

Programs of IMAGE

2016-17





Programs in Human Resources Management & Marketing

S.No	Program	Duration
HRM 101	Program on Leadership Excellence for BMs	4 days
HRM 102	Program for emerging Leaders – Asst Branch Managers	4 days
HRM 103	Retirement – A Happy Journey	2 days
HRM 104	Program for Women Branch Managers	4 days
HRM 105	Program for emerging Women Business Leaders	4 days
HRM 106	Digital Marketing	3 days



Program on Leadership Excellence for BMs (HRM 101)

Duration: 4 days

Target group: Branch Managers

Objective: To enable participants to have an overall understanding of various facets of branch management for optimizing performance

Topical coverage:

1. Mission and vision
2. Attitudinal re-engineering
3. Leader in the making
4. Team Magic
5. Decision Making & Delegation
6. Leading a hassle free Work & life
7. Managing customer complaints & grievances (with special emphasis on SPGRS)
8. Policies of the Bank – Credit, Recovery, Risk Management Policies
9. Credit card and Bancassurance products
10. Techno Banking – Remittance, IT Products & ATM Issues
11. Preventive Vigilance
12. Integrated risk management
13. Planning for profitability
14. Internal controls through Reports & IS Security, MIS & latest in CBS, CISLA
15. BCSBI, RTI, Banking Ombudsman, Conflict of interest, Compliance & Official Language
16. Handling Inspection Report
17. KYC / AML & Whistle blower policy
18. Experiential sharing
19. Time Management matrix
20. Marketing techniques
21. Corporate Social Responsibility
22. Operational Risk Management
23. POS Acquiring Business



Program for emerging Leaders – Asst Branch Managers (HRM 102)

Duration: 4 days

Target group: Assistant. Branch Managers

Objective: To help the participants enhance their performance levels for effective branch business growth

Topical coverage:

1. Bank future mission and vision
2. Attitudinal reorientation
3. Building a winning team
4. Better customer service for higher profits
5. Effective utilization of MIS reports for Business promotion
6. ABM's role in succession planning – Mentoring and grooming
7. Techno Banking – Remittance, IT Products & ATM Issues
8. Special features in ABM Module and Administration thereof
9. Delegation & Decision Making skills
10. Prevention of frauds under CBS environment / Preventive Vigilance
11. BCSBI, RTI Act / Compliance / Conflict of Interest & Official Language
12. KYC / AML & Whistle blower policy
13. Issues in CBS - Loan Module / Deposit Module & CISLA, CBS reports and their utility
14. Inter personal relationship - Human relations and behavioral aspects
15. Settlement of death claims
16. Locker management, Attendance module, TDS Management, RM Module
17. Experiential sharing
18. Jewel Appraisal – assessing quality of Jewel
19. Marketing techniques
20. Corporate Social Responsibility
21. Operational Risk Management

Retirement – A Happy Journey (HRM 103)

Duration: 2 days

Target group: Officers superannuating from service

Objective: To enable the Officers to prepare for a happy retired life

Topical Coverage:

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



Program for Women Branch Managers (HRM 104)

Duration: 4 days

Target group: Women Branch Managers

Objective: To enable participants to have an overall understanding of various facets of branch management for optimizing performance especially for women Branch Managers

Topical coverage:

1. Effective vs. Efficient working for better results
2. Decision making and delegation skills
3. How to form your winning team
4. Ethics, Etiquettes and Efficiency
5. Work-Life Balance
6. Service – the differentiator - Art of handling customer complaints & grievances
7. Customer Relationship Management – Credit card, Third party products
8. Effective utilization of reports for Business Promotion and latest in CBS
9. BCSBI, RTI, Banking Ombudsman, Conflict of interest, Compliance & Official Language
10. Gender sensitization
11. Aiming for retail business growth
12. Challenges & Opportunities - Experiential sharing by Women Branch Managers
13. KYC / AML & Whistle blower policy
14. Policies of the Bank – Credit, Recovery, Risk Management Policies
15. Planning for profitability
16. Issues in CBS - Loan Module / Deposit Module & CISLA, CBS reports and their utility
17. Jewel Appraisal – assessing quality of Jewel
18. Marketing techniques
19. Corporate Social Responsibility
20. Operational Risk Management



Program for emerging Women Business Leaders (HRM 105)

Duration: 4 days

Target group: Women Officers and Assistant Branch Managers

Objective: To enable participants to have an overall understanding of various facets of branch management for optimizing performance especially for women Branch Managers

Topical coverage:

1. Effective vs. Efficient working for better results
2. Decision making and delegation skills
3. How to form your winning team
4. Ethics, Etiquettes and Efficiency
5. Work-Life Balance
6. Service – the differentiator - Art of handling customer complaints & grievances
7. Customer Relationship Management – Credit card, Third party products
8. Effective utilization of reports for Business Promotion and latest in CBS
9. BCSBI, RTI, Banking Ombudsman, Conflict of interest, Compliance & Official Language
10. Gender sensitization
11. Aiming for retail business growth
12. Challenges & Opportunities - Experiential sharing by Women Branch Managers
13. KYC / AML & Whistle blower policy
14. Policies of the Bank – Credit, Recovery, Risk Management Policies
15. Planning for profitability
16. Internal controls through Reports & IS Security, MIS & latest in CBS
17. Integrated Risk Management
18. Jewel Appraisal – assessing quality of Jewel
19. Marketing techniques
20. Corporate Social Responsibility
21. Operational Risk Management



Digital Marketing (HRM 106)

Duration: 3 days

Target group: All officers other than BMs

Objective: To groom the participants to take up higher responsibilities to shoulder as “Business Leader” at any point of time

Topical coverage:

1. Bank future mission and vision
2. Attitudinal reorientation
3. Building a winning team
4. Better customer service for higher profits
5. Effective utilization of MIS reports for Business promotion
6. BM's role in Branch Management - Mentoring and grooming
7. Techno Banking – Remittance, IT Products & ATM Issues
8. Delegation & Decision Making
9. Prevention of frauds under CBS environment / Preventive Vigilance
10. BCSBI, RTI Act / Compliance / Conflict of Interest & Official Language
11. KYC / AML & Whistle blower policy
12. Issues in CBS - Loan Module / Deposit Module & CISLA, CBS reports and their utility
13. Inter personal relationship - Human relations and behavioral aspects
14. Locker management, Attendance module, TDS Management, RM Module & Death Claims
15. Experiential sharing
16. Jewel Appraisal – assessing quality of Jewel
17. Marketing techniques
18. Corporate Social Responsibility
19. Operational Risk Management



Programs in Credit and SME Financing

S.No	Program	Duration
CR 201	Credit Appraisal and Management for Branch Managers	4 days
CR 202	Lending Strategies to Large and Mid Corporates for Credit Intensive Branch / Zonal Office / CRM	5 days
CR 203	Credit Management Program for Executives	2 days
CR 204	Asset quality Management and Recovery Strategies	3 days
CR 205	Marketing Strategies to improve Retail Lending	3 days
CR 206	Capsule program for Credit and Forex for Metro Zones	5 days
CR 207	Credit Management program for Zonal Office desk officers	3 days
CR 208	Workshop for Authorized Officers	1 day
CR 209	Credit Appraisal and Management for Bankers (Commercial)	5 days
CR 210	Lending Strategies and Risk Management in MSME financing - Semi Commercial	5 days
CR 211	Advanced Program on Lending Strategies and Risk Management in MSME financing for creation of Talent Pool	21 days
CR 212	Advanced Credit Management Program for creation of Talent Pool	21 days
CR213	Refresher Program for Talent Pool Officers In MSME Finance	5 days
CR214	Refresher Program for Talent Pool Officers In Advanced Credit	5 days



CR 201	Credit Appraisal and Management for Branch Managers
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Duration: 5 days

Target Group: Branch Managers

Objective: To equip the Branch Managers the nuance in Credit Appraisal and Management

Topical coverage:

1. Selection of Borrower
2. Loan Policy
3. Credit Risk Management Policy
4. Recovery Policy and NPA management
5. Analysis of Financial Statements / IFRS
6. Cash Flow and Fund Flow analysis
7. Motivation & Decision making
8. Ratio Analysis
9. Working Capital management
10. Term Loan appraisal
11. Non Fund Based Facilities
12. Financing Exports and Imports
13. Rating Models & CIBIL Reports
14. CMA Data format – Hands on
15. Documentation, Charge Creation
16. Rectification of inspection irregularities
17. SARFAESI, DRT, Suit Filing and Lokadalat
18. Preventive Vigilance
19. Marketing of Structured Loan Products
20. KYC/AML
21. Integrated Risk Management
22. On site & Off site monitoring
23. Jewel Appraisal – assessing quality of Jewel



CR 202	Lending Strategies to Large and Mid Corporates for Credit Intensive Branch / Zonal Office / CRM	5 days
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Duration: 5 days

Target group: Credit officers/CRMs of Credit Intensive branches and Zonal offices

Objective: To enable the trainees to master the art of handling high value credit proposals

Topical Coverage:

1. Lending Scenario & Strategies for Business Growth
2. Critical inputs on Loan Policy
3. CRM Policy – An Effective tool for managing risk in lending
4. Identifying Potential Clients for Lending and Management Appraisal Techniques
5. Financial Statement Analysis with Case Study
6. Trend Analysis & Ratios Analysis for Assessing Financial Soundness
7. Cash Flow & Fund Flow – Tool for monitoring short of term & long term liquidity
8. Working Capital Assessment for Manufacturing & Service Sector –Turn Over Method / MPBF / Cash Budget
9. Case study on Working Capital Assessment – Turn Over Method /MPBF / Cash Budget Method
10. Common deficiencies in high value credit proposals
11. Term Loan Appraisal - Critical Ratio Analysis – DSCR, Break Even, FACR, NPV, IRR & Sensitivity Analysis : case studies
12. Rephasement and Restructuring of high value loans - JLF & CDR Mechanism
13. Prevention of sickness and Timely restructuring/Rehabilitation
14. CMA data format - Hands on Exercise for Financial Statement Analysis
15. On-site & Off-Site Monitoring – MSOD / QIS / Pre-release Audit, Stock Audit & Credit Audit
16. Assessment of Non-Fund Based limits – LC / Guarantees: case studies
17. Techno Economic Viability (TEV) Study: Lifeline for High value Credit proposal
18. Other Modes of Loan Delivery - JLA / Multiple Finance / Consortium Arrangement / Loan Syndication
19. Loan Proposals in Board Format and MC Note – Critical Points & SWOT / Sensitivity Analysis
20. Project Finance – An overview
21. Challenges& Opportunities in Financing in different industries



CR 203	Credit Management Program for Executives
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Duration: 2 days

Target group: Officers In Charge of Large Corporate/Corporate branches & Credit Department in Charge of Zonal Offices (Scale IV & V)

Objective: To sharpen the skills in Credit decision making and administration

Topical coverage:

1. Loan Policy and Credit Risk Management Policy of our Bank
2. Finer points of financial statements for decision making
3. Appraisal Techniques
4. Building up a healthy Credit Portfolio through review, credit audit and rectifying inspection irregularities, Staff accountability
5. Credit Monitoring tools- SMA & NPA management
6. Pricing and Credit rating of accounts / RAM rating of a live account from branches / CIBIL reports
7. Assessment of Non Fund Based limits
8. CDR mechanism and rehabilitation
9. Enforcement of security interest under SARFAESI act
10. Negotiation skills and compromise settlement-Recovery policy
11. Marketing strategies for quality credit proposals

CR 204	Asset quality Management and Recovery Strategies
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Duration: 3 days

Target group: BMs, ABMs and Officers looking after recovery, rehabilitation & monitoring in branches / Administrative Offices

Objective: To enable the participants to practice asset quality management and various nuances of monitoring, rehabilitation & recovery procedures

Topical coverage:

1. IRAC Norms, Capital adequacy implications of NPAs and Basel Accord
2. Recovery policy with case studies
3. Strategies for prevention of NPAs and SMA mechanism
4. Balance sheet analysis - tools for effective monitoring
5. Restructuring / rephasing and up-gradation including CDR mechanism
6. Recovery strategies under SARFAESI Act (Taking possession – selling process)- DRT/Suit filed accounts
7. Recovery options through Non-legal measures (Compromise settlement)/ Lok adalat, Recovery camps
8. On site & Off site monitoring
9. Documentation and Charge creation and rectification of inspection irregularities
10. Rating Model & CIBIL Reports
11. CBS application module: Loan module with specific emphasis on disbursement, rephasing, restructuring, NPA module; NPA classification



CR 205	Marketing Strategies to improve Retail Lending
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Duration: 3 days

Target Group: Officers of Branches & Administrative Offices

Objective: To upgrade the Marketing and Appraisal skills of Officers in the changing retail market scenario

Topical coverage:

1. Know your bank, Bank vision & mission
2. Loan Policy, Credit Risk Policy-Retail Banking
3. Planning for profitability – Importance of CASA and Retail Loans – Comparative analysis
4. Marketing strategy & Selection of Borrower
5. Appraisal Techniques, – Processing to sanction of Retail segment loans
6. Features of Trade well scheme
7. Marketing of Retail loan products
8. Marketing Credit Cards and Bancassurance products
9. Rating Model & Credit Reports
10. Emerging opportunities in financing MSME - SLP
11. Utility of Techno Banking Products
12. Working Capital assessment
13. Nuances of Retail Credit Monitoring
14. KYC & AML, BCSBI, Banking ombudsman
15. Term loan appraisal

CR 206	Capsule program for Credit and Forex for Metro Zones
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Duration: 5 days

Target Group: Branch Managers, Credit Desk Officers of Branches & Administrative Offices

Objective: To equip the participants with credit appraisal , monitoring and marketing skills

Topical Coverage :

1. Analysis of Financial Statements
2. Loan Policy
3. Credit Risk Management Policy
4. Recovery policy
5. Assessment of Working Capital
6. Appraisal and Assessment of Loan proposals
7. Term Loan Appraisal
8. Lending Strategies for Zone specific products
9. Documentation & Charge Creation
10. Marketing strategies for quality credit proposals

(Topical coverage is subject to change depending on Zone specific training requirement)



CR 207	Credit Management program for Zonal Office desk officers
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Duration: 3 days

Target Group: Desk Officers of various credit desks of Zonal Offices

Objective: To equip the participants with credit appraisal, monitoring and marketing skills for improving retail loans with focus on Trade Finance, MSME and SLPs

1. Loan Policy and Credit Risk Management Policy
2. Analysis of Financial statements
3. Ratio Analysis / Cash Flow Statement / Fund Flow Statement
4. Term Loan appraisal
5. Working Capital Management
6. Review/Renewal of Advances
7. Financing Exports and Imports
8. Off site monitoring
9. Documentation and Creation of Charge
10. Assessment of Non fund based limits
11. Trade Finance
12. Various MSME structured loan products
13. Sources of Credit Information – Rating models and credit reports
14. Latest changes in Corporate Credit with special reference to LFAR.
15. Marketing strategies for quality credit proposals

CR 208	Workshop for Authorized Officers
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Duration: 1 day

Target Group: Authorised Officers

Objective: To equip the participants with the formalities to be followed as an Authorised Officers

1. SARFAESI – Law and its implications
 2. Latest developments in the Law and case laws
 3. Issues in notices and advertisements
 4. Issues in Possession of the property
 5. Issues in Sale and Sale Certificates
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CR 209	Credit Appraisal and Management for Bankers (Commercial)
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Duration: 5 days

Target Group: Branch Managers and Loan Officers of various Banks

Objective: To equip the participants the nuance in Credit Appraisal and Management

Topical coverage:

1. Emerging Credit Scenario and Selection of Borrower & Credit Appraisal
2. Importance of financing SME - CGTMSE
3. Analysis of Financial Statement, Cash Flow and Fund Flow analysis
4. Financial Ratios & Break Even Point
5. Working Capital assessment
6. Marketing of Retail Segment advances
7. Term Loan Assessment
8. Consortium, Multiple Lending and Joint Lending Arrangement
9. Assessment of Non Fund Based limits
10. Financing Imports & Exports – Letter of Credit, Export Packing Credit, FBN, Trade Credit, Foreign Currency Term Loan, ECGC Policies
11. Work Life Balance
12. How to appraise a high value loan proposal? – a simulation exercise and role play
13. Industrial Credit Monitoring
14. Documentation & Charge Creation
15. DRT & SARFAESI cases Lok adalat
16. Credit Risk Management under BASEL III
17. Visit to Industrial unit





CR 210	Lending Strategies and Risk Management in MSME financing - Semi Commercial
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Duration: 5 Days

Target Group: Credit Officers and BMs

Objective: To equip branch managers & credit officers of commercial banks in SME financing and management

Topical coverage:

1. Policy Framework for MSMEs - Challenges and opportunities
2. Credit Policy and Credit risk management policy - RBI
3. CGTMSE and Code of commitment
4. Understanding a SME Balance Sheet
5. Project Financing
6. Identifying the potential borrower and Management Appraisal Techniques
7. Understanding working capital assessment for SMEs
8. Prevention of sickness and timely restructuring/rehabilitation & CDR mechanism
9. SME lending in the Basel Regime
10. Risk rating of SME proposals – role of rating agencies and rating methodology
11. FX in SME business
12. Institutional Support in SME Financing – SIDBI
13. Rating Model & Credit Reports
14. Cluster based approach for MSME development & financing
15. New business models for SME financing
16. Sensitivity Analysis





CR 211	Specialised Program on MSME finance for creation of Talent Pool
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Duration: 21 days

Target group: Identified officers by CO

Objective: To equip the trainees on various credit appraisals and lending strategies on MSME finance and develop competencies for effective credit delivery.

Topical Coverage

1. New Challenges & Opportunities in Financing MSME Sector – Policy Frame Work for MSMEs
2. Over view of Loan Policy & Credit Risk Management Policy
3. Credit Appraisal – Basic Principles --KYC / AML guidelines
4. Identifying Potential Clients for Lending and Management Appraisal Techniques
5. Understanding SME Balance Sheet and Profit & Loss Account with case studies
6. Trend Analysis & Ratio Analysis for Assessing Financial Soundness with case studies
7. Cash Flow and Fund Flow – Tool for monitoring short term & long term liquidity
8. Lending Strategy – New Business Model for SME finance
9. Lending made Easy – MSME / Structured Loan Products with case studies
10. Preparation of Appraisal Note, A & L, Credit Report and Sanction Tickets for Home Loan and Vehicle Loan – Hands on
11. Risk Rating of SME Proposal – Role of Rating Agency & Rating Methodology
12. Scoring & Rating Models
13. CMA Data Format – Hands on Exercise for Financial Statement Analysis
14. Understanding Working Capital Assessment for SME Sector
15. Term Loan Appraisal – Critical Ratio Analysis – DSCR,
16. Break Even, FACR, NPV, IRR, & Sensitivity Analysis
17. Retail Lending for better return with lower risk – Personal Segment Loan Products & their Appraisal note
18. CGTMSE/TUFF/CLCSS – Vehicle for Propelling MSME Growth
19. Trade Finance – Salient Features and business opportunity with case studies
20. Loan Module in CBS – Hands on
21. Various Mudra Loans with Case study
22. Basel III and Integrated Risk Management
23. Loan Proposal in Board Format– Critical Points & SWOT / Sensitivity Analysis
24. Foreign Exchange in SME Business
25. SME – Specific Export Promotion and entrepreneurial development
26. Group Discussion and Presentation on working Capital Assessment with case study
27. Supply chain financing – Innovative Method of SME financing
28. Institutional support for SME finance – SIDBI
29. MIS : A tool for effective monitoring
30. Group Discussion and Presentation on Project Finance
31. Assessment of Non-Fun Based requirement – LC & Guarantee with case study
32. Work and Win As a Team
33. Documentation, Creation of charge / Registration / CERSAI
34. Credit Rating – CIBIL / Experian
35. Cluster Based approach for MSME development and Finance
36. On site & Off site Monitoring – Stock Inspection / Stock Audit / MSOD / QIS statement
37. Code Commitment to MSME – BCSBI



38. IRAC Norms : SMA / NPA
39. RAM Rating – Hands on
40. Prevention of sickness and timely restructure / rescheduling
41. Interaction with Successful MSME entrepreneur
42. Field Visit to MSME Clusters / Industrial Estate
43. Group Discussion and Presentation on Restructuring of SME – Case study
44. Post Visit presentation—Case study with SWOT Analysis

CR 212	Advanced Credit Management Program for creation of Talent Pool
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Duration: 21 days

Target group: Identified officers by CO

Objective: To equip the trainees to master the art of handling high value credit proposals at branch and excel in business performance

Topical Coverage

1. Lending Scenario & Strategies for Business Growth
 2. Critical inputs on Loan Policy
 3. CRM Policy – An Effective tool for managing risk in lending
 4. Identifying Potential Clients for Lending and Management Appraisal Techniques
 5. Credit Appraisal – Basic Principles - KYC & AML Guidelines
 6. A&L, Credit Report, Scoring Model / CIBIL Reports & Other due diligence – RBI caution List / SAL of ECGC / DIN
 7. Challenges & Opportunity in Financing MSME Sector
 8. Preparation of Appraisal note, A&L, Credit Report and sanction tickets for PSLPs - Home Loan/VL– Hands on exercise
 9. Financial Statement Analysis with Case Study
 10. Reporting under IFRS standards and its implications on financial parameters
 11. Trend Analysis & Ratios Analysis for Assessing Financial Soundness
 12. Cash Flow & Fund Flow – Tool for monitoring short of term & long term liquidity
 13. Work and Win as a Team
 14. Lending made Easy – MSME / Structured Loan Products with case studies
 15. Working Capital Assessment for Manufacturing & Service Sector - Turn Over Method / MPBF / Cash Budget
 16. Case study on Working Capital Assessment – Turn Over Method / MPBF
 17. Scoring & Rating Models - RAM Rating with Hands on exercise
 18. Term Loan Appraisal - Critical Ratio Analysis – DSCR, Break Even, FACR, NPV, IRR & Sensitivity Analysis
 19. Case study on Term Loan appraisal & Assessment
 20. Case study on Working Capital Assessment –Cash Budget Method
 21. CGTMSE/TUFF/CLCSS - Vehicle for propelling MSME growth
 22. CMA data format - Hands on Exercise for Financial Statement Analysis
 23. Trade Finance and IndSME – Salient Features and business opportunity with case studies
 24. Loan Module in CBS – Hands on Exercise on Work Flow, and MIS Reports – Effective utilization for Credit Monitoring
 25. Export Finance in Rupee & Foreign Currency
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26. Non- Fund Based Limits – LC / Guarantee / LOU / LOC
27. Import Finance & Trade Credit
28. Documentation and Creation of Charge / Registration / CERSAI
29. Assessment of Non-Fund Based limits – LC / Guarantees: case studies
30. Techno Economic Viability (TEV) Study: Lifeline for High value Credit proposal
31. EXIM Bills Module – LC / Guarantee / Bill Purchase / Negotiation / Collection – Hands on Exercise
32. Other Modes of Loan Delivery - JLA / Multiple Finance / Consortium Arrangement / Loan Syndication
33. Basel III & Integrated Risk Management
34. Loan Proposals in Board Format and MC Note – Critical Points & SWOT / Sensitivity Analysis
35. Project Finance – An overview
36. Challenges& Opportunities in Financing infrastructure – Recent Policy initiatives by Govt./ RBI / IIFCL / Banks
37. Technical & Financial Appraisal & Risk Management in Infrastructure Finance
38. Opportunities and Challenges – Road, Telecom, Power – Hydro/Thermal/Solar/Wind, Cement, Petroleum, Health, Steel,
39. Prospects of financing of Pharmaceutical Industry
40. Sugar and Automobile Industry – Hurdles and Opportunities
41. Supply Chain Finance / Channel Financing
42. On-site & Off-Site Monitoring – MSOD / QIS / Pre-release Audit, Stock Audit & Credit Audit
43. Prevention of sickness and Timely restructuring/Rehabilitation
44. IRAC Norms – SMA & NPA Concepts
45. SARFAESI, Suit filing & Lok Adalat
46. Field Visit; Presentation on Field Visit – Case Study with SWOT Analysis
47. Rephasement and Restructuring of high value loans - JLF & CDR Mechanism
48. Art of negotiations for OTS
49. Common deficiencies in high value credit proposals
50. Dreamers to achievers

CR213	Refresher Program for Talent Pool Officers In Advanced Credit
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Duration: 5 days

Target group: Talent pool officers already undergone 3 weeks training

Objective: To equip the participants latest in High Value Credit and sharpen skills for effective credit delivery

Topical Coverage:

1. Lending Scenario & Strategies for Business Growth
 2. Critical inputs on Loan Policy
 3. CRM Policy – An Effective tool for managing risk in lending
 4. Challenges & Opportunity in Financing MSME Sector
 5. Financial Statement Analysis with Case Study
 6. Working Capital Assessment for Manufacturing & Service Sector - Turn Over Method / MPBF / Cash Budget
 7. Case study on Working Capital Assessment – Turn Over Method / MPBF
 8. Scoring & Rating Models - RAM Rating with Hands on exercise
 9. Case study on Term Loan appraisal & Assessment
 10. Case study on Working Capital Assessment –Cash Budget Method
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11. CMA data format - Hands on Exercise for Financial Statement Analysis
12. Non- Fund Based Limits – LC / Guarantee / LOU / LOC
13. Import Finance & Trade Credit
14. Documentation and Creation of Charge / Registration / CERSAI
15. Assessment of Non-Fund Based limits – LC / Guarantees: case studies
16. Other Modes of Loan Delivery - JLA / Multiple Finance / Consortium Arrangement / Loan Syndication
17. Basel III & Integrated Risk Management
18. Loan Proposals in Board Format and MC Note – Critical Points & SWOT / Sensitivity Analysis
19. Project Finance – An overview
20. Techno Economic Viability (TEV) Study: Lifeline for High value Credit proposal
21. Prospects in major industries
22. On-site & Off-Site Monitoring – MSOD / QIS / Pre-release Audit, Stock Audit & Credit Audit
23. Rephasement and Restructuring of high value loans - JLF & CDR Mechanism
24. Marketing strategies for quality credit proposals

CR 214	Refresher Program for Talent Pool Officers In MSME Finance
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Duration: 5 days

Target group: Talent pool officers already undergone 3 weeks training

Objective: To equip the participants latest in MSME financing and sharpen skills for effective credit delivery

Topical Coverage:

1. New Challenges & Opportunities in Financing MSME Sector – Policy Frame Work for MSMEs
2. Over view of Loan Policy & Credit Risk Management Policy
3. Understanding SME Balance Sheet and Profit & Loss Account with case studies
4. Trend Analysis & Ratio Analysis for Assessing Financial Soundness with case studies
5. Lending made Easy – MSME / Structured Loan Products and MUDRA loans with case studies
6. CMA Data Format – Hands on Exercise for Financial Statement Analysis
7. Understanding Working Capital Assessment for SME Sector
8. Group Discussion and Presentation on working Capital Assessment with case study
9. Term Loan Appraisal – Critical Ratio Analysis – DSCR,
10. Break Even, FACR, NPV, IRR, & Sensitivity Analysis
11. CGTMSE/TUFF/CLCSS – Vehicle for Propelling MSME Growth
12. Basel III and Integrated Risk Management
13. Loan Proposal in Board Format– Critical Points & SWOT / Sensitivity Analysis
14. Group Discussion and Presentation on Project Finance
15. Assessment of Non-Fun Based requirement – LC & Guarantee with case study
16. Documentation, Creation of charge / Registration / CERSAI
17. Cluster Based approach for MSME development and Finance
18. On site & Off site Monitoring – Stock Inspection / Stock Audit / MSOD / QIS statement
19. RAM Rating – Hands on
20. Group Discussion and Presentation on Restructuring of SME – Case study
21. Marketing strategies for quality credit proposals



Rural Credit

Sl. No	Program	Duration
RU 301	Emerging Agri Business Opportunities and Risk Management in Agriculture Lending in Rural / Semi-urban Branches	5 days
RU 302	Financing Agricultural Projects	5 days
RU 303	Mentoring new RDOs – Workshop for controlling office RDOs	2 days
RU 304	Financial Inclusion – Marching towards Inclusive Growth Banking	2 days
RU 305	Workshop for Lead District Managers and District Coordinators of Non-Lead Districts	2 days
RU 306	Workshop on financing Hi Tech Agriculture	2 days
RU 307	Supply Chain Finance in Agriculture	3 days
RU 308	Financing of Agro and food processing industries	3 days



RU 301	Emerging Agri Business Opportunities and Risk Management in Agriculture Lending in Rural / Semi-urban Branches
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Duration : 5 days

Target Group: Branch Managers, Officers and RDOs of Rural and Semi Urban branches

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:

1. Bank's Vision and Mission
2. Identifying the potential borrowers and appraisal techniques and project approach to lending
3. Augmenting Jewel loan portfolio under Agriculture / Retail Trade / Non Priority – procedural norms / precautionary measures
4. Latest Guidelines on Priority Sector / Government sponsored Schemes / Weaker Sections / Minority community / Importance of Lending to DRI
5. Financing SHG, JLGs - tenant farmers / share cropper / oral lessees / landless laborers
6. Lending made easy -MUDRA loans and SME/SLP
7. Financing Production credit –KCC / Produce Marketing loans – interest subvention scheme
8. Salient features of Pradhan Mantri Fasal Bima Yojana and PAIS
9. Lending Opportunities in Trade Finance – Rural specific
10. Documentation, Charge creation and CERSAI
11. Financial inclusion –vehicle for inclusive growth
12. Organizing pre-season campaigns, Recovery camps & Other Counseling Services
13. Monitoring of advances through CBS –SMA/NPA/ARC reports, & utilizing other reports generated in CBS
14. Restructuring & Rephasement of agriculture loans, organizing Lok Adalat
15. Utility of IT products in emerging Rural India
16. BCSBI / RTI Act / Compliance / Conflict of Interest / OL / KYC & AML
17. Work-Life Balance
18. Visit to agriculture farm
19. Financing against Negotiable Warehouse Receipts (NWRs)
20. Organising and Financing of Farmer Producer Companies (FPCs)



RU 302	Financing Agricultural Projects
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Duration : 5 days

Target Group: Rural Development Officers & Branch Managers of Agriculture Credit Intensive Branches.

Objective : To enable the participants understand & prepare agriculture projects for business Development

Topical coverage :

1. Emerging High value Agri business opportunities
2. Techno economic parameters & technical feasibility in Dairy, Poultry, Sheep & Goat rearing, Land development, Minor irrigation, Horticulture and plantation crops, Tissue culture, Farm mechanization etc.,
3. Appraisal technique for Agricultural Term loans
4. Farm Investment Analysis, Funds Flow Analysis, Farm Income Analysis, Discounting Cash Flow, NPW, BC Ratio, IRR and Sensitivity Analysis.
5. Assessing Working capital requirement in rural projects
6. Opening of CC / OD - Hands on
7. Preparation of area based projects
8. Pradhan Mantri Fasal Bima Yojana & PAIS
9. Financing High Tech agriculture, Post harvest processing & Cold chain projects
10. Risk Management in High value Agriculture Project lending.
11. Financing Rural Godowns & Agri processing projects.
12. NABARD Models on Bankable High value Agriculture projects.
13. CBS application - Term Loan Module and Subsidy Processing
14. How to organize Rural credit camps and pre-season campaigns
15. Claiming of interest subvention
16. Interpersonal Relationship
17. BCSBI / RTI Act / Compliance / Conflict of Interest / OL / KYC & AML / Women
18. Group Discussion on Rural Finance
19. e –fresh Indian bank online portal for Empowering Agriculture detailing all agri products learning
20. Popularising all Agri products in investment credit through Banking Mitra
21. MFI Policy & guidelines, Bank loan to MFIs for their on-lending to groups / members
22. Financing against Negotiable Warehouse Receipts (NWRs)
23. Organising and Financing of Farmer Producer Companies (FPCs)

RU 303	Mentoring new RDOs – Workshop for controlling office RDOs
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Duration : 2 days

Target Group: Senior RDOs working in Zonal Offices who will be functioning as Mentors for newly recruited RDOs

Objective: To guide the new RDOs in identifying and implementing Zone/area specific potential agricultural projects

Topical coverage:

1. Corporate Vision and Mission & Latest guidelines in Rural Financing
2. Role of a Mentor
3. To map agricultural potential in the area/Zone
4. Opportunities in Agri Business
5. Our performance vis a vis Peer banks
6. Strategies to exploit the potential
7. Monitoring and Review of performance of RDOs
8. Review of their performance by CO: RBD
9. Appraisal technique in production credit and investment credit
10. Organizing Pre season campaign ,counseling services and recovery camps



RU 304	Financial Inclusion – Marching towards Inclusive Growth Banking
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Duration : 2 days

Target Group: Branch Managers/Officers of rural branch & desk officers of Zonal Office

Objective : To create awareness among the field level functionaries the importance and Government guidelines on Financial Inclusion

Topical coverage :

1. Challenges & Opportunities in PMJDY
2. Financial Inclusion – Basic Savings Bank Deposit Accounts, SB OD, GCC, Variable RD, Other operational guidelines
3. Urban Financial Inclusion – Opening of accounts for migrant laborers / Street vendors etc.
4. Organizing awareness campaign and Financial Literacy initiatives in FI villages
5. Need for operation of FI accounts / Monitoring the performance of Field BCs including Cash Management
6. Ultra Small Branch
7. Introduction of Direct Benefit Transfer, DBTL, Aadhaar number and its seeding into SB accounts, Payment under Social Security schemes – Payment of Old Age Pension, MGNREGA, Other Grants, etc.
8. Do's and Don'ts in ICT enabled BC Model
9. Effective Utilization of BC / BF model for Business Growth
10. IT enabled solutions for financial inclusion like, Banking Service Centres (Rural KIOSK), Mobile Van concept, ATMs with biometric scanners, Smart Cards etc.
 - a) Technology in implementation of Financial Inclusion – ICT based Smart Card enabled BC Model
 - b) SHG Linkage – Effective tool for Financial Inclusion –NRLM and NULM
 - c) Salient features of PMJJY , PMSBY and APY

RU 305	Workshop for Lead District Managers and District Coordinators of Non-Lead Districts
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Duration : 2 days

Target Group: Lead District Managers and District Co coordinators of select Non-Lead Districts

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



RU 306	Workshop on financing Hi Tech Agriculture
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Duration: 2 days

Target Group: Branch Managers/Rural Development Officers of rural branch & desk officers of Zonal Office

Objective: To enable the participants understand & prepare High Tech agriculture projects for business Development

Topical Coverage:

1. Our banks 'vision and Mission'
2. Supply Chain Finance in Agriculture
3. Financing for "Agro and Food Processing Industries "
4. Financing Contract Farming under PPP Model
5. Agri business opportunities and Risk management in Agriculture finance
6. Export financing for cut flowers, vegetables, fruits, meat products and prawns with APEDA and MPEDA
7. Financing production of Quality Seed , floriculture
8. Opportunities in organic farming and roof top gardening (green house)
9. Emerging opportunities in plantation crops like rubber tea coffee

RU 307	Supply Chain Finance in Agriculture
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Duration: 3 days

Target Group : Branch Managers in Rural branches and Rural Development officers

Objective: To enable the participants understand Supply chain finance in agriculture and leverage them gfor business growth

- 1 Bank's Vision and Mission
2. Financing High Tech agriculture, Post-harvest processing & Cold chain projects
3. Risk Management in High value Agriculture Project lending.
4. Techno economic parameters & technical feasibility in Dairy, Poultry, Sheep & Goat rearing, Land development, Minor irrigation, Horticulture and plantation crops, Tissue culture, Farm Mechanization etc.,
5. Appraisal technique for Agricultural Term loans
6. Farm Investment Analysis, Funds Flow Analysis, Farm Income Analysis, Discounting Cash Flow, NPW, BC Ratio, IRR and Sensitivity Analysis.
7. Assessing Working capital requirement in rural projects
8. NABARD Models on Bankable High value Agriculture projects.
9. e -fresh Indian bank online portal for Empowering Agriculture detailing all agri. products learning
10. CBS application - Term Loan Module and Subsidy Processing
11. Financing Rural Godowns & Agri processing projects
12. Preparation of area based projects
13. Group Discussion on supply chain finance



Duration: 3 days

Target Group : Branch Managers in Rural branches and Rural Development officers

Objective: To enable the participants understand Financing of Agro and food processing industries

Topical Coverage:

- 1 Bank's Vision and Mission
2. Financing High Tech agriculture, Post-harvest processing & Cold chain projects
3. Risk Management in High value Agriculture Project lending.
4. . Appraisal technique for Agricultural Term loans
5. Farm Investment Analysis, Funds Flow Analysis, Farm Income Analysis, Discounting Cash Flow, NPW, BC Ratio, IRR and Sensitivity Analysis.
6. Cold Storage facility
7. NABARD Models on Bankable High value Agriculture projects.
8. e -fresh Indian bank online portal for Empowering Agriculture detailing all agri. products learning
9. CBS application - Term Loan Module and Subsidy Processing
10. Financing Rural Godowns & Agri processing projects
11. Group Discussion on supply chain finance



Risk Management

S.No	Program	Duration
RM 401	Workshop on RAM Rating	1 day
RM 402	Program on Integrated Risk Management under Basal III	3 days
RM 403	Forensic Audit for CMs and AGMs	2 days
RM 404	Anti fraud Risk Management program for Branch Managers	3 days

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RM 401	Workshop on RAM Rating
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Duration: 1 day

Target group: Officers of Chennai (North), Chennai (South) & Kancheepuram Zones

Objective: To provide comprehensive view of the various aspects of RAM Rating of loan accounts

Topical Coverage :

Will be decided by Corporate Office : Risk Management Department

RM 402	Program on Integrated Risk Management under Basal III
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Duration: 3 days

Target group: Officers / Executives of the Bank with residual service of 5 years and above

Objective: To sensitize all Officers / Executives of the Bank on Basics of Risk Management

Topical Coverage :

1. Origin and evaluation of Basel Accords
2. Conceptual aspects of Risk Management
3. Conceptual aspects & Measurement of Credit Risk
4. Implication of Capital on Risk Management
5. Compliance functions
6. Risk Based Bank Supervision
7. Market Risk & ALM
8. Operational Risk – Concept & mitigation
9. New Types of Risks in changing environment





RM 403	Forensic Audit for CMs and AGMs
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Duration: 2 days

Target group: Officers / Executive working in Credit, Vigilance and Inspection desks of Zonal Offices / Branches / ICs

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.

1. Introduction to Forensic Audit
2. Relevance of Forensic Audit in banks in safe guarding the Assets – Focus on Preventive Aspects
3. Unconventional methods in special Audit and Investigations
4. Investigative tools and techniques
5. Types of fraudulent acts accountability for fraud detection and plan for control
6. Current trends in corporate Balance Sheet Manipulation
7. Fudging of Balance Sheet
8. Corporate / Bank Fraud Control Plan

RM 404	Anti fraud Risk Management program for Branch Managers
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Duration: 3 days

Target group: Branches Managers / Desk Officers of Zonal Office Credit Departments and Inspectors of Branches

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.

1. Overview of frauds in Banking industry
2. Safeguarding the Assets and book debts – Focus on Preventive Aspects
3. Pre-sanction and post sanction follow-up procedures
4. Scrutiny of documents and due diligence
5. Data Analysis using Data analytics tool
6. Current trends in corporate Balance Sheet Manipulation
7. Fudging of Balance Sheet, Corporate/ Bank Fraud Control Plan
8. Identifying possible frauds with case studies
9. Relevance of Forensic Audit in banks in safe guarding the Assets – Focus on Preventive Aspects
10. Unconventional methods in special Audit and Investigations
11. Investigative tools and techniques
12. Types of fraudulent acts accountability for fraud detection and plan for control
13. Current trends in corporate Balance Sheet Manipulation
14. Basel – III and Management of Risk in banks
15. Issues and Challenges in implementation of IFRS



International Banking

S.No	Program	Duration
FX 501	Introductory Program to FX Business	4 days
FX 502	Advance program on Foreign Exchange Business for Authorized Branches	5 days
FX 503	FEDAI Workshop	5 days
FX 504	Program on FX Bourse & Treasury Management	9 days
FX 505	Specialized Training Program on "Foreign Exchange Business" for Creation of New Talent Pool	21 days
FX 506	Refresher Program for Talent Pool Officers in Forex Business	5 days

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Introductory Program to FX Business (FX 501)

Duration: 4 days

Target Group: All officers

Objectives: To familiarize the officers about basics of foreign exchange transactions

Topical Coverage:

1. Introduction to Forex Business and over view of Global Market and Indian Forex Market
2. Introduction to Regulatory Framework - FEMA 1999
3. Accounts and facilities for NRIs, PIOs and Foreigners including Loans with caselets
4. International Trade , Convertibility of Rupees, BOT BOP Mechanism – Foreign Trade Policy
5. KYC compliance – Policy & Guidelines on Forex Business
6. Role of RBI, DGFT, FEDAI, Customs, ICC and other regulatory organizations
7. Foreign Trade Policy 2015-20 – Bankers angle and brief account of customs formalities for Import & Export
8. Flow of Foreign Currency, Inward & Outward remittances, RBI Regulations and FCRA.
9. INCOTERMS – 2010
10. Methods of Payment
11. Letters of Credit, Various transactions under LC, Guarantees & Provisions of UCP 600
12. Export Finance – Pre-shipment / Post-shipment Finance in Rupee & Foreign Currency including export of services and software in non-physical forms
13. Types of Bills and Instruments - Collection / Negotiation, Purchasing
14. Encashment of Foreign Traveler's Cheque / Travel Cards and Currency Notes
15. Importance of returns in FX – R Returns, XOS, BEF and SOFTEX
16. Introduction to Country Risk Management
17. ECGC Policies and Guarantees
18. Remittances business through Exchange House - Express Money / Money Gram / Western Union
19. Exchange Rate Mechanism and Forward Contracts
20. Forex Risk Management – Hedging Instruments
21. CBS and EXIM Bills for Foreign Exchange Transactions
22. Familiarization of various documents handling foreign exchange business
23. What is FATCA & IFRS
24. Marketing of Forex Business
25. Visit to AD Branch



Advance program on Foreign Exchange Business for Authorized Branches (FX 502)

Duration: 5 days

Target Group: Officers who are working in FOREX Authorized Branches.

Objectives: To familiarize the Officers at Authorized branches to handle Foreign Exchange business effectively.

Topical Coverage:

1. Over view of Global Forex Market and Indian Forex Market
2. Introduction to Regulatory Framework – Provisions of FEMA 1999
3. Accounts and facilities for NRIs, PIOs and Foreigners including Loans with caselets
4. Methods and Modes of payments & Settlements in International Transactions
5. Foreign Trade Policy 2015-20 – Bankers angle and brief account of customs formalities for Import & Export
6. International Commercial Terms - 2010
7. Types of LCs, Scrutiny, Reimbursement, Documentation, ISBP & UCP 600
8. Important Articles of URC 522, URR 725
9. ISBP 681 – Key to avoid discrepancies while dealing with documentary credit and Provisions of URR 725
10. Export Finance – Pre-shipment / Post-shipment Finance in Rupee & Foreign Currency including export of services and software in non-physical forms
11. Import Finance / Trade Credit / Buyer's Credit / Suppliers Credit
12. PC/FCPL/FCL
13. SWIFT – Operations
14. ECGC Policies and Guarantees
15. KYC and Anti Money Laundering in FX operations
16. Country Risk Management – Handling of transaction relating to High Risk Countries
17. Significance of Counter Party Exposure
18. Compliance of FATCA & CRS
19. Guarantees & Counter Guarantees, Stand by LC
20. 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
21. EXIM Bills Module – LC / Guarantee / Bill Purchase / Negotiation / Collection – Hands on
22. Risk Management in Export Finance -ECGC Policies Compilation of R-returns, BEF and XOS etc
23. Marine Insurance.
24. Encashment of Traveler's Cheques and Currency Notes.
25. Management of Foreign Currency Resorces
26. FX Risk Management – Hedging Instruments.
27. Familiarization of various documents handling foreign exchange business
28. Group Discussion – Development Forex Business – Both credit and non-credit related products
29. External Commercial Borrowings, Lines of Credit
30. Introduction to FDI / FII / ECB / FCNR(B) Loans with case lets
31. ODI (for residents individuals and other entities – FEMA 1999 with case lets
32. Country Risk Management of Counter Party Bank Exposure
33. Compliance of FATCA & CRS
34. Management of Foreign Currency Resources
35. Group Discussion – How to improve Forex Business with & Without Credit involvement



FEDAI Workshop (FX 503)

Duration: 5 days

Target Group: Front line officers / second line in FOREX AD branches

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:

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



Integrated Treasury Management with simulated Bourse game (FX 504)

Duration: 9 days

Target Group: Officers with knowledge of FX transactions

Objectives:

1.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:

1. Overview of Forex Business in India: Role of Ministry of Commerce, Ministry of Finance and RBI.
2. FX Market.
3. Trade Cash Flows & Accounting.
4. Exchange Rate Arithmetic
5. Trend Analysis/Technical Analysis
6. Two way quotes
7. Operational issues in Forward Contracts
8. Forward rate arithmetic
9. Non spot outright rates
10. Non spot outright rates for cross rates
11. Interbank and Cover Operations
12. Exercises on cover commercial transactions
13. FX Swap Applications
14. Exercises on FX Swap Applications
15. Forward to Forward Swaps
16. Comprehensive Review
17. Market Conventions and Dealers Vocabulary
18. Trending of Two way Quotes
19. Regulations.
20. Overview of Money Market and G-sec Market
21. Money market and G-sec trading – integrated treasury opportunities
22. Foreign Currency Resource Management
23. Gap Management
24. A quick reference to internal control guidelines
25. Trading Disciplines & Various Risk Management limits
26. Curtain Raiser on FX Bourse
27. Integrated Treasury Management
28. Derivatives – Currency Futures, Currency Options and Interest Rate Swaps
29. RBI operations in financial market
30. FX – Risk Management and hedging instruments
31. Settlement of domestic financial transactions and forex transactions by CCIL
32. Simulated dealing in money and GSEC markets.



Specialized Training Program on “Foreign Exchange Business” for Creation of New Talent Pool (FX 505)

Duration: 21 days

Target Group : Officers identified by CO:HRM who are expected to handle Foreign exchange in Authorized Branches

Objectives: To equip the participants with comprehensive knowledge and operational guidelines on foreign exchange business to effectively deal with emerging business opportunities.

Topical Coverage

1. Introduction to Forex Business and Overview of Global Forex Market and Indian Forex Market
2. Role of RBI, DGFT, , Customs, FEDAI ICC and other regulatory organizations
3. Foreign Trade Policy 2015-20 – bankers angle and brief account of customs formalities for import and export
4. FEMA 1999 on imports / Exports and related remittances with caselets
5. KYC Compliance – Policy & Guide Lines including FX Transactions
6. Accounts and facilities for NRIs , PIOs and Foreigners with case lets
7. International Trade, Convertibility of Rupees, BOT / BOP mechanism & FEMA provisions
8. Flow of Foreign Currency, Inward & Outward remittances, RBI Regulations and FCRA with case lets
9. Methods of International Trade Payments
10. Exchange Rate Mechanism – FX basics, arithmetic, calculations and quotations, two way quotes, currency pairs, cross currencies, cross rates, conventions, value dates, Nostro, Vostro accounts, interbank deals
11. International Commercial Terms – 2010
12. Trade Fiance - Letter of Credit Mechanism and different types of LCs
13. Work and Win as a team
14. Important Articles of UCP 600, ISBP 681
15. Important provisions of URC 522 for bills under collection mechanism & URDG with caselets
16. ISBP 681 – Key to avoid discrepancies while dealing with documentary credit & Provisions of URR 725
17. Export Finance– Pre-Shipment / Post Shipment Finance in Rupee & Foreign Currency including export of services and software in non-physical form with case lets
18. Collection of Foreign Bills and instruments, Negotiation, Purchase and discounting of Bills
19. Import Finance / Trade Credit / Buyers Credit / Sellers Credit
20. Assessment of Non-Fund Based limits – LC / Guarantee / LOC / LOU - with case studies
21. Risk Management in Export Finance – ECGC Policies and Guarantees with claim procedure
22. Current Guidelines on Forward Contract for Export / Import / Other Remittance – Booking / Cancellation / Roll Over / Early Delivery wit case lets and FEDAI Rules
23. Important Returns and Statements and Forms in FX – XOS, BEF, SDF, SOFTEX, R-Return, BRC, FIRC
24. CBS / Mercury & Credence for Foreign Exchange Transactions
25. Remittance through Express Money / Money Gram / Western Union / Speed Remit
26. SWIFT Operations
27. Reconciliation Why and How
28. EXIM Bills Module – LC / Guarantee / Bill Purchase / Negotiation / Collection – Hands on
29. Dreams to achievers
30. Foreign Currency Fund Management
31. Familiarization of various documents handling foreign exchange business
32. Marine Insurance
33. Travel Card / Gift Card / Currency Purchase & Sale
34. Implication of filters of Foreign Assets Control / Sanctioned Counties
35. Introduction to FDI / FII / ECB / FCNR(B) Loans with case lets
36. ODI (for residents individuals and other entities – FEMA 1999 with case lets
37. Objective Provisions and operational guidelines on implementation of FATCA / Common Reporting Standards
38. Basel III & Integrated Risk Management



Refresher Program Talent Pool Officers in Foreign Exchange (FX 506)

Duration: 5 days

Target Group : Officers identified by CO:HRM who are expected to handle Foreign exchange in Authorised Branches

Objectives: To update the talent pool officers working Authorized Branches with latest development and operational guidelines on foreign exchange business to effectively deal with emerging business opportunities.

Topical Coverage

1. Foreign Trade Policy 2015-20 – bankers angle and brief account of customs formalities for import and export
2. FEMA 1999 on imports / Exports and related remittances with caselets
3. KYC Compliance – Policy & Guide Lines including FX Transactions
4. Accounts and facilities for NRIs , PIOs and Foreigners with case lets
5. Flow of Foreign Currency, Inward & Outward remittances, RBI Regulations and FCRA with case lets
6. Work and Win as a team
7. Important Articles of UCP 600, ISBP 681 with caselets
8. Important provisions of URC 522 for bills under collection mechanism & URDG with caselets
9. ISBP 681 – Key to avoid discrepancies while dealing with documentary credit & Provisions of URR 725
10. Export Finance– Pre-Shipment / Post Shipment Finance in Rupee & Foreign Currency including export of services and software in non-physical form with case lets
11. Import Finance / Trade Credit / Buyers Credit / Sellers Credit
12. Assessment of Non-Fund Based limits – LC / Guarantee / LOC / LOU - with case studies
13. Risk Management in Export Finance – ECGC Policies and Guarantees with claim procedure
14. Current Guidelines on Forward Contract for Export / Import / Other Remittance – Booking / Cancellation / Roll Over / Early Delivery with case lets and FEDAI Rules
15. Important Returns and Statements and Forms in FX – XOS, BEF, SDF, SOFTEX, R-Return, BRC, FIRC
16. Issues in CBS / Mercury & Credence for Foreign Exchange Transactions & SWIFT Operations
17. Reconciliation Why and How
18. Issues in EXIM Bills Module – LC / Guarantee / Bill Purchase / Negotiation / Collection
19. Foreign Currency Fund Management
20. Implication of filters of Foreign Assets Control / Sanctioned Countries
21. Introduction to FDI / FII / ECB / FCNR(B) Loans with case lets
22. ODI (for residents individuals and other entities – FEMA 1999 with case lets
23. Objective Provisions and operational guidelines on implementation of FATCA / Common Reporting Standards
24. Basel III & Integrated Risk Management
25. Compliance of FATCA & CRS
26. Management of Foreign Currency Resources
27. Group Discussion – How to improve Forex Business with & Without Credit involvement



General Banking Programs

S.No	Program	Duration
GB 601	Professional Excellence for Career growth	3 days
GB 602	Introductory Program for Probationary Officers / Specialist Officers	1 week
GB 603	Introductory Program for Promotee Officers	1 week
GB 604	Professional Excellence for first time Branch Managers	1 week
GB 605	Program for Raj Bhasa	1 day
GB 606	Executive Development Program	2 days
GB 607	Program for Disciplinary Authorities	2 days
GB 608	Program for inquiring Authority / Presenting Officers	3 days
GB 609	Program for Vigilance Officers	3 days
GB 610	Program for Security Officers	4 days
GB 611	Program for Officers of Currency Chests	2 days
GB 612	Refresher Program for Probationary Officers / RDO's	1 Week
GB 613	Program for Inspector of Branches	1 week
GB 614	Enhancing professional efficiency of officers at Administrative Offices	3 days
GB 615	Planning strategy for turnaround of branches	1 week
GB 616	Transforming branches from Cost centre to Profit centre	3 days
GB 617	Workshop for CSR volunteers	3 days



GB 601	Professional Excellence for Career growth
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Duration: 3 days

Target group: Officers who have residual service in the bank for more than 10 years – Scale wise (I, II & III)

Objective: To groom Officers for succession planning

Topical coverage:

1. Mission and vision
2. Attitudinal re-engineering
3. Leader in the making
4. Team Magic
5. Decision Making & Delegation
6. Leading a hassle free Work & life
7. Career Planning & Career Grooming
8. Personality Development
9. Facing change and challenges in career progression
10. Role of technology in career building
11. The making of a Leader
12. Market yourself for business growth
13. Etiquettes, efficiency and excellence
14. Marketing techniques
15. Corporate Social Responsibility
16. Operational Risk Management





GB 602	Introductory Program for Probationary Officers / Specialist Officers
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Duration: 1 week

Target group: Newly recruited Probationary Officers / Specialist Officers

Objective:

To equip the newly recruited Probationary Officers in various aspects of Branch Banking

Topical Coverage:

1. Know Your Bank & Banking related Acts (NI Act, RBI Act, BR Act etc)
2. Low cost deposits (Current Account & Savings Bank Account)
3. Banker - Customer Relationship, KYC & Types of Customers
4. Communication and Business Etiquette
5. Basics of Financial Accounting
6. Deposit Products for NRIs
7. Fundamentals of Credit
8. Interpersonal Relationship
9. Remittance Schemes – For residents and non- residents
10. Welcoming Professional Change
11. Term Deposit Products
12. Leadership Skills
13. Team Magic
14. Caring our Clients
15. Different types of credit facilities for customers
16. Ancillary Services
17. Priority Sector Lending – Concepts & Classification
18. Cross selling of third party products
19. Interaction with Business Leaders of Corporate Office
20. Structured Loan Products – Agriculture & SME Segment
21. Structured Loan Products - Personal Segment
22. Indian Bank Officers Service Regulations & Career Path, Features of New Pension Scheme



GB 603	Introductory Program for Promotee Officers
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Duration: 1 week

Target Group: Promotee Officers

Objective: To make the promotee officers familiarize with their role as officers and enhancing their efficiency in competitive banking

Topical Coverage:

1. Corporate expectations, goals and Profit Planning
2. Managing the challenge of change and excuses
3. Business Communication & Etiquette
4. Build your own winning team
5. Jewel Loans for Agriculture / Retail Trade / Non-priority appraisal and auctioning procedure
6. Marketing of retail banking products, alternate delivery channels
7. Structured Loan Products – Agriculture & SME Segment
8. Structured Loan Products - Personal Segment
9. Selection of Borrowers and Principles of Lending
10. Priority sector lending / Government sponsored schemes
11. KYC & AML & Whistle Blower Policy
12. Caring our Clients
13. Officers' Service Regulations
14. Preventive Vigilance
15. Bankers Code of commitment to customers / Right to information Act / Compliance / Official Language
16. CBS – Latest in Deposits and Loan modules
17. CBS - Contingent Accounts and EXIM BILLS, Scrutiny of reports, IS Security
18. Help-desk / Data Mining and e-learning
19. Utility of Techno Banking products & Operational issues
20. Latest in Financial Inclusion and SHG financing Guidelines
21. Career Planning – What , When and How
22. Introduction to FX & NRI products
23. Financial planning and Investment
24. ATM Operations
25. IRAC Norms



GB 604	Professional Excellence for first time Branch Managers
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Duration: 1 week

Target group: Newly posted BMs, who assumed charge as Branch Manager for the first time

Objective: To enable participants to have an overall understanding of various facets of branch management for optimizing their performance

Topical Coverage:

1. Leader in the making – Re-engineering towards change
2. Branch - a Profit Center
3. Dream to succeed
4. Selection of Borrower
5. Analysis of financial statements
6. Retail business growth – Carving a Market
7. Analysis & Interpretation of ratios using Excel applications
8. Effective Decision Making & Delegation
9. Effective monitoring of Branch Operations through system generated reports
10. Art of handling customer complaints & grievances with special reference to BCSBI, RTI
11. Marketing of Delivery channels & IT Products
12. Understanding Working Capital Assessment
13. Preparation & Processing of loan proposal – Case study
14. KYC & Preventive Vigilance in CBS Environment
15. Term loan appraisal
16. IRAC norms, Credit Monitoring & NPA Management
17. Work Life Balance – Managing Time
18. Documentation, Charge creation
19. Rectification of inspection irregularities
20. Working together – Building your Team
21. Marketing – Credit Cards & Insurance products
22. Application of creative problem solving
23. Group presentation on Business thrust areas
24. Financial planning and Investment
25. Attitudinal reorientation
26. Marketing techniques
27. Corporate Social Responsibility
28. Operational Risk Management



GB 605	Program for Raj Bhasa
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Duration: 1 day

Target Group: Officers at the administrative offices in Chennai, HO and Chennai Zone and Very Large Branches

Objective: To familiarize the Officers in the functional knowledge of Hindi and its application in day to day functioning

Topical Coverage:

1. OL Act, Rules and Annual Program
2. Banking Terminology
3. Hindi Typing, Unicode and Internal work in Hindi
4. Hindi Grammar
5. Hindi Correspondence

GB 606	Executive Development Program
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Duration: 2 days

Target Group: Recently promoted CMs / AGMs

Objective: To familiarize the participants with the latest challenges in the Financial sectors set goals, nurture leadership talents for executive excellence

Topical coverage:

1. Leadership qualities for Corporate Excellence
2. Latest developments in IT and Products
3. Team Magic
4. Corporate Governance / Vision and Mission
5. Negotiation Skills
6. Stress Management – Exercise / Cases
7. Time Matrix
8. Decision Making Skills– Case analysis
9. Prevention is better than cure – Preventing frauds
10. Coaching , Counseling, delegating and mentoring
11. Analytical skills and Data Interpretation



GB 607	Program for Disciplinary Authorities
GB 608	Program for inquiring Authority / Presenting Officers
GB 609	Program for Vigilance Officers

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

GB 610	Program for Security Officers
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Target Group and Course coverage – will be decided by CSO.

GB 611	Program for Officers of Currency Chests
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Duration: 2 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

GB 612	Refresher Program for Probationary Officers / RDO's
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Duration: 1 Week

Target group: Probationary Officers / RDO's who have completed one year of service

Objective: To equip the probationary officers with basics of lending & credit management

Topical Coverage:

1. Bank's Performance – Robust growth in quality credit – Corporate Goal
2. Selection of borrower & Management Appraisal
3. Priority Sector Lending - SME
4. Structured Loan Products – Features & need for marketing
5. Analysis of Balance Sheet, Ratio Analysis, Cash Flow and Fund Flow analysis
6. Understanding working capital concept
7. Term Loan Appraisal
8. Priority Sector Lending – Agriculture
9. Basics of Non Fund Based Credit Facilities
10. CBS–Deposit and remittance modules – Hands on – Alternate Delivery Channels
11. Rating Models & CIBIL Reports
12. CBS – Loans module – Hands on and various reports
13. Documentation and Charge creation
14. Credit Monitoring – Why & How?
15. Success is attitude
16. Credit Risk Management Policy
17. Operational Risk Management under Basel – III



GB 613	Program for Inspector of Branches
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Duration: 1 Week

Target group: Officers working in Inspection Centres & Departments

Objective:

To provide a comprehensive view of various changes that took place in the recent past and emerging issues.

Topical Coverage:

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

GB 614	Enhancing professional efficiency of officers at Administrative Offices
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Duration: 3 days

Target group: Desk Officers of the Administrative Offices

Objective: To equip the officers of the Administrative Offices with latest updates in their areas of operations.

Department specific program for the respective department in quarter

Topical Coverage:

Group Specific:

Planning & Development Department (4th Quarter)

1. Inspection and Audit Department (1st Quarter)
2. Recovery Department (3rd Quarter)
3. Premises, Expenditure and Saral TDS (2nd Quarter)



GB 615

Planning strategy for Turnaround of Branches

Duration : One week

Target Group : Branch Managers of emerging profit centers

Objective : To make the loss making branches to profit centers

Topical Coverage :

1. Bank Mission and Vision
2. Role of BMs in branch management.
3. Role of ABMs in branch administration
4. Effective Vs Efficient working for better results
5. Decision Making and Delegation Skills
6. SWOT Analysis of the Branch
7. Quantitative analysis for turnaround
8. Empower Branch Team to generate sales
9. Strategies for promotion of loan products
10. Strategies for augmenting non-interest income
11. Prevention of leakage of income
12. CASA – A tool for profitability
13. Marketing of third party products and its benefits.
14. Inland guarantee, Solvency Certificate – Assessment of Guarantee and other procedure of issuance
15. Marketing of Technology products and its impact in profit of bank
16. ATM / BNA operations and its importance in the profit share
17. Better customer service for higher profits
18. Marketing of Credit Card and Operational issues
19. Marketing of SLP Products
20. Trade finance and its opportunity
21. Managing customer complaints & grievances
22. Imports and Exports – Letter of credit Assessment and other procedure of issuance ,
23. Foreign remittance and NRE Business
24. Recovery policy & Recovery mechanism
25. Strategies for turnaround of branch from cost center to profit centre



GB 616	Transforming branches from Cost centre to Profit centre
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Duration: 3 days

Target group: Branch Managers and ABMs of Branches..

Objective : To enlighten BMs & ABMs , the need of increase in non-interest income business to improve the banks profit .

Topical coverage:

26. Role of BMs and ABMs in branch management.
27. Avenues of improving non-Interest income and its importance in profit planning
28. Marketing of third party products and its benefits.
29. Inland guarantee, Solvency Certificate – Assessment of Guarantee and other procedure of issuance
30. Marketing of Technology products and its impact in profit of bank
31. ATM / BNA operations and its importance in the profit share
32. Better customer service for higher profits
33. Recovery policy & Recovery mechanism
34. Marketing of Credit Card and Operational issues
35. Marketing of SLP Products
36. Trade finance and its opportunity
37. Managing customer complaints & grievances
38. Imports and Exports – Letter of credit Assessment and other procedure of issuance ,
39. Foreign remittance and NRE Business

GB 617	Workshop for CSR volunteers
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Duration: 3 days

Target group: CSR Volunteers

Objective : To prepare the CSR Volunteers for the CSR activities.

Topical Coverage:

1. CSR Domain and significance
 2. Ice Breaking with CSR Champions – Exposure & Outlining activities lined up for future
 3. Building CSR Expertise & Capabilities
 4. Integrating CSR best practices into Key Business Areas
 5. Communicating the goals and impact of CSR efforts to colleagues
 6. CSR Best Practices for image building & brand reputation
 7. From Initiatives to Movement – Roles & Responsibility
 8. Address by eminent NGOs
 9. Visit to various organizations
 10. Presentation by participants
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S.No	Program	Duration
IT 701	Program for Help Desk Officers	2 days
IT 702	Program on Digital Applications	3 days
IT 703	IT Management in CBS for Branch Champions	3 days
IT 704	Enhancing operational efficiency of service branch officers	2 days
IT 705	Introductory Program in CBS for Probationary Officers – New recruits	5 days

IT 701	Program for Help Desk Officers
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Duration: 2 days

Target group: Officers looking after the system in Administrative Offices and Very Large branches

Objective: To enhance the job role capabilities of Help Desk Officers for effective quality data maintenance for business growth

Topical coverage:

1. Network & System administration - an Overview
2. Configuring peripherals like printers and scanners demonstration
3. Implementation – Server
4. Importance of Patches and updation of the Branch Server
5. Reports and controls at Zonal level
6. ATM Maintenance & Operational Issues relating to ATM cards
7. Cheque Truncation software
8. IS Security/ Preventive Vigilance
9. e-TDS



IT 702	Program on Digital Applications
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Duration: 3 days

Target Group: Officers presently handling bills, Non fund based business, payroll, pension, Govt transactions

Objective: To familiarize the participants with web based applications relating to EXIM Bills, Payroll & Pension

Topical Coverage:

1. Overview of Exim bills – user administration & Exim bill reports
2. Guarantee & LC module in EXIM BILLS & BANCS
3. HRM IT Related applications
4. Centralized Pension
5. IS Security and Preventive Vigilance
6. Cheque Truncation System
7. Basics of Networking
8. Planning of priorities
9. MS Office applications
10. ATM Operations
11. Operational Risk under CBS environment

IT 703	IT Management in CBS for Branch Champions
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Duration: 3 days

Target group: Branch Managers and ABMs

Objective : To enable the BMs & ABMs to develop skills relating to Internal Control and Supervision under CBS environment.

Topical coverage:

1. Role of BMs and ABMs under CBS environment.
2. IS Security & Preventive Vigilance
3. Deposits & TDS Management
4. Monitoring loans through CBS reports
5. Operational issues in Alternative Delivery channels and Technology products
6. Rating Models & CIBIL Reports
7. ATM operations – Trouble shooting
8. Stress Management
9. Basics of Networking
10. Recovery policy & Recovery mechanism
11. MS Office applications
12. Credit Card Operational issues
13. Operational Risk under CBS environment

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IT 704	Enhancing operational efficiency of service branch officers
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Duration: 5 days

Target group: New Recruits - Probationary officers

Objective: Help the participants to understand the functions of our CBS Package -BANCS.

1. CBS Concepts, User Creation, Maker Checker Concepts, Queue, Authorization/Decline etc.
2. CIF –Personal Customer, Opening of SB Account, SMS alert
3. CIF – Non Personal Customer – Opening of Current Account., Account Relationship
4. Opening of Joint Account, Modifying CIF, Home Branch, Account type, Delivery Channels
5. Opening and Closing of Term Deposits, Roll Over, TDS
6. Standing Order, Stop Payment , Hold, Lien, Batch Concept
7. CC/OD opening, Disbursal/Security/Insurance
8. Loan – (JL, LOD) - opening
9. Delivery Channels, KESDEE e-learning and Data Mining through Help Desk
10. Remittance Module – DD,RTGS,NEFT ,
11. C 2 C Transactions, CGL, BGL Concepts, GLIFF

IT 705	Introductory Program in CBS for Probationary Officers – New recruits
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Duration: 5 days

Target group: Direct recruit Officers, who have completed 1 year of Service in the Bank

Objective: Help the participants to understand the functions of our CBS Package -BANCS.

CBS Concepts,

1. Various aspects of CIF –Personal Customer
2. Various aspects of CIF – Non Personal Customer R
3. TDS issues
4. Term Deposits, Roll Over,
5. Standing Order, Stop Payment , Hold, Lien, Batch Concept
6. CC/OD accounts, Disbursal/Security/Insurance
7. Loan – (JL, LOD) - Functions
8. Remittance Module – DD,RTGS,NEFT ,
9. C 2 C Transactions, CGL, BGL Concepts, GLIFF
10. Reports
11. HRM applications
12. Cyber crime and cyber fraud