool Officers In MSME Finance	5 days	3	90
6	FX	201	FEDAI Workshop	1 week	1	30
7	FX	202	Creation of Talent Pool in FX	2 weeks	3	90
8	FX	203	Refresher Prg for Talent Pool Officers in FX Business	5 days	3	90
9	GB	201	Induction Program for Specialist Officers	2 weeks	1	30
10	GB	202	Refresher Program for Officers attended orientation training from NIBM	5 days	18	540
11	GB	203	Refresher Program for Specialist Officers	5 days	1	30
12	GB	204	Professional Excellence for First Time BMs	1 week	6	180
13	HR	201	Program for Performance Excellence	5 days	1	30
14	HR	202	Program for Women Business Leaders	6 days	1	30
15	HR	203	Program for emerging Leaders – Asst Branch Managers	5 days	8	240
16	RM	201	Workshop on Risk Management for 'Risk Officers' at Zonal Office	3 days	1	30
17	RU	201	Program on financing High value Agri & Allied projects	1 Week	1	30
18	RU	202	Emerging Agri Business Opportunities in Rural / Semi-urban Branches	1 Week	4	120
19	RU	203	Harnessing Business opportunity in Rural & Semi Urban areas	5 days	4	120
20	SP	201	Program for officers of Currency Chest	3 days	1	30
21	SP	202	Transforming Branches from Cost Centre to Profit Centre	5 days	1	30
22	SP	203	Program for Disciplinary Authorities	2 days	1	30
23	SP	204	Program for Inquiring Authority & Presenting Officers	3 days	1	30
24	SP	205	Program for Vigilance Officers	3 days	1	30
25	SP	206	Program for Inspectors of branches	3 days	1	30
26	SP	207	Induction Program for newly inducted Inspectors	1 week	1	30
27	SP	208	Pre Promotion Training for Officers	6 days	2	60
TOTAL					75	2250

Awareness Programs						
1	CR	301	Asset Quality Management and Recovery Strategies	3 days	6	180
2	CR	302	Marketing Strategies to improve Retail Lending	3 days	4	120
3	CR	303	Workshop for Authorized Officers	1 day	1	30
4	CR	304	Relooking on financial statements in IND AS context	3 days	1	30
5	FX	301	Introductory Program on FX Business	3 days	2	60
6	GB	301	Knowledge Updation for Professional Excellence	3 days	1	30
7	HR	301	Professional Excellence for Career growth	3 days	2	60
8	HR	302	Retirement – A Happy Journey	2 days	6	180
9	HR	303	Program for Mentors of Probationary Officers	3 days	5	150
10	HR	304	Program for Emerging Women Leaders	3 days	2	60
11	HR	305	Program for HR Officers	2 days	1	30
12	HR	306	Workshop on Excellence in Operational Efficiency at workplace	2 days	27	810
13	HI	301	Program for Rajbhasha Adhikaris	3 days	1	30
14	HI	302	Hindi Workshop	1 day	4	120
15	IT	301	Program on Digital Products and Marketing	3 days	1	30
16	IT	302	BOD to EOD – IT Management for ABMs	3 days	3	90
17	MK	301	Marketing – The new perspective	3 days	2	60
18	RM	301	Workshop on RAM Rating	1 day	2	60
19	RM	302	Fraud Risk Management program for Branch Managers	3 days	4	120
20	RU	301	Financial Inclusion – Marching towards inclusive Banking	3 days	2	60
21	RU	302	Workshop for Lead District Managers and District Coordinators of Non-Lead Districts	2 days	1	30
22	SP	301	Workshop on GST - Latest Changes and Updations	1 day	1	30
23	SP	302	Workshop on 360 degree perspective on Debt Resolution mechanism	2 days	1	30
24	SP	303	Program on Overcoming the Challenges	3 days	1	30
25	OT	305	Program on Recovery officers of DRTs	3 days	1	30
26	OT	306	Program for Registrars/ Asst. Registrars of DRTs/DRATs	3 days	1	30
TOTAL					83	2490



Calendar of Programs for IMAGE 2018-19



Target Groups for Training Programs at IMAGE 2018-19



TARGET GROUPS

Discipline	Prg Code	Name of the Program	Target Groups
EXPERT PROGRAMS			
CR	101	Specialised Credit Management Program	CRM and Credit Officers having experience in Credit for minimum 3 years and having remaining service for minimum 5 years, presently working in Credit Intensive Branches / Zonal Office
CR	102	Advanced Program in MSME Finance	MSME Talent pool officers who worked in Credit for minimum period of two years and presently working in Credit desk / MSME focus branches
CR	103	Advanced Program in Credit Management	Advance Talent pool officers who worked in Credit for minimum period of two years and presently working in Credit Desk
CR	104	Specialised Credit Management Program for officers in IRPC	Officers working in Ind Retail Verticals (IRV)
FX	101	FX Bourse & Treasury Management	Officers with knowledge of FX transactions (Semi Commercial Program)
FX	102	Advanced Program in Forex Management	Talent Pool officers who have worked in FX desk minimum period of two years and presently working in FX desk
HR	101	Leadership Excellence for Emerging Executives	Successful BMs who have worked as BM for more than 3 years and performance based on APAR (Outstanding category during last 3 years –Sc 3 & 4)
RU	101	Financing Agricultural Projects	Rural Development Officers & Branch Managers of Agriculture Credit Intensive Branches with minimum residual service of 5 years.

EDUCATIVE PROGRAM

CR	201	Credit Management program for Zonal Office desk officers	Credit Desk officers (Scale I to IV) at ZO excluding talent pool officers
CR	202	Creation of Talent Pool in MSME finance	Scale I & II confirmed Officers (other than existing Talent pool officers) and age below 40 years. (identified by CO:MSMED)
CR	203	Creation of Talent Pool in Advanced credit Management	Scale I & II confirmed Officers (other than existing Talent pool officers) and age below 40 years. (identified by CO:CREDIT)
CR	204	Refresher Program for Talent Pool Officers In Advanced Credit	Talent Pool Officers trained in Advanced Credit
CR	205	Refresher Program for Talent Pool Officers In MSME Finance	Talent Pool Officers trained in MSME Finance
FX	201	FEDAI Workshop	Frontline Officers / Second line Officers in FX AD Branches (Commercial Program)
FX	202	Creation of Talent Pool in Forex Business	Scale I to II confirmed Officers (other than existing Talent pool officers) and age below 40 years identified by CO/ID&TI
FX	203	Refresher Program for Talent Pool Officers in Forex Business	Talent Pool Officers trained in FX
GB	201	Induction Program for Specialist Officers	Newly recruited Specialist Officers
GB	202	Refresher Program for Officers who have attended Orientation training from NIBM / STCs	Officers who have completed 6 months of service after Orientation to Credit training at NIBM / STCs & not attended any credit Program at IMAGE
GB	203	Refresher Program for Specialist Officers	Newly joined Specialist Officers who have completed 1 year of service but less than 2 years
GB	204	Professional Excellence for first time Branch Managers	Officers posted as first time Branch Managers
HR	201	Program for Performance Excellence	Officers in Scale I to III who scored low marks in APAR as identified by CO/HRM
HR	202	Program for Women Business Leaders	Women Branch Managers who have not attended First time BMs or Program on Leadership Excellence for BMs during the last two years (Scale 2 to 4)
HR	203	Program for Emerging Leaders – ABMs	ABMs of Less than 50 yrs of age (Scale 1 to 3)
RM	201	Workshop on Risk Management for 'Risk Officers' at Zonal Offices	Risk Officers in Zonal Offices (Scale 1 to 4)
RU	201	Program on Financing High Value Agriculture & Allied projects	RDOs/BMs from Potential branches identified by the Zonal Managers (Scale 1 to 4)
RU	202	Emerging Agri Business Opportunities in Rural / Semi-urban Branches	Branch Managers, Officers and RDOs of Rural and Semi Urban branches (scale 1 to 3)
RU	203	Harnessing Business opportunities in Rural & Semi Urban areas	Officers in R/SU/U Branches other than BMs/ RDOs
SP	201	Program for officers of Currency Chest	Officers working in Currency Chest
SP	202	Transforming branches from Cost centre to Profit Centre	For BMs of Book Loss Branches for the last 5 years and above (Scale 1 to 3)
SP	203	Program for Disciplinary Authorities	Identified by CO : Vigilance Dept
SP	204	Program for Inquiring Authorities and Presenting Officers	Identified by CO : Vigilance Dept
SP	205	Program for Vigilance Officers	Identified by CO : Vigilance Dept
SP	206	Program for Inspectors of branches	Inspectors of Branches
SP	207	Induction Program for newly inducted Inspectors	Newly inducted Inspectors of Branches
SP	208	Pre Promotion Training for Officers	Officers in Scale I, II, III appearing for Promotions

AWARENESS PROGRAM

CR	301	Asset Quality Management and Recovery Strategies	Officers / BMs (Scale I to III) identified by CO: Recovery Dept.
CR	302	Marketing Strategies to improve Retail Lending	Officers / BMs (Scale I to III)
CR	303	Workshop for Authorized Officers	Authorised Officers identified by CO: R & L Dept
CR	304	Relooking Financial Statements in IND AS context	Credit officers of Zonal Office, Corporate, Mid Corporates & Credit intensive branches identified by CO: Credit
FX	301	Introductory Program on FX Business	Officers in scale 1 to 3 (Urban/Metro) not undergone any FX training
GB	301	Knowledge Updation for Professional Excellence	Officers aged below 50 years with score of less than 50% in APAR online test (Scale 1 to 3)
HI	301	Program for Rajbhasha Adhikaris	Officers working in OL Dept. identified by CO:HRM
HI	302	Hindi Workshop	Officers in Sc1 to 3 identified by OL Dept
HR	301	Professional Excellence for Career Growth	Officers who have residual service of more than 5 years and who have not appeared and not promoted in their last 3 attempts (scale 1 to 3)
HR	302	Retirement – A Happy Journey	Retiring Officers
HR	303	Program for Mentors of Probationary Officers	As selected by CO/HRM Dept..
HR	304	Program For Emerging Women Leaders	Women Officers working in Corporate Office and Zonal office (Scale 1 to 3) to be nominated by CO/HRM
HR	305	Program for HR Officers	HR Officers (Specialists)
HR	306	Workshop on Excellence in Operational Efficiency at workplace	Officers who have not attended any training for the last two years
IT	301	Program on Digital Products & Marketing	Officers from ZO / Metro & Urban branches (Scale to III)
IT	302	BOD to EOD - IT Management for ABMs	ABMs having residual service of 5 years
MK	301	Marketing – the new perspective	Marketing Officers (to be nominated by CO/HRM)
RM	301	Workshop on RAM Rating	Currently working as Credit Officers / BM / Zonal Offices
RM	302	Fraud Risk Management Prg for Branch Managers	Branch Managers in Scale III & IV
RU	301	Financial Inclusion – Marching towards inclusive Banking	Branch Managers/Officers of rural branch & Desk Officers of Zonal Office (Scale 1 to 3)
RU	302	Workshop for Lead District Managers and District Coordinators of Non-Lead Districts	Lead District Managers and District Coordinators of Non-Lead Districts/Nomination by CO
SP	301	Workshop on GST - Latest Changes and Updations	ABMs
SP	302	Workshop on 360 degree perspective on Debt Resolution mechanism	Credit Desk Officers of Corporate Brs / ZOs/ CO
SP	303	Program on Overcoming the Challenges	For Visually challenged officers
OT	301	Program on Recovery Officers of DRTs	Recovery Officers of DRTs nominated by DFS
OT	302	Program for Registrars / Asst. Registrars of DRTs / DRATs	Registrars / Asst. Registrars of DRTs / DRATs - Nomination by DFS,GOI

Topical Coverage 2018-19



IMAGE						
Program 2018-19						
S No	Department	Program No	Name of the Program	No. of Days	No. of Programs	Trainable Target
Expert Programs						
1	CR	101	Specialized Credit Management program	1 week	1	30
2	CR	102	Advanced Program in MSME finance	1 week	1	30
3	CR	103	Advanced Program in Credit Management	1 week	1	30
4	CR	104	Specialized Credit Management program for officers in IRPC	3 days	1	30
5	FX	101	Program on FX Bourse & Treasury Management	10 days	1	30
6	FX	102	Advanced Program in Forex Management	1 week	1	30
7	HR	101	Leadership Excellence for Emerging Executives	1 week	2	60
8	RU	101	Financing Agricultural Projects	10 days	1	30
TOTAL					9	270

CR 101	Specialised Credit Management program
Duration	1 Week (6 days)
Target Group	CRM and Credit Officers having experience in Credit for minimum 3 years and having remaining service for minimum 5 years, presently working in credit intensive branches / Zonal office
Objective	To enable the trainees to master the art of handling high value credit proposals

Topical coverage:

- Challenges & Opportunities in Financing in different industries/ sectors.
- Due diligence, KYC, Credit Information Company reports, Verification of credentials, Financial Statement Analysis with Case Study
- Ratios Analysis for Assessing Financial Soundness
- Cash Flow & Fund Flow – Tool for monitoring short of term & long term liquidity
- Working Capital Assessment for Manufacturing & Service Sector –Turn Over Method / MPBF / Cash Budget
- CMA data format - Hands on Exercise for Financial Statement Analysis
- Case study on Working Capital Assessment – Turn Over Method /MPBF / Cash Budget Method
- Common deficiencies in high value credit proposals
- Project Finance / Term Loan – An overview
- Term Loan Appraisal - Critical Ratio Analysis – DSCR, Break Even, FACR, NPV, IRR & Sensitivity Analysis : case studies
- Assessment of Non-Fund Based limits – LC / Guarantees: case studies
- Export- Import Finance
- Techno Economic Viability (TEV) Study: Lifeline for High value Credit proposal
- Other Modes of Loan Delivery - JLA / Multiple Finance / Consortium Arrangement / Loan Syndication
- MSME structured products
- Preparation of Credit proposal in Board format – Term Loan Assessment and Working capital Assessment
- Using of various resources viz booklet on delegation of powers, Loan Policy and Credit Risk Policy
- 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.
- Post Ind-AS Impacts
- Framework of revival, Stand by credit, Life cycle under MSME sector
- Collateral security guidelines for MSME
- Documentation, Charge creation, CERSAI
- Restructuring of Corporate Loan Accounts and Recovery/ Legal aspects – SARFAESI, Lok Adalat, DRT, Suit filing, IBC etc.
- CGTMSE / CGFMU / CGTSSI guidelines

CR 102	Advanced Program in MSME finance
Duration	1 Week
Target Group	MSME Talent pool officers who worked in Credit for minimum period of two years and presently working in Credit desk, MSME Focus Branches, Processing Centres.
Objective	To enable the trainees to master the art of handling MSME credit proposals
Topical coverage: <ul style="list-style-type: none"> ➤ 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 with case study ➤ Export- Import Finance ➤ Framework of revival, Standby credit, Life cycle under MSME sector ➤ Collateral security guidelines for MSME ➤ Documentation, Creation of charge / Registration / CERSAI ➤ Cluster Based approach for MSME development and Finance ➤ Pre-sanction and Post-sanction Monitoring ➤ RAM rating 	

CR 103	Advanced Program in Credit Management
Duration	1 Week
Target Group	Advance Talent pool officers who worked in Credit for minimum period of two years and presently working in Credit desk
Objective	To enable the trainees to master the art of handling high value credit proposals

Topical coverage:

- Challenges & Opportunities in Financing in different industries/ sectors
- Due diligence, KYC, WHISTLE BLOWER, Credit Information Company reports, Verification of credentials,
- Financial Statement Analysis with Case Study
- Ratios Analysis for Assessing Financial Soundness
- Cash Flow & Fund Flow – Tool for monitoring short of term & long term liquidity
- Working Capital Assessment for Manufacturing & Service Sector –Turn Over Method / MPBF / Cash Budget
- CMA data format - Hands on Exercise for Financial Statement Analysis
- Case study on Working Capital Assessment – Turn Over Method /MPBF / Cash Budget Method
- Common deficiencies in high value credit proposals
- Project Finance – An overview
- Term Loan Appraisal - Critical Ratio Analysis – DSCR, Break Even, FACR, NPV, IRR & Sensitivity Analysis : case studies
- Assessment of Non-Fund Based limits – LC / Guarantees: case studies.
- Operational guidelines in SFMS & EXIM Bill
- Export- Import Finance
- Techno Economic Viability (TEV) Study: Lifeline for High value Credit proposal
- Other Modes of Loan Delivery - JLA / Multiple Finance / Consortium Arrangement / Loan Syndication
- MSME structured products
- Preparation of Credit proposal in Board format – Term Loan Assessment and Working capital Assessment
- Using of various resources viz booklet on delegation of powers, Loan Policy and Credit Risk Policy
- Pre-sanction and Post-sanction Monitoring
- Post Ind-AS Impacts
- Framework of revival, Standby credit, Life cycle under MSME sector
- Collateral security guidelines for MSME
- Legal aspects/Recovery/ Restructuring of Corporate Loan Accounts
- CGTMSE/ CGTSSI – Vehicle for Propelling credit Growth
- Documentation, Charge creation, CERSAI
- RAM rating
- Effective marketing of loan products and services / managing TAT

CR 104	Specialised Credit Management program for officers in IRPCs
Duration	1 week
Target Group	Officers handling retail loan portfolio in Branches and Processing Centres
Objective	To equip the Officers in the art of marketing and effective handling of PSLP proposals

Topical Coverage:

- New Challenges & Opportunities in Financing Retail Sectors
- Various marketing strategies and utilising Market analytics and tools viz. IB staff App, IB customer App, Social media sites etc
- Over view of Loan Policy, Credit Risk Management Policy related to PSLP and booklet on delegation of powers
- Due diligence, KYC, WHISTLE BLOWER, Credit Information Company reports, Verification of credentials, check list as per loan policy
- Precautions to be taken while analysing eligibility criteria, repayment capacity with reference to individual, firm, company for various loan products
- Using of various Resources viz. Rating Models and RAM Rating
- Understanding Balance Sheet and Profit & Loss Account with case studies
- Appraisal & Monitoring of various IRV products
- Pre-release audit, legal audit ,LRM, Credit audit, periodic valuation
- Documentation, Creation of charge, Registration, CERSAI
- On site & Off site Monitoring, Audit & Inspection reports compliance
- Review/ Renewal/ Re-phasement/ Restructuring
- Interaction with Branch Managers

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

Topical Coverage:

- Overview of Forex Business in India: Role of Ministry of Commerce, Ministry of Finance and RBI.
- FX Market.
- Trade Cash Flows & Accounting.
- Exchange Rate Arithmetic
- Trend Analysis/Technical Analysis
- Two way quotes
- Operational issues in Forward Contracts
- Forward rate arithmetic
- Non spot outright rates
- Non spot outright rates for cross rates
- Interbank and Cover Operations
- Exercises on cover commercial transactions
- FX Swap Applications
- Exercises on FX Swap Applications
- Forward to Forward Swaps
- Comprehensive Review
- Market Conventions and Dealers Vocabulary
- Trending of Two way Quotes
- Regulations.
- Overview of Money Market and G-sec Market
- Money market and G-sec trading – integrated treasury opportunities
- Foreign Currency Resource Management
- Gap Management
- A quick reference to internal control guidelines
- Trading Disciplines & Various Risk Management limits
- Curtain Raiser on FX Bourse
- Integrated Treasury Management
- Derivatives – Currency Futures, Currency Options and Interest Rate Swaps
- RBI operations in financial market
- FX – Risk Management and hedging instruments
- Settlement of domestic financial transactions and forex transactions by CCIL
- Simulated dealing in money and GSEC markets.

FX 102	Advanced Program in Forex Management
Duration	1 week (5 days)
Target Group	Talent pool officers who worked in FX desk minimum period of two years and presently working in FX desk
Objectives	To hone the skills of the forex desk officers and make them experts in handling forex transactions

Topical Coverage :

- Latest RBI guidelines & FAB Circulars on FX transactions
- Latest on KYC / Trade related AML / BCSBI & Compliance – Policy & Guide Lines relating to FX Transactions
- FX Transactions in CBS / Mercury / Credence – operational issues
- Assessment of Pre-shipment & Post Shipment with case study– Pre-Shipment / Post Shipment Finance in Rupee & Foreign Currency including export of services and software in non-physical
- Assessment of Non-Fund Based limits – LC / Guarantee / LOC / LOU
- Practical issues & Problems Faced by Branches while handling Letter of credit with solutions and specific reference to UCP 600
- Practical issues & Problems faced by Branches while handling export bills / Import Bills under collection mechanism with solutions and specific reference to URC 525
- Service Exports & Service Imports
- FEMA 1999 on imports / Exports and related remittances
- Scrutiny of Export Documents under Negotiation & Purchase of Export Bills
- SWIFT Messages – Preparation, precautions, operational risks and their mitigation
- ISBP 681 – Key to avoid discrepancies while dealing with documentary credit & Provisions of URR 725
- Risk Management in Export Finance – ECGC Policies and Guarantees with claim procedure
- Exchange Rate Mechanism & Exchange Risk Management
- Current Guidelines on Forward Contract for Export / Import / Other Remittance – Booking / Cancellation / Roll Over / Early Delivery
- Objective Provisions and operational guidelines on implementation of FATCA/FCRA / Common Reporting Standards. Reconciliation of FX transactions
- FAQs in EXIM bills - LC / Guarantee / Bill Purchase / Negotiation / Collection, EDPMS, IDPMS
- Accounts and facilities for NRIs , PIOs and Foreigners
- Management of Foreign Currency Resources
- Operational guidelines on ODI /FDI / FII / ECB / FCNR(B) Loans
- Group Discussion – How to improve Forex Business with & Without Credit involvement
- Marketing of Export & Import finance
- Team Magic

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.

Topical Coverage:

- SWOT of Bank
- Latest trends in Macro Economy and Banking
- Marketing techniques and Negotiation skills
- Decision Making and Delegation
- Disruptive Technologies and Digital Adaption – A way forward
- SWOT of Self
- Moving up in the Success Graph
- Motivation and Team building
- Winning in an Ethical Way
- Neuro Linguistic Programming as a Tool for performance management
- An interaction with Executives
- An Interaction with a successful Business Leader
- Group Discussion on Bank related topics

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
Objective	To enable the participants to understand & prepare agriculture projects for business development

Topical coverage:

- Emerging High value Agri business opportunities and approach to operation green (e-NAMs, Pradhan Mantri Krishi sinchai yojana, Organic farming, Rural infrastructure)
- Techno economic parameters & technical feasibility in Dairy, Poultry, Sheep & Goat rearing, Pisci culture, Land development, Minor irrigation, Horticulture and plantation crops, Tissue culture, Farm mechanization etc
- Appraisal technique for Agricultural Term loans
- Farm Investment Analysis, Funds Flow Analysis, Farm Income Analysis, Discounting Cash Flow, NPW, BC Ratio, IRR and Sensitivity Analysis.
- Production Credit – KCC, PML, Interest subvention
- Understanding basics of Balance sheet
- RAM rating
- CGTMSE / CGFMU / CGTSSI guidelines
- Assessing Working capital requirement in rural projects
- Agri structured Loan Products and Vertical others.
- Preparation of area based projects
- Financing SHG, JLGs - tenant farmers / share cropper / oral lessees / landless laborers
- Pradhan Mantri Fasal Bima Yojana, PAIS, Health insurance for rural farmers
- Financing Hi-Tech agriculture, Post harvest processing & Cold chain projects
- Risk Management in High value Agriculture Project lending.
- Financing Rural Godowns & Agri processing projects.
- NABARD Models on Bankable High value Agriculture projects.
- CBS application - Term Loan Module and Subsidy Processing
- How to organize Rural credit camps and pre-season campaigns
- Interpersonal Relationship
- Group Discussion on Rural Finance
- Supply chain management
- MFI Policy & guidelines, Bank loan to MFIs for their on-lending to groups / members
- Financing against Negotiable Warehouse Receipts (NWRs)
- Organising and Financing of Farmer Producer Companies (FPCs)
- Visit to agriculture farms
- e –fresh Indian bank online portal for Empowering Agriculture detailing all agri products learning
- BCSBI / RTI Act / Compliance / Conflict of Interest / OL / KYC & AML

Educative Programs						
1	CR	201	Credit Management program for ZO desk officers	5 days	1	30
2	CR	202	Creation of Talent Pool in MSME finance	2 weeks	3	90
3	CR	203	Creation of Talent Pool in Advanced Credit Management	2 weeks	3	90
4	CR	204	Refresher Program for Talent Pool Officers In Advanced Credit	5 days	3	90
5	CR	205	Refresher Program for Talent Pool Officers In MSME Finance	5 days	3	90
6	FX	201	FEDAI Workshop	1 week	1	30
7	FX	202	Creation of Talent Pool in FX	2 weeks	3	90
8	FX	203	Refresher Prg for Talent Pool Officers in FX Business	5 days	3	90
9	GB	201	Induction Program for Specialist Officers	2 weeks	1	30
10	GB	202	Refresher Program for Officers attended orientation training from NIBM	5 days	18	540
11	GB	203	Refresher Program for Specialist Officers	5 days	1	30
12	GB	204	Professional Excellence for First Time BMs	1 week	6	180
13	HR	201	Program for Performance Excellence	5 days	1	30
14	HR	202	Program for Women Business Leaders	6 days	1	30
15	HR	203	Program for emerging Leaders – Asst Branch Managers	5 days	8	240
16	RM	201	Workshop on Risk Management for 'Risk Officers' at Zonal Office	3 days	1	30
17	RU	201	Program on financing High value Agri & Allied projects	1 Week	1	30
18	RU	202	Emerging Agri Business Opportunities in Rural / Semi-urban Branches	1 Week	4	120
19	RU	203	Harnessing Business opportunity in Rural & Semi Urban areas	5 days	4	120
20	SP	201	Program for officers of Currency Chest	3 days	1	30
21	SP	202	Transforming Branches from Cost Centre to Profit Centre	5 days	1	30
22	SP	203	Program for Disciplinary Authorities	2 days	1	30
23	SP	204	Program for Inquiring Authority & Presenting Officers	3 days	1	30
24	SP	205	Program for Vigilance Officers	3 days	1	30
25	SP	206	Program for Inspectors of branches	3 days	1	30
26	SP	207	Induction Program for newly inducted Inspectors	1 week	1	30
27	SP	208	Pre Promotion Training for Officers	6 days	2	60
TOTAL					75	2250

CR 201	Credit Management program for Zonal Office desk officers
Duration	5 days
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 Trade Finance, MSME and SLPs
Topical Coverage: <ul style="list-style-type: none"> ➤ Critical inputs on Loan Policy and Credit Risk Management Policy ➤ Analysis of Financial statements, Ways and means of studying authenticity and genuineness of financial statement and Romancing with Balance Sheet ➤ Cash Flow Statement, Fund Flow Statement – Tool for monitoring short term and long term liquidity ➤ Term Loan - appraisal and marketing with case study ➤ Working Capital – Assessment for manufacturing and service sector – Turnover method / MPBF method / Cash Budget method ➤ Preparation of Loan proposal in Board format ➤ Consortium advance/MBA /JLA/loan syndication ➤ Assessment of non - fund based requirement – with case studies ➤ Pre-shipment and Post shipment finance with case studies ➤ Effective monitoring of quality assets using monitoring tools – CRM reports / LRM / non financial parameters / review / renewal / Onsite and Offsite monitoring ➤ Documentation and Creation of Charge ➤ Appraisal techniques – processing to disbursement of personal segment loans with check list ➤ MSME structured loan products, designing tailor made MSME – general loan products for business promotion with case studies ➤ FAQ on RAM rating – Rating as a tool to maintain quality advances and reduction of TAT ➤ Prevention of sickness and timely restructuring /rescheduling /rehabilitation including MSME ➤ Group exercise on credit appraisal in detail with case studies 	

CR 202	Creation of Talent Pool in MSME finance
Duration	2 weeks
Target group	Scale I to II confirmed Officers (other than talent pool officers) and age below 40 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.
Topical Coverage : <ul style="list-style-type: none"> ➤ New Challenges & Opportunities in Financing MSME Sector – Policy Frame Work for MSMEs ➤ Over view of Loan Policy & Credit Risk Management Policy ➤ Credit Appraisal – Basic Principles --KYC / AML guidelines ➤ Identifying Potential Clients for Lending and Management Appraisal Techniques ➤ Understanding SME Balance Sheet and Profit & Loss Account with case studies ➤ Trend Analysis & Ratio Analysis for Assessing Financial Soundness with case studies ➤ Cash Flow and Fund Flow – Tool for monitoring short term & long term liquidity ➤ Lending Strategy – New Business Model for SME finance ➤ Lending made Easy – MSME / Structured Loan Products with case studies ➤ Preparation of Appraisal Note, A & L, Credit Report and Sanction Tickets for HL & VL – Hands on ➤ Risk Rating of SME Proposal – Role of Rating Agency & Rating Methodology ➤ Scoring & Rating Models ➤ CMA Data Format – Hands on Exercise for Financial Statement Analysis ➤ Understanding Working Capital Assessment for SME Sector ➤ Term Loan Appraisal – Critical Ratio Analysis – DSCR, ➤ Break Even, FACR, NPV, IRR, & Sensitivity Analysis ➤ Retail Lending for better return with lower risk – Personal Segment Loan Products & their Appraisal note ➤ CGTMSE/TUFF/CLCSS – Vehicle for Propelling MSME Growth ➤ Trade Finance – Salient Features and business opportunity with case studies ➤ Loan Module in CBS – Hands on ➤ Various Mudra Loans with Case study ➤ Basel III and Integrated Risk Management ➤ Loan Proposal in Board Format– Critical Points & SWOT / Sensitivity Analysis ➤ Foreign Exchange in SME Business ➤ SME – Specific Export Promotion and entrepreneurial development ➤ Group Discussion and Presentation on working Capital Assessment with case study ➤ Supply chain financing – Innovative Method of SME financing ➤ Institutional support for SME finance – SIDBI ➤ MIS : A tool for effective monitoring ➤ Group Discussion and Presentation on Project Finance ➤ Assessment of Non-Fun Based requirement – LC & Guarantee with case study ➤ Work and Win As a Team ➤ Documentation, Creation of charge / Registration / CERSAI ➤ Credit Rating – CIBIL / Experian ➤ Cluster Based approach for MSME development and Finance ➤ On site & Off site Monitoring – Stock Inspection / Stock Audit / MSOD / QIS statement ➤ Code Commitment to MSME – BCSBI ➤ Credit Rating – CIBIL / Experian ➤ Cluster Based approach for MSME development and Finance ➤ On site & Off site Monitoring – Stock Inspection / Stock Audit / MSOD / QIS statement ➤ Code Commitment to MSME – BCSBI ➤ IRAC Norms : SMA / NPA ➤ RAM Rating – Hands on ➤ Prevention of sickness and timely restructure / rescheduling ➤ Interaction with Successful MSME entrepreneur & virtual tour of industrial unit ➤ Group Discussion and Presentation on Restructuring of SME – Case study 	

CR 203	Creation of Talent Pool in Advanced credit Management
Duration	2 weeks
Target group	Scale I to II confirmed Officers (other than talent pool officers) and age below 40 years. (Identified by CO: CREDIT)
Objective	To equip the trainees to master the art of handling high value credit proposals at branch and excel in business performance

Topical Coverage :

- Lending Scenario & Strategies for Business Growth
- Critical inputs on Loan Policy
- CRM Policy – An Effective tool for managing risk in lending
- Identifying Potential Clients for Lending and Management Appraisal Techniques
- Credit Appraisal – Basic Principles - KYC & AML Guidelines
- A&L, Credit Report, Scoring Model / CIBIL Reports & Other due diligence – RBI caution List / SAL of ECGC / DIN
- Challenges & Opportunity in Financing MSME Sector
- Preparation of Appraisal note, A&L, Credit Report and sanction tickets for PSLPs - Home Loan/VL– Hands on exercise
- Financial Statement Analysis with Case Study
- Reporting under IFRS standards and its implications on financial parameters
- Trend Analysis & Ratios Analysis for Assessing Financial Soundness
- Cash Flow & Fund Flow – Tool for monitoring short of term & long term liquidity
- Work and Win as a Team
- Lending made Easy – MSME / Structured Loan Products with case studies
- Working Capital Assessment for Manufacturing & Service Sector - Turn Over Method / MPBF / Cash Budget
- Case study on Working Capital Assessment – Turn Over Method / MPBF
- Scoring & Rating Models - RAM Rating with Hands on exercise
- Term Loan Appraisal - Critical Ratio Analysis – DSCR, Break Even, FACR, NPV, IRR & Sensitivity Analysis
- Case study on Term Loan appraisal & Assessment
- Case study on Working Capital Assessment –Cash Budget Method
- CGTMSE/TUFF/CLCSS - Vehicle for propelling MSME growth
- CMA data format - Hands on Exercise for Financial Statement Analysis
- Trade Finance and IndSME – Salient Features and business opportunity with case studies
- Loan Module in CBS – Hands on Exercise on Work Flow, and MIS Reports – Effective utilization for Credit Monitoring
- Export Finance in Rupee & Foreign Currency
- Non- Fund Based Limits – LC / Guarantee / LOU / LOC
- Import Finance & Trade Credit
- Documentation and Creation of Charge / Registration / CERSAI
- Assessment of Non-Fund Based limits – LC / Guarantees: case studies
- Techno Economic Viability (TEV) Study: Lifeline for High value Credit proposal
- EXIM Bills Module – LC / Guarantee / Bill Purchase / Negotiation / Collection – Hands on Exercise
- Other Modes of Loan Delivery - JLA / Multiple Finance / Consortium Arrangement / Loan Syndication
- Basel III & Integrated Risk Management
- Loan Proposals in Board Format and MC Note – Critical Points & SWOT / Sensitivity Analysis
- Project Finance – An overview
- Challenges& Opportunities in Financing infrastructure – Recent Policy initiatives by Govt./ RBI / IIFCL / Banks

- Technical & Financial Appraisal & Risk Management in Infrastructure Finance
- Opportunities and Challenges – Road, Telecom, Power – Hydro/Thermal/Solar/Wind, Cement, Petroleum, Health, Steel,
- Prospects of financing of Pharmaceutical Industry
- Sugar and Automobile Industry – Hurdles and Opportunities
- Supply Chain Finance / Channel Financing
- On-site & Off-Site Monitoring – MSOD / QIS / Pre-release Audit, Stock Audit & Credit Audit
- Prevention of sickness and Timely restructuring/Rehabilitation
- IRAC Norms – SMA & NPA Concepts
- SARFAESI, Suit filing & Lok Adalat
- Field Visit; Presentation on Field Visit – Case Study with SWOT Analysis
- Rephasement and Restructuring of high value loans
- Art of negotiations for OTS
- Common deficiencies in high value credit proposals
- Dreamers to achievers

CR 204	Refresher Program for Talent Pool Officers In Advanced Credit
Duration	5 days
Type	Educative
Target group	Talent pool officers already undergone 2 weeks training
Objective	To equip the participants latest in High Value Credit and sharpen skills for effective credit delivery

Topical Coverage:

- Lending Scenario & Strategies for Business Growth
- Critical inputs on Loan Policy
- CRM Policy – An Effective tool for managing risk in lending
- Challenges & Opportunity in Financing MSME Sector
- Financial Statement Analysis with Case Study
- Working Capital Assessment for Manufacturing & Service Sector - Turn Over Method / MPBF / Cash Budget
- Case study on Working Capital Assessment – Turn Over Method / MPBF
- Scoring & Rating Models - RAM Rating with Hands on exercise
- Case study on Term Loan appraisal & Assessment
- Case study on Working Capital Assessment –Cash Budget Method
- CMA data format - Hands on Exercise for Financial Statement Analysis
- Non- Fund Based Limits – LC / Guarantee / LOU / LOC
- Import Finance & Trade Credit
- Documentation and Creation of Charge / Registration / CERSAI
- Assessment of Non-Fund Based limits – LC / Guarantees: case studies
- Other Modes of Loan Delivery - JLA / Multiple Finance / Consortium Arrangement / Loan Syndication
- Basel III & Integrated Risk Management
- Loan Proposals in Board Format and MC Note – Critical Points & SWOT / Sensitivity Analysis
- Project Finance – An overview
- Techno Economic Viability (TEV) Study: Lifeline for High value Credit proposal
- Prospects in major industries
- On-site & Off-Site Monitoring – MSOD / QIS / Pre-release Audit, Stock Audit & Credit Audit
- Rephasement and Restructuring of high value loans
- 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
Topical Coverage:	
<ul style="list-style-type: none"> ➤ New Challenges & Opportunities in Financing MSME Sector – Policy Frame Work for MSMEs ➤ Over view of Loan Policy & Credit Risk Management Policy ➤ Understanding SME Balance Sheet and Profit & Loss Account with case studies ➤ Trend Analysis & Ratio Analysis for Assessing Financial Soundness with case studies ➤ Lending made Easy – MSME / Structured Loan Products and MUDRA loans with case studies ➤ CMA Data Format – Hands on Exercise for Financial Statement Analysis ➤ Consortium advance/MBA /JLA/loan syndication ➤ Understanding Working Capital Assessment for SME Sector ➤ Group Discussion and Presentation on working Capital Assessment with case study ➤ Term Loan Appraisal – Critical Ratio Analysis – DSCR, ➤ Break Even, FACR, NPV, IRR, & Sensitivity Analysis ➤ CGTMSE/TUFF/CLCSS – Vehicle for Propelling MSME Growth ➤ Basel III and Integrated Risk Management ➤ Loan Proposal in Board Format– Critical Points & SWOT / Sensitivity Analysis ➤ Group Discussion and Presentation on Project Finance ➤ Assessment of Non-Fun Based requirement – LC & Guarantee with case study ➤ Documentation, Creation of charge / Registration / CERSAI ➤ Cluster Based approach for MSME development and Finance ➤ On site & Off site Monitoring – Stock Inspection / Stock Audit / MSOD / QIS statement ➤ RAM Rating ➤ Group Discussion and Presentation on Restructuring / Rehabilitation of MSME – Case study ➤ Marketing strategies for quality credit proposals 	

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.
Topical Coverage:	
<ul style="list-style-type: none"> ➤ Overview of Forex Business in India: Role of Ministry of Commerce, Ministry of Finance and RBI. ➤ Foreign Trade Policy 2009-14, Customs formalities for Imports/Exports. ➤ Foreign Exchange Regulatory Framework – FEMA Provisions ➤ Important provisions of FEMA on Imports and Outward remittances. ➤ Provisions of FEMA on Exports and Inward remittances. ➤ International Trade , Convertibility of Rupees, BOT BOP Mechanism ➤ KYC/AML in Forex Transactions ➤ LC mechanism, parties and Important Types. ➤ Important provisions of UCP 600/ISBP 681, Standby LCs and ISP-1998 & URC – 522. ➤ Export finance (Merchandise and Services). ➤ Pre/Post Shipment in Rupees and Foreign Currency. ➤ ECBs and FCNR (B) Loans. ➤ ECGC Policies and Guarantees and Claim procedures. ➤ Marine Insurance in International Trade. ➤ Forex remittances and accounts facilities available to Resident Indians and NRIs. ➤ SWIFT and Forex Operations. ➤ Important returns in FX: R Returns, XOS,BEF, NRD-CSR. ➤ Encashment of FTCs and Currency Notes. ➤ Exchange Rate mechanism. ➤ 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	Scale I to II confirmed Officers (other than existing Talent pool officers) and age below 40 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.
Topical Coverage	
<ul style="list-style-type: none"> ➤ Introduction to Forex Business and Overview of Global Forex Market and Indian Forex Market ➤ Role of RBI, DGFT, Customs, FEDAI, ICC and other regulatory organizations ➤ Foreign Trade Policy 2015-20 – bankers’ angle and brief account of customs formalities for import and export ➤ FEMA 1999 on imports / Exports and related remittances ➤ Trade related AML,KYC Compliance – Policy & Guide Lines including FX Transactions, FATCA,FCRA ➤ Accounts and facilities for NRIs , PIOs and Foreigners ➤ International Trade, Convertibility of Rupees, BOT / BOP mechanism & FEMA provisions ➤ Flow of Foreign Currency, Inward & Outward remittances, RBI Regulations ➤ Methods of International Trade Payments ➤ 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 ➤ International Commercial Terms – 2010 ➤ Trade Finance - Letter of Credit Mechanism and different types of LCs ➤ SWIFT Messages – Preparation, precautions, operational risks and their mitigation ➤ Work and Win as a team ➤ Important Articles of UCP 600 ➤ Important provisions of URC 522 / URDG/ ISBP 681 /URR 725 ➤ Export Finance– Pre-Shipment / Post Shipment Finance in Rupee & Foreign Currency including export of services and software in non-physical form ➤ Collection of Foreign Bills and instruments, Negotiation, Purchase and discounting of Bills ➤ Import Finance / Trade Credit : Buyers Credit / Sellers Credit/ECB ➤ Assessment of Non-Fund Based limits – LC / Guarantee / LOC / LOU ➤ Risk Management in Export Finance – ECGC Policies and Guarantees with claim procedure ➤ Current Guidelines on Forward Contract for Export / Import / Other Remittance – Booking / Cancellation / Roll Over / Early Delivery wit case lets and FEDAI Rules ➤ Important Returns and Statements and Forms in FX –SDF, SOFTEX, R-Return, BRC, FIRC, EDPMS, IDPMS ➤ CBS / Mercury & Credence and reconciliation of Foreign Exchange Transactions ➤ Remittance through Express Money / Money Gram / Western Union / Speed Remit ➤ SWIFT Messages – Preparation, precautions, operational risks and their mitigation ➤ EXIM Bills Module – LC / Guarantee / Bill Purchase / Negotiation / Collection – Hands on ➤ Dreamers to achievers ➤ Foreign Currency Fund Management ➤ Familiarization of various documents handling foreign exchange business including Marine Insurance ➤ Travel Card / Gift Card / Currency Purchase & Sale ➤ Implication of filters of Foreign Assets Control / Sanctioned Countries ➤ Introduction to FDI / FII / ODI / FCNR(B) Loans with case lets 	

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.
Topical Coverage	
<ul style="list-style-type: none"> ➤ Foreign Trade Policy 2015-20 – bankers’ angle and brief account of customs formalities for import and export ➤ FEMA 1999 on imports / Exports and related remittances ➤ Trade related AML,KYC Compliance – Policy & Guide Lines including FX Transactions, FATCA,FCRA ➤ Accounts and facilities for NRIs , PIOs and Foreigners ➤ Flow of Foreign Currency, Inward & Outward remittances, RBI Regulations and FCRA ➤ Work and Win as a team ➤ Scrutinizing documents in accordance with UCP 600 ➤ Important provisions of URC 522 / URDG/ ISBP 681 /URR 725 ➤ Export Finance– Pre-Shipment / Post Shipment Finance in Rupee & Foreign Currency including export of services and software in non-physical ➤ Import Finance / Trade Credit / Buyers Credit / Sellers Credit ➤ Assessment of Non-Fund Based limits – LC / Guarantee / LOC / LOU ➤ Risk Management in Export Finance – ECGC Policies and Guarantees with claim procedure ➤ Current Guidelines on Forward Contract for Export / Import / Other Remittance – Booking / Cancellation / Roll Over / Early Delivery wit case lets and FEDAI Rules ➤ Important Returns and Statements and Forms in FX – SDF, SOFTEX, R-Return, BRC, FIRC, EDPMS, IDPMS ➤ Issues in CBS / Mercury & Credence and Reconciliation of Foreign Exchange Transactions & SWIFT Operations ➤ Issues in EXIM Bills Module – LC / Guarantee / Bill Purchase / Negotiation / Collection ➤ Foreign Currency Fund Management ➤ Implication of filters of Foreign Assets Control / Sanctioned Countries ➤ Introduction to FDI / FII / ODI / FCNR(B) Loans ➤ Management of Foreign Currency Resources ➤ Group Discussion – How to improve Forex Business with & Without Credit involvement 	

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: <ul style="list-style-type: none"> ➤ Know Your Bank & Banking related Acts (NI Act, RBI Act, BR Act etc) ➤ Welcoming Professional Change ➤ Low cost deposits (Current Account & Savings Bank Account) ➤ Banker - Customer Relationship, KYC & Types of Customers ➤ Communication and Business Etiquette ➤ Basics of Financial Accounting ➤ Deposit Products including NRI ➤ Fundamentals of Credit ➤ Interpersonal Relationship ➤ Remittance Schemes – For residents and non- residents ➤ Team Magic ➤ Caring our Clients ➤ Different types of credit facilities for customers ➤ Ancillary Services ➤ Priority Sector Lending – Concepts & Classification ➤ Cross selling of third party products ➤ Structured Loan Products – Agriculture & SME Segment ➤ Structured Loan Products - Personal Segment ➤ Indian Bank Officers Service Regulations & Career Path, Features of New Pension Scheme ➤ Hands on in CBS in all above subjects ➤ Financial Planning and Wealth Creation 	

GB 202	Refresher Program for Officers attended orientation training from NIBM / STCs
Duration	5 days
Target group	Officers who have completed 6 months of service after NIBM training (Chennai / Pune) / 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
Topical Coverage:	
<ul style="list-style-type: none"> ➤ Bank's Performance – Business growth & Corporate Goal (Good to Great) ➤ KYC/AML - Selection of borrower - Appraisal & Assessment ➤ Critical inputs on Loan / CRM / Recovery policies of Bank ➤ Practical aspects of Priority Sector Lending ➤ Agriculture loan products & innovative lending prospects ➤ MSME – Structured loan products ➤ Personal Structured Loan Products ➤ Effective marketing of loan products and services / managing TAT ➤ CIBIL, Experian reports, Rating models and Credit risk management ➤ Analysis of Balance Sheet, Ratio Analysis, Cash Flow and Fund Flow analysis ➤ Refreshing working capital concept ➤ Term Loan Appraisal with case study ➤ Non Fund Based Credit Facilities – assessment and critical inputs ➤ Credit Monitoring – Why, When & How? ➤ Practical and legal aspects of documentation, Charge creation & Loan related CBS issues ➤ Alternate delivery channels, e-initiatives of IMAGE ➤ Prudential norms, recovery strategies, framework for revival and rehabilitation of MSME ➤ RTI/BCSBI/Compliance/E-audit/ISS ➤ Success is attitude – The NLP way ➤ Implementation of official Language 	

GB 203	Refresher Program for Specialist Officers
Duration	5 days
Target group	Newly joined Specialist Officers who have completed 1 year of service but less than 2 years
Objective	To equip the Specialist officers with basics of lending & credit management
Topical Coverage: <ul style="list-style-type: none"> ➤ Bank's Performance – Business growth & Corporate Goal ➤ KYC/AML/RTI/BCSBI/Compliance ➤ Basics of lending ➤ Selection of borrower - Appraisal & Assessment ➤ Introduction to important policies of Bank ➤ Priority Sector Lending – Concepts and classification ➤ Agriculture loan products ➤ MSME – Structured loan products ➤ Personal Structured Loan Products ➤ Need for marketing products and services ➤ CIBIL, Experian reports, RAM rating, Rating models and Credit risk management ➤ Analysis of Balance Sheet, Ratio Analysis, Cash Flow and Fund Flow analysis ➤ Understanding working capital concept ➤ Term Loan Appraisal ➤ Basics of Non Fund Based Credit Facilities ➤ Credit Monitoring – Why, When & How? ➤ Practical and legal aspects of documentation, Charge creation ➤ Alternate delivery channels, e-initiatives of IMAGE ➤ Prudential norms and recovery process ➤ CBS – Operational issues ➤ Financial Planning and Wealth Creation ➤ Success is attitude – The NLP way ➤ Business etiquette and Customer service 	

GB 204	Professional Excellence for first time Branch Managers
Duration	1 week (6 days)
Target group	Officers posted as 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
Topical Coverage: <ul style="list-style-type: none"> ➤ Alignment of personal goals with organizational goals for Business growth ➤ Focus on branch profitability to make it a profit centre ➤ Leader in the making – Re-engineering towards change ➤ Effective Decision Making & Delegation ➤ KYC, WHISTLE BLOWER, AML, due diligence, identifying potential Selection of Borrower & discretionary limits of BM ➤ Analysis of financial statements – P&L, Balance Sheet and key ratios ➤ Retail business growth – Carving a Market ➤ Understanding Working Capital Assessment with case studies ➤ Agricultural loan processing – KCC, SHG and MUDRA loan ➤ MSME SLP products with case studies ➤ Features of PSLP products - appraisal and assessment ➤ Term loan appraisal with case studies ➤ Better governance for compliance - Art of handling customer complaints & grievances with special reference to BCSBI, RTI & Gender sensitisation ➤ Preventive Vigilance & IS Security in CBS environment - Effective monitoring of Branch Operations through system generated reports ➤ Alternate Delivery channels : Marketing and management, resolution of customer complaints on IT products and services ➤ IRAC norms & recovery strategies – Recovery policy ➤ Pre and Post sanction Credit Monitoring aspects ➤ Documentation, Charge creation ➤ E-Audit & discussion on audit formats ➤ Working together – Building your Team and problem solving techniques ➤ Marketing techniques & Digital marketing ➤ Doing the business in ethical way & Maintaining the values ➤ Handling operational issues in the branch ➤ IPR and conflict management, Industrial relations & HR administration ➤ Art of Happy Living – The natural way with Yoga ➤ Interactive session with successful Branch Manager 	

HR 201	Program for Performance Excellence
Duration	5 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
Topical Coverage:	
<ul style="list-style-type: none"> ➤ Art of being a Successful Person ➤ Enhancing the Efficiency Bar ➤ Reinventing Self (Attitudinal Reengineering) ➤ MSME – SLP (with case studies) ➤ PSLP – End to End process ➤ Service – The differentiator ➤ Art of handling Customer complaints & grievances - BCSBI, RTI, Banking Ombudsman, Conflict of Interest, Compliance ➤ Marketing Technology – A competitive Edge & e initiatives of IMAGE ➤ Influencing & Inspiring – Inter personal relationship & Conflict Management ➤ Digital Application – A way forward ➤ Strategies to boost Agriculture Loans ➤ KYC / AML, Preventive Vigilance & Whistle Blower Policy ➤ An interaction with Executives ➤ Neuro Linguistic Programming as a Tool for performance management 	

HR 202	Program for Women Business Leaders
Duration	6 days
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 2 to 4)
Objective	To enable participants to have an overall understanding of various facets of branch management for optimizing performance

Topical coverage:

- Alignment of personal goals with organizational goals for Business growth
- Loan Policy & CRM Policy – Features
- KYC / AML, Due Diligence, Selection of Borrower & Preventive vigilance
- Better Governance for compliance
- Focus on branch profitability to make it a profit centre
- An introduction to e-Audit & GST – System Management
- Ind Retail – Circular changes, Issues and Effective Marketing
- Rural credit – Products & Boosting strategies
- Working capital finance – Opportunities ahead
- Corporate credit – Romancing with Balance Sheet
- MSME & Trade Finance – Strategy for Business promotion (with case studies)
- Term Loan – Appraisal & Marketing (with case study)
- Work life Balance for super women
- Service – The differentiator; art of handling customer complaints & grievances – BCSBI, RIT, Banking Ombudsman & Conflict of Interest
- SARFAESI, DRT, Suit-filing & Lok Adalat
- Art of Happy living – The natural way with Yoga
- Rise and Shine – The NLP way
- Transaction analysis & Inter personal relationship management
- Digital application – Utilisation of Alternate Delivery channels to improve customer service, Management of disruptive changes and Information security
- Strategic Recovery – Recovery policy with case studies
- An overview of Foreign exchange
- Challenges & opportunities of being a Woman Business Leader
- Practical and legal aspects of documentation, Charge creation & Loan related CBS issues
- Open up! – This beautiful world is yours
- Internal controls through Reports & IS Security, MIS & latest in CBS
- Marketing techniques

HR 203	Program for emerging Leaders – Asst Branch Managers
Duration	5 days
Target group	ABMs of Less than 50 years of age (Scale 1 to 3)
Objective	To help the participants enhance their performance levels for effective branch business growth
Topical Coverage:	
<ul style="list-style-type: none"> ➤ Alignment of personal goals with organizational goals for Business growth ➤ Building a winning team ➤ Better customer service for higher profits ➤ Effective utilization of MIS reports for Business promotion ➤ ABM's role in succession planning – Mentoring and grooming ➤ Techno Banking – Remittance, IT Products & ATM Issues ➤ Importance of housekeeping, ambience, book keeping and eVVR checking ➤ BCSBI, RTI Act / Compliance / Conflict of Interest & Official Language ➤ KYC / AML & Whistle blower policy & Operational risk management ➤ Inter personal relationship - Human relations and behavioral aspects ➤ Settlement of death claims ➤ Locker management, Attendance module, TDS Management, RM Module ➤ Jewel Appraisal – assessing quality of Jewel ➤ Marketing strategies ➤ IPR and conflict management, Industrial relations & HR administration ➤ 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)
Objective	Objective & Contents to be decided by CO/RMD
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

Topical Coverage:

- Bank's Performance – Business growth & Corporate Goal
- Emerging high value Agri business opportunities
- Appraisal technique for Agricultural Term loans
- Financing Hi-tech agriculture, Post-harvest processing & Cold chain projects
- Risk Management in High value Agriculture Project lending
- 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.,
- Farm Investment Analysis, Funds Flow Analysis, Farm Income Analysis, Discounting Cash Flow,
- NPW, BC Ratio, IRR and Sensitivity Analysis
- Assessing Working capital requirement in rural projects
- NABARD Models on Bankable High value Agriculture projects.
- Financing Rural Godowns & Agri processing projects and cold storage
- Supply chain finance in agriculture – Business models with projects
- Financing SHGs /JLGs / Tenant farmers /Share croppers
- MFI policy and guidelines – Bank loan to MFIs for on lending to SHGs with model schemes
- Preparation of area based projects
- Financing against Negotiable Warehouse Receipts (NWRs)
- Organising and Financing of Farmer Producer Companies (FPCs)
- Cluster finance in agriculture with special reference to agro processing units

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

Topical coverage:

- Bank's Performance – Business growth & Corporate Goal
- Emerging Agri business opportunities in rural and semi urban areas
- KYC/AML - due diligence - Identifying the potential borrowers and appraisal techniques and project approach to lending
- Latest Guidelines on Priority Sector / Government sponsored Schemes / Weaker Sections / Minority community / Importance of Lending to DRI
- Balance sheet analysis & RAM rating
- CGTMSE, CGFMU, CGTSSI guidelines - Vehicle for propelling credit growth
- Financing SHG, JLGs - tenant farmers / share cropper / oral lessees / landless laborers
- Lending made easy -MUDRA loans and SME/SLP
- Financing Production credit –KCC / Produce Marketing loans – interest subvention scheme
- Salient features of Pradhan Mantri Fasal Bima Yojana and PAIS
- Lending Opportunities in Trade Finance – Rural specific
- Augmenting Jewel loan portfolio under Agriculture / Retail Trade / Non Priority – procedural norms / precautionary measures
- Appraisal techniques – Agri investment credit, thrust on Farmer producer company (FPC), Loan against warehouse receipts (NWR) with case studies
- Working capital assessment
- Documentation, Charge creation and CERSAI
- Financial inclusion –vehicle for inclusive growth
- Organizing pre-season campaigns, Recovery camps & Other Counseling Services
- Techno monitoring, CISLA correction and subsidy processing
- Restructuring & Rephasement of agriculture loans, organizing Lok Adalat
- Utility of IT products in emerging Rural India
- Agri clusters finance with specific reference to agro processing units
- Group presentation on marketing strategies for rural and semi urban branches

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

Topical coverage:

- Growth of the bank vis-a-vis Banking Industry. SWOT Analysis of Rural & Semi urban Areas.
- Profitably capturing Rural Market - Opportunities in rural areas and Mobilization of Resources.
- Financial Inclusion – Role of Banks- BC / BF
- Marketing of deposit accounts - Mobilization of CASA/NRE/NRO/FCNR etc
- Boosting of Retail Credit – Features of SLPs & Marketing of Third Party Products
- Credit Appraisal Techniques
- MSME – An Engine for the Growth
- Financing Government sponsored schemes including MUDRA scheme
- 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-
- Utilisation of Inspection and Audit reports as a tool for improving the quality of branch performance by understanding the intricacies of the reports
- Production Credit (Including Agriculture Gold Loans)
- IRAC Norms & Slippage Management & NPA Reduction - Need of the hour
- Financing of Farm Mechanization- Scope and Appraisal Aspects.
- 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.
- Re inventing Self – What difference I can make
- Legal Aspects of Documentation , implementation of SARFAESI; OTS, Write off, & Lok Adalat
- Marketing of Bank Products – Need for streamline the efforts in growth of Branch Business
- Alternative Delivery Channels : need for shifting the focus for the effective utilization of resources

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.
Topical coverage:	
To be decided by Corporate Office: CGT	

SP 202	Transforming branches from Cost centre to Profit centre
Duration	5 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
Topical coverage:	
<ul style="list-style-type: none"> ➤ Role of BMs and ABMs in branch management & ALM of branch ➤ Interpretation of AR - 8 ➤ Avenues of improving non-Interest income and its importance in profit planning ➤ Marketing of third party products and its benefits. ➤ Non-fund based products ➤ Marketing of Digital products and its impact in profit of bank ➤ ATM / BNA operations and its importance in the profit share ➤ Better customer service for higher profits ➤ Recovery policy & Recovery mechanism ➤ Marketing of Credit Card and Operational issues ➤ Marketing of all products & services ➤ Trade finance and its opportunity ➤ Managing customer complaints & grievances ➤ Imports and Exports as a potential source of income generation ➤ Foreign remittance and NRE Business 	

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

Target Group and Course coverage – will be decided by CO: Vigilance

SP 206	Program for Inspectors of Branches
Duration	3 days
Target group	Inspectors of Branches
Objective	To equip the officers newly inducted into Inspection verticals for successful conduct of audit activity in the bank
Topical coverage: <ul style="list-style-type: none"> ➤ Inspection Reports – Special Reports – Snap Inspection – Investigation Audit – Leakage of Income ➤ Control Reports in CBS ➤ Recent trends in Bank Frauds , Identifying Frauds and breeding grounds ➤ Aspects to be seen with reference to advances – Appraisal, Sanction, Documentation, Disbursement, End use of funds, Early Warning Signals ➤ RBIA concepts –Risk Matrix and rating of branches – how to conduct RBIA/ATM/IS Audit effectively within the time frame under e Audit ➤ KYC – AML Guidelines – Compliance ➤ Documentation & Charge Creation – Legal implications – Management of operational risks and internal control risks ➤ FX-LC –Bills-Guarantees-FEMA guidelines ➤ Red flagging of credit accounts, geo-tagging 	

SP 207	Induction training for newly inducted Inspectors
Duration	1 week
Target group	Newly joined Inspectors
Objective	To provide a comprehensive view of various changes that took place in the recent past and emerging issues.

Topical Coverage:

- Emerging trends in Inspection & Corporate expectations – Corporate Governance
- New Model Audit Policy and its implementation
- Role of Inspectors & Corporate Expectations
- Appraisal skill for TL, WC, and NFB facilities – study of financial statements
- Monitoring of Large Borrowal accounts – QIS – Pre-release credit / legal audit
- Large Borrowal Accounts , Stock Audit / AFI / LFAR observations & compliance
- Trend analysis and generation of scenarios to trigger detection of fraud
- Forensic audit
- Offsite Monitoring
- Handling of FOREX related transaction – FEMA / FEDAI
- Structured Loan Products – Retail Lending
- Lending under Priority sector – Agricultural Lending
- Lending under Priority Sector – SME Lending
- Risk concepts – Operational Risk & Internal Control Risk
- Risk Based Internal Audit – Rating charts – Modified format Discussion
- Effective utilization of CBS for RBIA
- Rectification of irregularities – importance of spot rectification. Steps to be taken for improved rating
- Essentials of IS Audit (including ATM audit) – Systems & Controls
- Security Creation – Legal aspects & Implications
- Whistle Blower Policy – Early Warning Signals
- Study of early warning signals – credit & other areas – Misappropriation & Frauds
- Investigation of frauds / gross irregularities
- Documentation and EM creation
- KYC / AML compliances

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 for appearing in the promotion test

Topical Coverage:

- Overview of Banking Scenario – Our Bank’s performance – RBI Monetary Policies and latest initiatives by Government
- KYC / AML Guidelines, BCSBI / RTI Banking Ombudsman / Consumer Forum / Compliance and emerging trends
- General Banking – Laws related to Banking
- Digital Banking and Alternate Delivery Channels
- Agriculture Products and Micro Finance
- Types of Customers and Deposit Products and Claim Settlement
- Balance Sheet & Ratio Analysis
- Government schemes and Financial Inclusion
- Ancillary Services Third Party Products and Human Resources
- Priority Sector Lending
- Structure loan Products other than MSME SLP
- Foreign Exchange
- Core Banking Solutions and IT Products
- Term Loan assessment & Working Capital Assessment
- Prudential Norms and Recovery Strategies
- MSME, Corporate Credit including LP and RMP
- Types of Securities and Documentations
- Risk Management – Basel II & III – Operational Risk & Market Risk
- Group discussion
- How to face the interview board

Awareness Programs						
1	CR	301	Asset Quality Management and Recovery Strategies	3 days	6	180
2	CR	302	Marketing Strategies to improve Retail Lending	3 days	4	120
3	CR	303	Workshop for Authorized Officers	1 day	1	30
4	CR	304	Relooking on financial statements in IND AS context	3 days	1	30
5	FX	301	Introductory Program on FX Business	3 days	2	60
6	GB	301	Knowledge Updation for Professional Excellence	3 days	1	30
7	HR	301	Professional Excellence for Career growth	3 days	2	60
8	HR	302	Retirement – A Happy Journey	2 days	6	180
9	HR	303	Program for Mentors of Probationary Officers	3 days	5	150
10	HR	304	Program for Emerging Women Leaders	3 days	2	60
11	HR	305	Program for HR Officers	2 days	1	30
12	HR	306	Workshop on Excellence in Operational Efficiency at workplace	2 days	27	810
13	HI	301	Program for Rajbhasha Adhikaris	3 days	1	30
14	HI	302	Hindi Workshop	1 day	4	120
15	IT	301	Program on Digital Products and Marketing	3 days	1	30
16	IT	302	BOD to EOD - IT Management for ABMs	3 days	3	90
17	MK	301	Marketing – The new perspective	3 days	2	60
18	RM	301	Workshop on RAM Rating	1 day	2	60
19	RM	302	Fraud Risk Management program for Branch Managers	3 days	4	120
20	RU	301	Financial Inclusion – Marching towards inclusive Banking	3 days	2	60
21	RU	302	Workshop for Lead District Managers and District Coordinators of Non-Lead Districts	2 days	1	30
22	SP	301	Workshop on GST - Latest Changes and Updatations	1 day	1	30
23	SP	302	Workshop on 360 degree perspective on Debt Resolution mechanism	2 days	1	30
24	SP	303	Program on Overcoming the Challenges	3 days	1	30
25	OT	305	Program on Recovery officers of DRTs	3 days	1	30
26	OT	306	Program for Registrars/ Asst. Registrars of DRTs/DRATs	3 days	1	30
TOTAL					83	2490

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
Topical coverage: <ul style="list-style-type: none"> ➤ NPA position of Bank and Corporate expectation on recovery of bad debts ➤ IRAC Norms, Capital adequacy implications of NPAs ➤ Recovery Policy with case studies ➤ Asset quality management and strategies for prevention of NPAs and SMA mechanism ➤ Restructuring / rephasing and up-gradation ➤ Recovery strategies under SARFAESI Act (Taking possession – selling process)- DRT/Suit filed accounts, Lok adalat, Recovery camps ➤ Techno monitoring of NPAs – reports module, loan module and management of loan accounts in CBS. ➤ NPA Resolution Process and IBC ➤ Group presentation with live cases. 	

CR 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
Topical coverage: <ul style="list-style-type: none"> ➤ Bank's position vision & mission – Good to Great ➤ Loan Policy, Credit Risk Policy-Retail Banking ➤ Appraisal Techniques, – Processing to sanction of Retail segment loans MSME ➤ Working Capital assessment ➤ Term loan appraisal ➤ Rating Model & Credit Reports ➤ Marketing of Retail loan products, MUDRA, MSME, PSLPs and agri business - mapping of area specific business opportunities ➤ Nuances of Credit Monitoring and Techno monitoring in CBS ➤ KYC & AML, BCSBI, RTI, Compliance and Banking ombudsman ➤ Marketing Credit Cards and Bancassurance and third party products ➤ Business etiquettes marketing and communication skills ➤ Planning for profitability – Importance of CASA and Retail Loans – Comparative analysis 	

CR 303	Workshop for Authorized Officers
Duration	1 day
Target group	Authorised Officers identified by CO: Recovery and Legal Dept
Objective	To equip the participants with the formalities to be followed as an Authorised Officers
Topical Coverage:	
<ul style="list-style-type: none"> ➤ SARFAESI – Law and its implications ➤ Latest developments in the Law and case laws ➤ Issues in notices and advertisements ➤ Issues in Possession of the property ➤ Issues in Sale and issuance of Sale Certificates ➤ Resolution through Private treaty 	

CR 304	Relooking financial statements in IND AS context
Duration	3 days
Target Group	Credit officers of Zonal office, Corporate, Mid corporate & Credit intensive branches identified by CO: Credit Dept
Objective	To equip the Credit Officers on analysis of financial statements under Ind As context.
Topical Coverage:	
<ul style="list-style-type: none"> ➤ Overview of GAAP ➤ Identification of genuineness by reading and analyzing of Corporate Financial Statements. ➤ Analysis of Financial Statements ➤ Cash Flow and Fund Flow analysis as per IGAAP. ➤ Overview of Ind AS ➤ Major Impact area of accounting on account of Ind AS and its effect on Financial Statements ➤ Relooking of Financial Statements under Ind AS context ➤ Analysis of Cash Flow & Fund Flow under Ind AS context. Impact on Ratio Analysis – A comparison with IGAAP and Ind AS ➤ Analysis of relevant Ratio for Working Capital and Term loan Appraisal under Ind AS context 	

FX 301	Introductory Program in FX Business
Duration	3 days
Target group	Officers in scale 1 to 3 (Urban/Metro) not undergone any FX training identified by ZO
Objectives	To familiarize the officers about basics of foreign exchange transactions
Topical Coverage: <ul style="list-style-type: none"> ➤ Introduction to Forex Business and over view of Global Market and Indian Forex Market ➤ Accounts and facilities for NRIs, PIOs and Foreigners including Loans with caselets ➤ Role of RBI, DGFT, FEDAI, Customs, ICC and other regulatory organizations ➤ Foreign Trade Policy 2015-20 – Bankers angle and brief account of customs formalities for Import & Export ➤ Flow of Foreign Currency, Inward & Outward remittances, RBI Regulations and FCRA. ➤ INCOTERMS – 2010 ➤ Methods of Payment ➤ Letters of Credit, Various transactions under LC, Guarantees & Provisions of UCP 600 / LOU / LOC ➤ Export Finance – Pre-shipment / Post-shipment Finance in Rupee & Foreign Currency including export of services and software in non-physical forms ➤ Importance of returns in FX – R Returns, XOS, BEF and SOFTEX ➤ ECGC Policies and Guarantees ➤ Remittances business through Exchange House - Express Money / Money Gram / Western Union ➤ Exchange Rate Mechanism and Forward Contracts ➤ CBS and EXIM Bills for Foreign Exchange Transactions ➤ Familiarization of various documents handling foreign exchange business ➤ What is FATCA & IFRS ➤ Marketing of Forex Business 	

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
Topical Coverage: <ul style="list-style-type: none"> ➤ Emerging Trends in Indian Economy ➤ General Banking ➤ Risk Management ➤ Priority Sector and Rural Credit ➤ Corporate and MSME Credit ➤ International business and Treasury ➤ CBS and IT ➤ Recovery and legal aspects ➤ HRM and Marketing ➤ Retail loan products 	

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 identified by CO: HRM
Topical Coverage:	
<ul style="list-style-type: none"> ➤ Re-inventing ourselves – Transactional analysis ➤ Success is not by chance – An interaction with a Business Leader ➤ Enhancing the efficiency Bar with SWOT Analysis – Self & Bank ➤ Art of Happy Living – The natural way with Yoga ➤ Marketing Technology – A competitive Edge & e initiatives of IMAGE ➤ Nero Linguistic Programming as an Effective tool of Progress ➤ An Interaction with Executives ➤ Never Give up – Goal Setting 	

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:	
<ul style="list-style-type: none"> ➤ The beginning of a new life ➤ Retirement Benefits ➤ Investments planning and Wealth Management ➤ Health Tips for better living ➤ Techno banking and Social networking ➤ Taking care of legal aspects ➤ Fitness solution - Nutrition, Yoga & Dietetics ➤ Managing time effectively after retirement – Experience sharing by guest 	

HR 303	Program for Mentors of Probationary Officers
Duration	3 days
Target group	As identified by CO/HRM Dept.
Topical coverage:	
<ul style="list-style-type: none"> ➤ Mentoring makes a Difference ➤ Coaching, Counseling & Mentoring – ➤ Roles and responsibilities of a Mentor ➤ Felt need analysis of Mentees (POs) and Mentors - Debate, Discussion and Deliberations ➤ Towards better Mentoring ➤ Nero Linguistic Programming as an Effective tool of Mentoring ➤ Mentoring Process – Role play ➤ Self analysis, Multiple intelligence & Emotional Intelligence as a tool of Mentoring ➤ Panel Discussion on Mentoring ➤ Transaction analysis & Inter Personal Relationship Management ➤ Communication skills – The art of maintaining relationship with mentees 	

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
Topical coverage: <ul style="list-style-type: none"> ➤ Know your Bank ➤ Work Life Balance for super women ➤ Art of Happy Living – The natural way with Yoga ➤ Dreamers to Achievers – Attitudinal Re-engineering ➤ Challenges & Opportunities of being a Woman Business Leader ➤ Marketing Technology – A competitive Edge & e initiatives of IMAGE ➤ Building a winning team to build business ➤ New Age Leadership ➤ Planning for future – Career Progression 	

HR 305	Program for HR Officers
Duration	2 days
Target group	HR Officers working at CO/ ZOs (Scale 1 to 3), to be identified by CO: HRM
Topical Coverage: <ul style="list-style-type: none"> ➤ Training on SAP Modules and online portal in HR – Issues & Solution ➤ Vital aspects in Industrial relations ➤ Embrace passion through motivation ➤ Overview of credit, FX, Banking operation and Technology ➤ Key aspects associated with initiation of disciplinary proceedings ➤ In pursuit of happiness and success through NLP – NLP games ➤ Salient features of HR policy, gist of important HR circulars, Bipartite settlements, OSR etc ➤ Trends and Challenges in HRM ➤ Group discussion and presentation 	

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, analyse self and relaxed way
Topical Coverage: <ul style="list-style-type: none"> ➤ Rise and shine – It's all in the game ➤ Latest trends in Macro Economy and Banking ➤ Disruptive Technologies and Digital Adaption – A way forward ➤ SWOT of Self ➤ Success – The NLP way ➤ Marketing Technology – A competitive Edge & e initiatives of IMAGE ➤ Never Give up – Goal Setting 	

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
Topical Coverage:	
<ul style="list-style-type: none"> ➤ OL Act, Rules and Annual Program ➤ Banking Terminology ➤ Hindi Typing, Unicode and Internal work in Hindi ➤ Hindi Grammar ➤ Hindi Correspondence 	

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
Topical coverage:	
<ul style="list-style-type: none"> ➤ Introduction, Need for Digital Banking & Targets ➤ Strategies for marketing digital products to customers ➤ POS & Payment Gateway Aggregator Services ➤ Internet Banking, IndPay, BHIM, UPI and USSD & redressal of customer complaints ➤ Public Financial Management System & Non – tax receipt portal ➤ Redressal of Customer Complaints on Transaction failures including ATM withdrawal, POS purchase failures, BHIM,UPI, USSD,POS,BHIM Aadhaar Pay and Bharat QR, BHIM Aadhaar Pay, Bharat QR Code ➤ Strategies and Action Plan for reaching the Digital Targets, Roles of Zonal Digital Marketing teams and Tech-champions at branches ➤ Recipe for successful conduct of digital carnivals and Digidhan camps ➤ Customer Education on fraud prevention ➤ Debit cards and Prepaid cards ➤ Monitoring & Reporting systems for effective penetration ➤ Social Media marketing ➤ Operational and Marketing aspects of call centre ➤ Marketing of personal loan products under digital era ➤ Business Etiquettes and Interpersonal Relationship ➤ Recap of Digital Marketing 	

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
Topical coverage: <ul style="list-style-type: none"> ➤ Role of BMs and ABMs under CBS environment. ➤ KYC, WHISTLE BLOWER, AML and due diligence ➤ Compliance for better governance ➤ JL appraisal and precautions ➤ Monitoring loans through CBS reports ➤ Product knowledge in PSLP ➤ BCSBI, RTI, customer complaints and GST related issues ➤ IS Security & Preventive Vigilance ➤ Deposits & TDS Management and death claim settlements ➤ Operational issues in Alternative Delivery channels and Technology products and Trouble shooting ➤ Stress Management ➤ Recovery policy & Recovery mechanism ➤ Credit Card and third party products – Marketing and operational issues ➤ Operational Risk under CBS environment ➤ Cash Management and expenditure monitoring ➤ E-audit mechanism and control returns 	

MK 301	Marketing - The New Perspective
Duration	3 days
Target group	Marketing Officers to be nominated by CO: Marketing Dept
Topical Coverage: <ul style="list-style-type: none"> ➤ Latest in Banking, Finance and Technology ➤ Digital Banking Strategies -Use of mobile banking, social media, big data and other digital media for customer-centricity ➤ Retail Lending Adopting techniques for marketing of Retail Loan Products ➤ Customer Behaviour Understanding behavioural dynamics of the B2C model for handling customers ➤ Marketing Environment: SWOT Analysis, Peer Comparison, various predictive tools and reactive tools, strategic positioning with new entrants and growth drivers ➤ Marketing Analytics Deploying specific software and analytics tools for gaining insight into meaningful data ➤ STP Planning Activating Segmentation-Targeting-Positioning approach by mining and managing information flow ➤ Banking Basics for Effective Ratio analysis, Balance-sheet analysis, EMI Calculations, for understanding of customer profile and product selection ➤ International Banking FX and FX products ➤ Pushing Innovation and Excellence in Marketing Discuss real-life case studies and driving brainstorming sessions on product designing and revamping, distribution mix, channel fortification, market picks etc 	

RM 301	Workshop on RAM Rating
Duration	1 day
Target group	Currently working as Credit Officers/BM identified by ZO
Objective	To provide comprehensive view of the various aspects of RAM Rating of loan accounts and hand holding for completion of RAM rating exercise.
Topical Coverage:	
<ul style="list-style-type: none"> ➤ Introduction to RAM Rating. ➤ Methodology for creation of Individual User ID and password. ➤ Hands on Exercise with live cases. ➤ Points to be scrutinized while authorizing RAM rating. ➤ Do's and Don'ts to reduce TAT 	

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
Topical Coverage:	
<ul style="list-style-type: none"> ➤ Overview of frauds in Banking industry ➤ Focus on Preventive Aspects role of KYC /AML/ due diligence ➤ Pre-sanction and post sanction follow-up procedures ➤ Current trends in corporate Balance Sheet Manipulation - precautions to be taken for analysis ➤ Fudging of Balance Sheet, Corporate/ Bank Fraud Control Plan ➤ Identifying possible frauds with case studies ➤ E Audit ➤ Types of fraudulent acts accountability for fraud detection and plan for control ➤ Cyber crime - Investigative tools and techniques ➤ Preventive vigilance in credit ➤ Mental skills of an effective risk manager 	

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 the importance and Government guidelines on Financial Inclusion
Topical coverage:	
<ul style="list-style-type: none"> ➤ Bank's performance under FI and Corporate goals ➤ Vision and mission – Good to Great ➤ Challenges & Opportunities in PMJDY ➤ Financial Inclusion – Basic Savings Bank Deposit Accounts, SB, OD and Other operational guidelines ➤ Urban Financial Inclusion – Opening of accounts for migrant laborers / Street vendors etc. ➤ Organizing awareness campaign and Financial Literacy initiatives in FI villages ➤ Need for operation of FI accounts / Monitoring the performance of Field BCs including Cash Management ➤ Ultra Small Branch ➤ 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. ➤ Do's and Don'ts in ICT enabled BC Model ➤ Effective Utilization of BC / BF model for Business Growth ➤ IT enabled solutions for financial inclusion like, Banking Service Centres, ATMs with biometric scanners, Smart Cards etc. ➤ Technology in implementation of Financial Inclusion – ICT based Smart Card enabled BC Model ➤ SHG Linkage – Effective tool for Financial Inclusion –NRLM and NULM ➤ Salient features of PMJJY, PMSBY and APY 	

RU 302	Workshop for Lead District Managers and District Coordinators of Non-Lead Districts
Duration	2 days
Target group	Lead District Managers and District Coordinators of Non-Lead Districts/Nomination by CO: RBD
Objective	To discuss the role and responsibilities of Lead District Managers and District coordinators in the changing environment
Topical coverage : To be designed by CO RBD	

SP 301	Workshop on GST - Latest Changes and Updates
Duration	1 day
Target group	ABMs
Objective	To impart updated information and knowledge about GST
Topical coverage: Implementation and subsequent update on GST	

SP 302	Workshop on 360 degree 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 coverage: To be designed in consultation with CO: Credit / Recovery	

SP 303	Program on Overcoming the Challenges
Duration	3 days
Target group	Visually challenged officers
Objective	Work Life balance & Productivity Maximization
Topical coverage: To be designed in consultation with CO:HRM	

OT 301	Program for Recovery officers of DRTs
Duration	3 days
Target group	Recovery Officers of DRTs
Objective	To impart in depth knowledge and bridge the gap between Bankers' perception and role of Recovery Officers
Topical coverage: To be designed by DFS	

OT 302	Program for Recovery officers of DRTs
Duration	3 days
Target group	Registrars /Asst. Registrars of DRTs / DRATs
Objective	To impart in depth knowledge and bridge the gap between Bankers' perception and role of Recovery Officers
Topical coverage: To be designed by DFS	

Programs at STCs

2018-19



Programs for Officers at STCs

2018-19



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

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

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

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

Topical coverage:

- Our Bank's Performance & Highlight of Union Budget
- KYC / AML Guidelines, Whistle Blower Policy, Customer service / BCSBI /RTI Banking Ombudsman /Consumer Forum / Compliance and Conflict of Interest
- General Banking –Laws related to Banking (BR Act, NI Act, RBI Act)
- Deposit Products and Claim Settlement
- Loan Policy& Credit Risk Management Policy
- Risk Management – Basel I II and III and Prudential Norms
- Overview of Priority Sector Lending
- Types of Securities and Documents
- Balance sheet Analysis & Cash flow & Fund flow Analysis
- Corporate Credit
- Overview of MSME and Mid Corporate Vertical - MSME SLP & CGTMSE
- Agri loan Products and Micro Finance
- Government schemes and Financial Inclusion
- Loan Products of Ind Retail Vertical - Home Loan, Plot Loan ,Mortgage Loans.
- Loan Products of Vertical others -Vehicle Loan, Salary Loan, Pension Loan, Education loan etc other than Agriculture loans
- Ancillary Services and Third Party Products
- Alternative Delivery Channel , Latest IT Products and marketing
- Core Banking Solutions & Fundamental of Computers
- Overview of Forex excluding Import and Export Finance
- Recovery Policy& Legal (including SARFAESI, Lok Adalat, DRT)
- HR Policy and Staff Welfare Schemes
- Overview of Banking Scenario — RBI Monetary Policies, Latest Initiative by GOI / RBI
- Import and Export Finance
- Recaps and Tips of preparation for Exam

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
Topical Coverage:	
<ul style="list-style-type: none"> ➤ 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

Topical Coverage:

- 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

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

GB O 3301	Workshop for First Time Branch Managers
Duration	2 days
Target Group	First Time Branch Managers
Objective	To equip the first time branch Managers with the branch administration
Topical Coverage:	
<ul style="list-style-type: none"> ➤ How to know the profile of branch for Business growth ➤ Job roles of BM & Charge taking ➤ Rectification of Inspection irregularities & reply to Inspection report ➤ Selection of borrower ➤ Analysis of financial statements ➤ Various aspects of documentation ➤ Follow- up of SMA/NPA accounts adopting different measures ➤ Decision making and Delegation ➤ Appraisal of loans and preparation of sanction tickets ➤ Renewal of Documentation and review/renewal of accounts ➤ CBS reports & Utilisation of Help Desk for Better Branch Monitoring ➤ System based issues like TDS reversal / PAN validation / CERSAI / CGTMSE 	

GB O 3302	Workshop for ABMs
Duration	2 days
Target Group	Existing ABMs / Identified ABMs
Objective	To equip the ABMs with the branch administration
Topical Coverage:	
<ul style="list-style-type: none"> ➤ 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 	

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
Topical Coverage:	
<ul style="list-style-type: none"> ➤ 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 ➤ 	

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
Topical Coverage:	
<ul style="list-style-type: none"> ➤ 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 	

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:	
<ul style="list-style-type: none"> ➤ 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 	

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
Topical Coverage:	
<ul style="list-style-type: none"> ➤ 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:	
<ul style="list-style-type: none"> ➤ Creation of users and assigning the functions ➤ Cheque Collection ,purchase Registration /Realisation ➤ Letter of Credit , Bank Guarantee 	

IT O 3302	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:	
<ul style="list-style-type: none"> ➤ 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
Topical Coverage:	
<ul style="list-style-type: none"> ➤ 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
Topical Coverage:	
<ul style="list-style-type: none"> ➤ 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 	

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:	
<ul style="list-style-type: none"> ➤ 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
Topical Coverage:	
<ul style="list-style-type: none"> ➤ Recovery Policy ➤ Lok Adalat & DRT ➤ Filing of CGTMSE Claim ➤ SARFAESI 	

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 etc
Topical Coverage:	
<ul style="list-style-type: none"> ➤ 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 	

CR O 3304	Credit Management Program for Officers
Duration	2 days
Target Group	All Officers working in Loans Department
Objective	To update and enhance the knowledge of officers in handling Credit – including appraisal, Documentation, monitoring, unit inspection, follow-up etc
Topical Coverage:	
<ul style="list-style-type: none"> ➤ 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
Topical Coverage:	
<ul style="list-style-type: none"> ➤ 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
Topical Coverage:	
<ul style="list-style-type: none"> ➤ 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:	
<ul style="list-style-type: none"> ➤ 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
Topical Coverage:	
<ul style="list-style-type: none"> ➤ 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.
Topical Coverage:	
<ul style="list-style-type: none"> ➤ 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: <ul style="list-style-type: none"> ➤ 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 	

CR O 3311	Program for rural Credit – For Officers working in R & SU branches (Zone Specific)
Duration	1 day
Target Group	Officers working in Credit Department of Branches
Objective	To have an overall understanding about rating and scoring models and credit information reports
Topical Coverage: <ul style="list-style-type: none"> ➤ 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
Topical Coverage: <ul style="list-style-type: none"> ➤ 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:	
<ul style="list-style-type: none"> ➤ CRM Policy ➤ Loan Policy ➤ Recovery Policy 	

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
Topical Coverage:	
<ul style="list-style-type: none"> ➤ 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
Topical Coverage:	
<ul style="list-style-type: none"> ➤ 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

Topical Coverage:

- 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

Topical Coverage:

- 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

2018-19



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

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

S No	Educative Programs	Duration
GB C 2201	Induction Program for Promotee Clerks	1 Week
GB C 2202	Induction Program for newly recruited Clerks	2 Weeks
GB C 2203	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

Topical Coverage:

- 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
Topical Coverage:	
<ul style="list-style-type: none"> ➤ 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
Topical Coverage:	
<ul style="list-style-type: none"> ➤ 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 	

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

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.
Topical Coverage:	
<ul style="list-style-type: none"> ➤ 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
Topical Coverage:	
<ul style="list-style-type: none"> ➤ 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:	
<ul style="list-style-type: none"> ➤ 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
Topical Coverage:	
<ul style="list-style-type: none"> ➤ 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
Topical Coverage:	
<ul style="list-style-type: none"> ➤ 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:	
<ul style="list-style-type: none"> ➤ 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
Topical Coverage:	
<ul style="list-style-type: none"> ➤ 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
Topical Coverage:	
<ul style="list-style-type: none"> ➤ 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:	
<ul style="list-style-type: none"> ➤ 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
Topical Coverage: <ul style="list-style-type: none"> ➤ 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 	

CR C 3301	Fundamentals of Credit for Clerks
Duration	2 days
Target Group	Clerks working in the branches
Objective	To make the learner understand the basics of credit
Topical Coverage: <ul style="list-style-type: none"> ➤ 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: <ul style="list-style-type: none"> ➤ 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
Topical Coverage:	
<ul style="list-style-type: none"> ➤ 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
Topical Coverage:	
<ul style="list-style-type: none"> ➤ 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
Topical Coverage:	
<ul style="list-style-type: none"> ➤ 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
Topical Coverage:	
<ul style="list-style-type: none"> ➤ 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
Topical Coverage:	
<ul style="list-style-type: none"> ➤ 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:	
<ul style="list-style-type: none"> ➤ 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
Topical Coverage:	
<ul style="list-style-type: none"> ➤ 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 	

MK C 3302	Marketing of Retail and Third party products
Duration	1 day
Target Group	Clerks working in the branches
Objective	To help the staff members enhance their knowledge and skills in marketing retail products
Topical Coverage:	
<ul style="list-style-type: none"> ➤ 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:	
<ul style="list-style-type: none"> ➤ 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
Topical Coverage:	
<ul style="list-style-type: none"> ➤ 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
Topical Coverage:	
<ul style="list-style-type: none"> ➤ 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 Mechanisation, 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:	
<ul style="list-style-type: none"> ➤ 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
Topical Coverage:	
<ul style="list-style-type: none"> ➤ 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
Topical Coverage:	
<ul style="list-style-type: none"> ➤ 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:	
<ul style="list-style-type: none"> ➤ 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	1 day
Target Group	Clerks in Branches
Objective	To equip the Clerks about the new guidelines in NPA
Topical Coverage:	
<ul style="list-style-type: none"> ➤ 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
Topical Coverage:	
<ul style="list-style-type: none"> ➤ 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
Topical Coverage:	
<ul style="list-style-type: none"> ➤ 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

2018-19



S No	Awareness Programs	Duration
HR S 3301	Program on Soft skills, Business Etiquette ,Customer care, Marketing	1 Day
HR S 3302	Job Roles and Communication skills	1 Day
HR S 3303	Workshop for Part Time Sweepers	1 Day
IT S 3301	CBS awareness for Sub staff	1 Day
IT S 3302	Pre Promotion Training for Sub Staff	2 days
OTH 3301	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
Topical Coverage:	
<ul style="list-style-type: none"> ➤ 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:	
<ul style="list-style-type: none"> ➤ 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
Topical Coverage:	
<ul style="list-style-type: none"> ➤ 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:	
<ul style="list-style-type: none"> ➤ 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:	
<ul style="list-style-type: none"> ➤ 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
Topical Coverage:	
<ul style="list-style-type: none"> ➤ 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 !!!!!

