



# Programs of IMAGE 2010-11





## Programs in Human Resources Management & Marketing

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S.No	Program	Duration
HRM 101	Managerial Effectiveness program for Branch Managers	6 days
HRM 102	Efficiency enhancement program for Marketing Officers at COs	3 days
HRM 103	Efficiency enhancement through HR practices for ABMs	3 days
HRM 104	Orientation Program for newly identified / posted Branch Managers	6 days
HRM 105	Pre-retirement <a href="#">Counseling</a>	2 days
HRM 106	Marketing of Financial Services & products and leveraging Self supporting services	3 days



## Managerial Effectiveness Program for Branch Managers (HRM 101)

**Duration:** 6 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. Looking at oneself and building one's strength – Self Introspection
2. Effective communication skills
3. Managing time and working smart
4. Corporate expectations for business growth – Planning for Profits
5. Decision making & Delegation
6. Handling customer grievances & Bankers' Code of Commitment to customers
7. Change Management
8. Stress management – maintaining psychological equilibrium
9. Working together – from 'Me' to 'We'
10. Creative Problem Solving
11. Marketing of retail Products including CASA, Structured Products, Insurance Products & Merchant Banking
12. Credit Management – Credit Monitoring & NPA Management
13. Risk Management – Basel II, Capital Adequacy, Prudential Norms, Operational Risk, Credit Risk and Market Risk
14. Corporate governance, KYC & Anti-Money laundering
15. Technology Management – RTGS, SFMS, Digital Signature, Information System Security and other IT Products
16. Improving business through International Banking operations
17. Wealth Management
18. Improving business through Govt. transactions
19. Case studies on CIF / Deposits / Loans & Internal controls through CBS reports
20. Prevention of Frauds in IT environment
21. Conflict of interest
22. In-basket exercise & Brainstorming on Branch Management & improving market share of business / Net Interest Income & Non Interest Income / Credit Expansion
23. Legal & Statutory Compliances
24. BCSBI / RT Act / Compliance / Conflict of Interest

## Efficiency enhancement program for Marketing Officers at Cos (HRM 102)

**Duration:** 3 days

**Target group:** Marketing Officers posted to Circle Offices / Branches

**Objective:** To help the participants to sharpen the skills on communication and negotiation

**Topical coverage:**

1. Success is attitude
2. Business Communication & Body language
3. Presentation by participation and video graphing by participants
4. Conflict & Conflict management
5. Negotiation – Steps and skills



### Efficiency Enhancement through HR Practices for ABMs (HRM 103)

**Duration:** 3 days

**Target group:** Asst. Branch Managers

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

**Topical coverage:**

1. Leaders in the making – The leadership tent & Mapping leadership competencies
2. Attitude re-engineering to build successful relationships – second line officers' role in Branch Administrative & Supervisory Management
3. Working together – Understanding others – Management games and simulated exercises
4. Relationship Management & Conflict Management – Power of appreciation
5. Art of managing stress
6. Planning for development
7. Time Management
8. Change Management
9. Handling customer grievances & Bankers' Code of Commitment to customers
10. Delegation – Putting the right man on the right job
11. Housekeeping – the way to attract business
12. Internal controls through CBS reports & special features in ABMs' menu
13. Prevention of frauds under CBS environment
14. Brainstorming on improving customer service & business/ efficiency enhancement of front line staff / conducting effective staff meeting
15. RT Act / Compliance / Conflict of Interest

### Orientation Program for newly identified / posted Branch Managers (HRM 104)

**Duration:** 6 days

**Target group:** Newly posted BMs & potential Officers identified as Branch Managers

**Objective:** To develop an inter-personal effectiveness/ monitoring in managing tasks

**Topical Coverage:**

1. Looking at one self and building one's strength and using limitations as stepping stones.
2. Emotional Intelligence – understanding emotional positions
3. Leader in the making – An attitudinal re-engineering towards change
4. Change Management
5. Self, Family & Organisation
6. Conflict Management & Negotiation Skills
7. Creative Problem Solving
8. Am I a team player?
9. Deciding to decide
10. Effective Communication – putting others into your pocket
11. Racing with time
12. Brainstorming on Goal Setting
13. Essentials on documentation
14. Cross selling of products
15. Latest on CIF / Deposits / Loans / Remittances & Internal controls through CBS reports
16. NPA Management / Recovery procedures
17. Prevention of Frauds in CBS environment / IS Security / Helpdesk mining
18. Internal control and supervision in CBS environment
19. BCSBI / RT Act / Compliance / Conflict of Interest



### Pre-retirement Counseling (HRM 105)

**Duration:** 2 days

**Target group:** Officers retiring from service

**Objective:** To prepare the Officers retiring from service to face the challenges of post retirement life

**Topical Coverage:**

1. Retirement benefits
2. Investments planning – where and how?
3. How not to go to a Doctor after retirement
4. Art of living a happy life – Managing Stress & Time
5. Taking care of legal aspects – Making a will
6. Nutrition and health
7. Age related diseases and Ayurveda
8. Experiential sharing with a retired Executive

### Marketing Management for Financial Services and Leveraging Self supporting Services (HRM 106)

**Duration :** 3 days

**Target group:** Marketing Officers & Branch Managers

**Objective :** To empower the Officers towards marketing and to enable the participants to have an understanding of the self supporting services, CMS, RTGS, NEFT and to use it for improving business results

**Topical coverage:**

- 1 Marketing an Overview
- 2 Traits of a Marketing Man
- 3 Cross Selling of products
- 4 Business prospects by selling of Life and Non-Life Products
- 5 Customer Service and care – Case studies
- 6 Structured Loan Products
- 7 Self supporting services like Internet, Mobile, Tele Banking
- 8 Marketing of CMS, RTGS and NEFT
- 9 Marketing of the above products using new marketing techniques
- 10 Value addition in technology products and Issues related to credit /ATM



## Programs in Credit and SME Financing

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<b>S.No</b>	<b>Program</b>	<b>Duration</b>
CR 201	Lending strategies and Risk Management in SME Financing	6 days
CR 202	Financing Infrastructure Projects	6 days
CR 203	Advanced Credit Management program ( Corp. & CI Brs.)	6 days
CR 204	Integrated Credit Appraisal (with risk rating & analysis using EXCEL)	6 days
CR 205	Program for In charge of Credit in Corporate branches & Circle Offices	3 days
CR 206	Reorientation Program of IDOs	3 days
CR 207	Monitoring, Rehabilitation and NPA Management	6 days
CR 208	Reorientation program for CRMs	3 days
CR 209	Workshop for Retail Banking Segment	2 days



## Lending Strategy and Risk Management in financing SMEs (CR 201)

**Duration :** 6 Days

**Target Group:** Credit Officers and BMs of rural, semi urban and urban branches

**Objective :** To equip branch managers & credit officers on various lending strategies & risk management in SME financing

**Topical coverage:**

1. Challenges and opportunities in SME finance
2. Instrument of SME finance (CGTMSE, Micro Credit, Code of commitment etc) and other recent policy guidelines
3. Analysis of financial statements
4. Project cycles in SME
5. Selection of borrower and management appraisal.
6. Understanding working capital assessment for SMEs with case studies
7. [Cash Budget Method for working capital assesment](#)
8. Asset quality – sickness - restructuring/rehabilitation with case studies
9. SME lending in the context of Basel II
10. Risk rating of SME proposals – role of rating agencies and rating methodology
11. Enterprise wide risk management in SME sector
12. Relationship banking through customer care and support – interface with an successful entrepreneur
13. Channel financing – a new dimension in SME financing
14. FX in SME business
15. SMEs specific export promotion and entrepreneurial development support
16. Understanding the need of MSMEs in the changing environment – an interface with industry association
17. Field visits to SME clusters/Industrial estate
18. SIDBI supporting schemes
19. Marketing of SME products
20. Cluster based approach for SME financing
21. New business models for SME financing
22. BCSBI / RT Act / Compliance / Conflict of Interest
23. TUFS and CLCSS for MSME

## Financing Infrastructure Projects (CR 202)

**Duration:** 6 days

**Target Group:** Officers of Large Corporate/ Corporate / Credit Intensive branches & Credit Desk Officers

**Objective:** To focus on lending to infrastructure projects

**Topical coverage:**

1. Opportunities & challenges
2. Infrastructure financing
3. Appraisal / potential / challenges/ risks
4. Power
5. Road
6. Commercial Real Estate



### Advanced Credit Management (CR 203)

**Duration:** 6 days

**Target group:** Officers handling credit / joining credit desk, CMOs in Corporate and Credit Intensive Branches and Credit desk Officers of Administrative Offices

**Objective:** To assist the participants to imbibe the qualities of credit management skills with respect to focused areas

**Topical coverage:**

1. Corporate policy on credit
2. IRAC norms and importance of CRAR
3. Analysis of Corporate financial statements and CMA format
4. Accounting standards
5. Preparation of Board proposals and New Board format
6. Management through Ratio, Cash and Funds Flow analysis
7. Term loan and DPGs
8. Working capital finance
9. Consortium, multiple banking and loan syndication
10. Real estate and infrastructure projects
11. Impact of Notes on Account
12. Export – Import Finance
13. Non-fund Based Business
14. Integrated Risk Management
15. Monitoring of Industrial advances including stock audit
16. Two dimensional Risk Rating models
17. Mortgage and creation of charges and relevant Company Laws and Securitization Act
18. Inspection and Audit Report including AFI, LFAR and QIS and CMO's Reports as tools of Credit management
19. Corporate Debt Restructuring
20. Potential & Exposure in Command area- Talk by trainees
21. CBS applications - Opening and Maintaining of OD/OCC accounts, Opening and Maintaining of Loan accounts, Subsidy processing, NPA Module under CBS, Enquiry features, EXIM BILLS – Opening of LC, Guarantee

### Integrated Credit Appraisal (with risk rating & analysis using EXCEL) (CR 204)

**Duration:** 6 days

**Target group:** Desk Officers from branches and administrative offices

**Objective:** To help the Officers acquire the knowledge of basics of credit and to develop the skill of analysing and interpreting financial statements using spread sheet; to provide the Officers the input on RAM model

**Topical coverage:**

1. Critical analysis of financial statements
2. Corporate policy of our bank on credit
3. Selection of borrower
4. Ratio analysis and interpretation
5. Cash flow and Funds flow analysis
6. Analysing a corporate balance sheet and presentation
7. Exercise through EXCEL
8. Working capital and Term Loan appraisal, with case studies
9. Documentation
10. Creation of various charges.
11. Export Finance
12. Credit monitoring
13. Cross selling of other products
14. RAM model and its implication
15. Credit Marketing



### Program for In charge of Credit in Corporate branches & Circle Offices (CR 205)

**Duration:** 3 days

**Target group:** Officers in charge of credit at Large Corporate / Corporate branches & Circle Offices

**Objective:** To improve the participants' skill in managing the credit portfolio

**Topical coverage:**

1. Corporate policy of our bank on credit
2. Credit marketing, analysis of advances portfolio at branch level, circle level and selection of products and borrowers as per the segment – a case study
3. Analysis of corporate financial statements – case study
4. Credit appraisal, sanction, documentation, and creation of charges
5. Credit monitoring through various tools available
6. SMA & NPA management
7. Credit rating of accounts, RAM model – rating of a live account from branches
8. Cross selling of products
9. Credit risk management under BASEL II norms.
10. Export finance

### Reorientation Program of IDOs (CR 206)

**Duration:** 3 days

**Target Group:** IDOs from branches & circle offices

**Objective:** To update the knowledge and skill of IDOs

**Topical coverage:**

1. Corporate policy on credit
2. Analysis of Corporate financial statements and CMA format
3. Analysis of various types industrial projects – Large Corporate and SME (Appraisal/potential/challenges/Risks)
4. Assessment of comprehensive credit limits for Industries – Working capital, Term Loan, NFB
5. Restructuring and Rehabilitation of Industrial advances
6. Marketing of high value corporate advances

### Monitoring, Rehabilitation & NPA Management (CR 207)

**Duration:** 6 days

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

**Objective:** To enable the participants to appreciate the NPA management and various nuances of monitoring, rehabilitation & recovery procedures

**Topical coverage:**

1. Slippage management and SMA mechanism
2. Restructuring / rephasing and up-gradation including CDR mechanism
3. Enforcement of recovery certificates issued by DRT
4. SERFAESI Act
5. Role of ARMBs
6. Compromise settlement through Lok Adalat
7. Issues related to suit filed a/cs
8. Negotiation techniques for recovery
9. Need and importance of monitoring
10. Ratio Analysis as a tool for monitoring
11. Monitoring through QIS & MSOD
12. Cash Flow & Funds Flow as part of monitoring
13. Stock Audit & Stock Inspection
14. Review and Renewal of accounts
15. Credit Rating
16. CBS application module: Loan module with specific emphasis on disbursement, rephasing, restructuring, NPA module; NPA classification
17. BCSBI / RT Act / Compliance / Conflict of Interest



### Reorientation program for CRMs (CR 208)

**Duration:** 3 days

**Target group:** Credit Monitoring Officers, and Industrial Development Officers

**Objective:** To update the participants' skill in credit appraisal & monitoring

**Topical Coverage:**

1. Corporate policy of our bank on credit
2. Selection of borrower & marketing of performing high value loan accounts
3. Credit appraisal – a case study for a high value industrial manufacturing company
4. Documentation and creation of charges
5. Monitoring through MSOD, QIS, Stock audit, Inspection, MIS in CBS environment
6. Financial analysis of balance sheet
7. Industrial sickness & various remedies – Rephasement, Rehabilitation, and restructuring.
8. SMA & NPA management
9. Legal remedies available for recovery-SARFAESI Act & Cases with DRT
10. Credit risk management under BASEL II norms.
11. Cross selling of other products
12. Export Finance
13. Credit Marketing

### Workshop for Retail Banking Segment ( CR 209)

**Duration :** 2 days

**Target Group:** RBS In Charge ( To be identified by HO:PBD)

**Objective :** To increase the operational efficiency of RBS

**Topical coverage :**

1. Know Your Retail Loan Products-Product wise performance review
2. Understanding the work flow process-use of software (LAPS)
3. Group discussion on solution to bridge the gap for achieving the road map goals of RBS
4. Preventive Vigilance-Precautions to prevent frauds
5. Dos and Don'ts in Retail Lending-Processing, Sanctioning, Documentation and follow up-A check list
6. Successful marketing of retail loan products- A group discussion
7. Legal aspects of Retail lending-Repossession in Home loans, vehicle loans & proceedings under SARFAESI Act
8. Credit Cards-Features-Vital segments in Bank's Retail Lending Portfolio

<b>S.No</b>	<b>Program</b>	<b>Duration</b>
RU 301	Business development program for rural and semi urban branches	6 days
RU 302	Project Appraisal in Agriculture	6 days
RU 303	Micro credit and Micro enterprises with focus on sustainability	3 days
RU 304	Enhancing efficiency for Microsate branches	2 days
RU 305	Refresher Program for Rural Marketing Officers	3 days
RU 306	Crash Program for Area Based Activities (Location specific)	1 day
RU 307	Social Banking for Bottom of Pyramid	3 days
RU 308	Program for Lead District Managers and District Coordinators of select non-lead Districts	2 days



## Business Development Program For Rural & Semi Urban Branches (RU 301)

**Duration :** 6 Days

**Target Group:** Newly posted Branch Managers of Rural and Semi Urban branches specially those who have taken over charge as branch manager for the first time i.e. within 1 year of the present branch

**Objective :** To equip the newly posted Branch Managers of rural and semi urban branches with various managerial skills for business development through rural banking facilities

**Topical coverage :**

1. Rural Scenario – The past, present and the future
2. Selection and appraisal of borrower
3. Jewel Loans for Agril /Retail Trade /Non Priority – appraisal and auctioning procedure.
4. Financing under Priority Sector Lending /Govt sponsored loans/Weaker Sections / Minority community/DRI & other policy changes
5. Financing Micro enterprises through SHGs
6. Production credit –KCC / KCC Plus / Market produce loans – interest subvention scheme
7. Investment credit to agriculture – Dos and Don'ts
8. Rural Insurance –NAIS,WBCIS,PAIS & other Micro Insurance Products
9. Assessment of loans under Retail Trade / Educational Loans
10. Documentation, Charge creation & Inspection irregularities
11. Financing tenant farmers/share cropper/oral lessees/landless labourers through Joint Liability Groups
12. Financial inclusion and Micro finance
13. Business Facilitators and Business Correspondents & their role in business development
14. Rural special schemes –Agri SLP & SHG products
15. Monitoring of advances through CBS –SMA/NPA reports, & utilizing other reports generated in CBS
16. Commercial agriculture scenario and opportunities
17. Restructuring of agriculture loans, organizing Lok Adalat and recovery camps for NPA recovery
18. Proper opening of No frill, KCC,GCC,SBOD and other agri loan with correct product codes in CBS
19. Remittance & IT products as tools for business development
20. Preventive vigilance in rural banking
21. Usage of user manual and product literature through Internet/Intranet/CBS Help Desk
22. BCSBI / RT Act / Compliance / Conflict of Interest



## Project Appraisal in Agriculture ( RU 302)

**Duration :** 6 Days

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

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

**Topical coverage :**

1. Project lending in agriculture – cutting edge for development.
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. Analysis of Financial statements
4. Term loan appraisal-DSCR, BEP etc.,
5. Farm Investment Analysis, Funds Flow Analysis, Farm Income Analysis, Discounting Cash Flow, NPW, BC Ratio, IRR and Sensitivity Analysis with exercises.
6. Working capital assessment in rural projects (Agro processing, Cold storage, Rice mill, Sugar mill etc) with case studies.
7. Presentation of project reports (Preparation of projects project implementation and supervision and evaluation).
8. Preparation of area based projects with case studies.
9. KC C Plus & Post Harvest Financing
10. Rating of agriculture products through RAM rating and External rating
11. Lending to NBFC/NGOs / MFIs – Financial appraisal and SWOT analysis for risk management
12. Crop/Weather Insurance, PAIS and other Micro Insurance products
13. Financing High Tech agriculture, Post harvest processing & Cold chain projects
14. Identification and presentation of projects specific to the selected states
15. Risk management in lending to agriculture sector
16. Commodity Derivates - a tool for agri risk management
17. Channel finance to agri retail chains – farmers to consumers
18. Marketing of high value agri loan product schemes
19. Project preparation on contract farming / organic farming= consultant's experience
20. Opening of Term Loan/OCC, Security creation, Repayment schedule, Data cleaning , Proper product Codes and utility of various reports generated in CBS
21. Monitoring of advances/restructuring & rephasing through CBS
22. Field visit

**\*Target group will be identified and nominated by HO RBD only**



### Micro Credit & Micro Enterprises with focus on Sustainability (RU 303)

**Duration :** 3 Days

**Target Group :** Officers / Branch Managers of rural, semi urban & urban Branches

**Objective :** To help the participants to understand the SHG concept , its sustainability, SHG linkage and promote Micro Enterprise

**Topical coverage :**

1. Promotion and sustainability of SHGs
2. Appraisal of SHGs – grading technique and documentation – operational issues
3. SHG products and implantation of SGSY through SHG
4. Sustainability of SHG – capacity building through economic activity
5. Inter-phase with successful NGOs for promotion/sustainability of SHGs
6. Bulk lending to Federation, MFI / NGOs –Latest trends & Corporate expectations
7. Micro Insurance products for SHGs
8. CBS related issues in Micro Finance
9. Filed visit to Micro Credit Institutions – field report preparation, presentation and experiential sharing
10. Information and Communication technology in rural banking
11. BCSBI / RTI Act

### Enhancing Efficiency of Microsate Branches (RU 304)

**Duration :** 2 days

**Target Group:** All Branch Managers/Officers of Microsate branch

**Objective :** To enable the participants for optimizing the performance of Microsate branch.

**Topical coverage :**

1. Corporate expectation for business growth
2. Planning for profitability
3. Bulk lending through MFIs / NGOs / NBFCs
4. Risk rating & rating methodology for SHGs and MFIs / NGOs / NBFCs
5. Sustainability of Self Help Groups through economic activities
6. Monitoring through various MIS reports
7. Risks & risk management in micro finance
8. Cross selling of other SLPs, micro insurance products and alternate delivery channels
9. Interface with reputed MFIs / NBFC executives
10. BCSBI / RT Act / Compliance / Conflict of Interest



### Program for Rural Marketing Officers (RU 305)

**Duration :** 3 days

**Target Group:** Newly recruited Rural Marketing Officers

**Objective :** To familiarize the various schemes of banks and duties/responsibilities of rural marketing officer for business growth.

**Topical coverage :**

1. KCC Plus, Farm Credit Card and Market Produce Loans.
2. Micro Insurance, Crop and Weather based insurance and PAIS
3. Business Development approaches - Micro and Small Enterprises
4. Micro finance and financial inclusion
5. Preventive vigilance in rural lending
6. NPA management in rural lending
7. BCSBI / RT Act / Compliance / Conflict of Interest
8. Techno economic parameters & technical feasibility in Dairy, Poultry, Sheep & Goat rearing, Land development, Minor irrigation, Horticulture and plantation crops, Tissue culture, Farm mechanization etc.,
9. Analysis of Financial statements
10. Farm Investment Analysis, Funds Flow Analysis, Farm Income Analysis, Discounting Cash Flow, NPW, BC Ratio, IRR and Sensitivity Analysis with exercises.
11. Selection and appraisal of borrower
12. Jewel Loans for Agril /Retail Trade /Non Priority – appraisal and auctioning procedure.
13. Financing under Priority Sector Lending /Govt sponsored loans/Weaker Sections / Minority community/DRI & other policy changes
14. Financing tenant farmers/share cropper/oral lessees/landless labourers through Joint Liability Groups
15. Business Facilitators and Business Correspondents & their role in business development
16. Rural special schemes –Agri SLP & SHG products

### Crash Program for Area Based Activities -Location specific (RU 306)

**Duration :** 1 day

**Target Group:** Branch Managers/Agricultural Officers

**Objective :** To conduct a separate location specific workshop on Cold Storage Finance/ Market Produce Loans/ Inland Fisheries / Poultry/Grapevine -operational & marketing issues.

**Topical coverage :**

**Relevant to the topic / scheme/ processing/ selection/bank policy.**



### Social Banking for Bottom of Pyramid (RU 307)

**Duration :** 3 days

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

**Objective :** To create awareness among the field level functionaries the importance and Government guidelines on social banking.

**Topical coverage :**

1. Priority Sector guidelines & Government sponsored schemes
2. Schemes for SC/ST and Minority
3. Financing through JLG to share cropper, tenant farmers, agri laborers
4. Financial Inclusion Package – No frill accounts, SB OD, GCC, Bharat Credit Card, Other operational guidelines
5. Social security insurance products of LIC/UII
6. IT enabled solutions for financial inclusion like, Rural KIOSK, Mobile Banking, ATMs with biometric scanners, Technology based house hold survey.
7. SHG linkage for rural upliftment
8. BCSBI, RI Act, Financial literacy & Credit counseling
9. Opening of No frill, SB OD, GCC etc. and other operational issues in CBS

### Workshop for Lead District Managers and District Coordinators of Non-Lead Districts (RU 308)

**Duration :** 2 days

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

**Objective :** To discuss the role and responsibilities of Lead District Managers and District Co ordinators and the progressive changes made in the functioning of bank in the District.

**Topical coverage :**

**To be designed by HO RBD**



## Risk Management

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<b>S.No</b>	<b>Program</b>	<b>Duration</b>
RM 401	Integrated Risk Management	6 days



<b>Program on Integrated Risk Management (RM 401)</b>
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**Duration:** 6 days

**Target group:** Senior level Branch Managers, Risk Officers in COs / Administrative offices (with left over service of atleast 5years)

**Objective:** To provide a comprehensive view of various risks in bank with focus on effective utilization of capital by giving calculations on capital charge for branch operations.

**Topical coverage:**

1. Overview of risk management
2. Basel-II & RBI guidelines on risk management
3. Credit risk management
4. Exposure limits
5. Rating migration analysis
6. Capital charge calculation
7. Interest Rate Risk
8. ALM (Liquidity risk)
9. RAM
10. CORE
11. RBIA
12. ICAAP
13. Stress testing
14. Operational risk management
15. Technology risk & ISS policy
16. MIS issues

<b>S.No</b>	<b>Program</b>	<b>Duration</b>
FX 501	FOREX fundamentals and Risk Management	6 days
FX 502	FX Bourse Game	10 days
FX 503	FEDAI Workshop	6 days
FX 504	Introductory Program to FX along with EXIM Bills	4 days
FX 505	Focused Import / Export Trade Finance	6 days



## Forex fundamentals and Risk management program for AD branches (FX 501)

**Duration: 6 days**

**Target Group:** Desk Officers at CO/ Branch & Branch Managers

**Objectives:** To familiarize export/ import finance and also to familiarize with NRI accounts & other forex transactions and risk management

**Topical Coverage:**

1. Introduction to Foreign Exchange -Opportunities and challenges
2. Foreign Exchange and Foreign Trade
3. Exchange rate and its mechanism
4. Foreign trade Policy –trade related issues
5. Familiarization of FEMA guidelines - implications on Export and Import
6. Structure of handling FX in Indian Bank
7. Non-resident Accounts – Procedures and precautions, Remittance facilities and Loan facilities
8. Outward remittances ( other than imports)
9. Inward remittances (other than exports)
10. Trade Finance – Imports and Imports under LC, Export & Others
11. Forward Contracts
12. Encashment of TCs and FCs
13. Risk management in Forex Operations
14. SWIFT
15. R – Returns and reporting procedure
16. ECGC and Marine Insurance
17. Operational features in EXIM Bills with regard to FOREX transactions
18. BCSBI / RT Act / Compliance / Conflict of Interest

## Program on FX Bourse (FX 502)

**Duration: 10 days**

**Target Group:** Officers with knowledge of FX transactions

**Objectives:** To train the inter bank and corporate dealers in FX Treasury

**Topical Coverage:**

1. FX Market
2. FX Basic concepts
3. Trade Cash Flows & Accounting
4. Cross Rate Arithmetic
5. Two-way Quotes
6. Forward Rate Arithmetic
7. Non-spot outright rates
8. Non spot outright rates for cross rates
9. Cover commercial transactions
10. Exercises on cover commercial transactions
11. FX Swap Applications – I
12. FX Swap Applications – li
13. Exercises on FX Swap Application
14. Forward-to-Forward Swaps
15. Comprehensive Review
16. Market Conventions and Dealers' Vocabulary
17. Trending of Two-way Quotes
18. Regulations
19. Curtain Raiser on FX Bourse



### FEDAI Workshop ( FX 503)

**Duration: 6 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.

1. Role of FEDAI & Responsibilities of ADS in Deregulated Environment
2. Overview of Forex business in India and Role in brief of ICC and ECGC
3. Transactions / Operations in AD branches and operational tips under FEMA 1999 with reference to KYC & AML
4. SWIFT operations and Forex transactions
5. FEMA 1999 on Imports & related remittances
6. Methods of International Trade Payments with special reference to Documentary LC & Important articles of UCPDC 600 & ISBP 681
7. Standby LCs \_ISP 1998 – Import provisions
8. ECBs and FCNR(B) loans – an introduction
9. FEMA 1999 on Exports & related remittances
10. Export Finance Pre/Post shipment in rupees/ foreign currency including export of services
11. Forex remittances and accounts facilities available to Resident Indians and NRIs
12. Encashment of FTCs and currency notes
13. Introduction to FX Trade Policy 2004-09 – a bankers perspective and customs formalities – for exports/ Imports
14. Introduction to Forex Markets and managing risks in FX business with reference to FC/INR option
15. Exchange mechanism – spot & forward rates & managing exchange rate risk – FEMA 1999 guidelines on Forward Contracts
16. ECGC policies and Guarantees with claim procedures
17. Marine Insurance
18. Important returns in FX business with reference to R Returns, XOS & BEF

### Introductory Program to FX with EXIM Bills ( FX 504)

**Duration: 4 days**

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

**Objectives:** To familiarise basic transactions regarding Foreign Exchange, to enable trained manpower as all the branches to deal with regular as well as stray transactions. These officers may be later trained to shoulder the responsibilities of a full time FX desk, including imports and Exports.

1. Introduction to FX and Administrative Structure at Indian Bank regarding FX.
2. Types of accounts for NRIs and foreigners, including Loans.
3. Facilities to NRIs
4. CBS and EXIM Bills for foreign exchange transactions.
5. Remittances, including purchase of TCs / Cheques
6. Collection of foreign instruments, including negotiation of bills.
7. Rates and reporting of transactions.



## Import / Export Trade Finance (FX 505)

**Duration:** 6 days

**Target Group:** Officers who are working at or are slated to work at Export/Import desks in FOREX AD/NAB branches.

**Objectives:** To impart thorough training to officers who are to man the trade desks at AD branches, so that they may confidently undertake handling of the documents of LCs and bills.

1. RBI Regulations & FEMA in relation to Trade Finance
2. Forms used in Trade
3. Returns and statements to be submitted.
4. R-returns
5. Contracts, Movement of Goods (Under LC and Non-LC)
6. Imports
7. PC/ FCPC/ FCL
8. Exports
9. URC 522
10. ISBP
11. INCOTERMS
12. Types of LCs
13. LC - Opening and Amendments
14. UCP 600
15. Scrutiny of LCs and documents
16. Re-imburement
17. SWIFT 700 and 100 series
18. FBN/ FBP
19. Guarantees & Counter Guarantees
20. Standby LC
21. Imports/Exports of Capital Goods, Projects, Merchanting
22. ECB/ FCCB
23. Imports and Exports to problem areas/ Dealing with OFAC countries.
24. Operational features in EXIM Bills with regard to FOREX transactions
25. Reporting of FX Transactions
26. Forward Contracts- booking, utilisation, rolling over, early/late delivery



## General Banking Programs

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S.No	Program	Duration
GB 601	Career Progression Program for JMG Officers	3 days
GB 602	Career Progression Program for MMG Officers	3 days
GB 603	Hospitality Management for frontline Officers	2 days
GB 604	Induction program for Promotee Officers	6 days
GB 605	Wealth Management Services	3 days
GB 606	Functional Hindi program for officers in Administrative Offices	1 day
GB 607	Efficiency enhancement program for RDO BMs	3 days
GB 608	Executive Development program for AGMs	3 days
GB 609	Program for Disciplinary Authorities	2 days
GB 610	Program for Inquiry Authority / Presenting Officers	3 days
GB 611	Program for Vigilance Officers	3 days
GB 612	Program for Security Officers	3 days
GB 613	Program for Officer Bearers' of recognized Unions / Associations	1 day



### Career Progression Program for JMG Officers (GB 601)

**Duration:** 3 days

**Target group:** Officers who have residual service in the bank for more than 15 years

**Objective:** To groom young Officers, enhance their skills for succession planning..

**Topical coverage:**

1. Ice Breaking
2. Banking – Future Vision – Positioning of our Bank
3. Identify yourself
4. Career Planning – What , when and How of my career planning
5. Motivation - A Tool to succeed
6. Personality Development
7. Communicate to conquer
8. Facing change and challenges in career progression
9. Role of technology in career building
10. Business Etiquettes and success
11. The making of a Leader
12. Market yourself for business growth
13. Together we accelerate
14. Latest in IT

### Career Progression Program for MMG Officers (GB 602)

**Duration:** 3 days

**Target group:** Officers in Scales II and III who have residual service in the bank for more than 15 years

**Objective:** To groom young Officers, enhance their skills for succession planning..

**Topical coverage:**

1. Ice Breaking
2. Banking – Future Vision – Positioning of our Bank
3. Business, Ethics and success
4. Career Planning – What , when and How of my career planning
5. Motivation - A Tool to succeed
6. Personality Development
7. Information overflow & analytical skills
8. Communication at work place
9. Facing change and challenges in career progression
10. Role of technology in career building
11. Employer/employee Expectations and Commitment
12. The making of a Leader
13. Market yourself for business growth
14. How to enjoy work? (Smart working, stress management & optimizing and performance)
15. The power of decision making
16. Film Show



### Hospitality Management for Frontline Officers (GB 603)

**Duration :** 2 days

**Target group :** All Officers

**Objective :** To enable participants appreciate the need for customer service and care in the competitive market driven banking

**Topical coverage:**

1. Hospitality – The need of the hour
2. Customer service – SWOT
3. Banking code of commitment to customers
4. Customer survey – the need
5. Providing gold standard customer service in bank
6. Marketing CASA and Self Supporting Service products
7. Customer complaints and solutions – Case studies
8. BCSBI / RT Act / Compliance / Conflict of Interest

### Induction Program for Promotee Officers (GB 604)

**Duration:** 6 days

**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
2. Success is attitude
3. Change management
4. Business Communication & Etiquette
5. Making “I” to “We” & Interpersonal Relationship
6. Weekly Statement of A & L
7. Marketing of retail banking products, other structured products, alternate delivery channels, Cross selling of products
8. Concept of priority sector lending
9. Introduction to Credit
10. Cost yield management in banks
11. KYC & AML
12. Customer Service & care
13. Officers' Service Regulations
14. Pricing, Interest Charging & Other charges
15. Preventive Vigilance
16. Bankers Code of commitment to customers
17. Right to information Act
18. Official Language
19. CBS - Issues relating to CIF, Deposits and Loans, Contingent Accounts and EXIM BILLS, Scrutiny of reports, IS Security



### Wealth Management Services (GB 605)

**Duration :** 3 days

**Target group :** Branch Managers

**Objective :** To enable participants to have an overall awareness of the various markets and set the mission in motion

**Topical coverage:**

- 1 Recent developments/Changing scenario & Overview of Investment opportunities – Equity/Debt/Commodity
- 2 Mutual funds & Other markets & marketing strategies
- 3 Wealth Management - Investment Policy design & asset allocation
- 4 Equity Market- Fundamental analysis & Technical analysis
- 5 Equity Market – Handling Secondary Market
- 6 Portfolio & Technology Management
- 7 FX Market
- 8 Real Estate Financing & Reverse mortgage financing
- 9 Short dated & money market securities
- 10 Legal compliance other requirements for Banks to become a wealth management advisor
- 11 Performance of Banks offering wealth management services versus role of private players (brokers)
- 12 Case Studies, Group Discussion/Brainstorming on initiating & improvising Wealth Management business in Banks

### Functional Hindi Program for Officers (GB 606)

**Duration:** 3 days

**Target Group:** Officers at the administrative offices in Chennai, HO and Chennai Circle

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

**Topical Coverage:**

**(As decided by HO: OLC)**



### Efficiency enhancement for RDO BMs (GB 607)

**Duration:** 3 Days

**Target Group:** Agri. Officers in charge of Branches.

**Objective:** To familiarize the Agricultural Officers with other areas of banking business and groom them for higher positions of Branch Management.

**Topical coverage:**

1. Art of Effective Communication and Decision Making
2. Customer Relationship Management - Coping up with customer choices
3. H R Challenges
4. Leveraging Technology & IT products
5. Elements of integrated Risk Management
6. Processing of Large Borrowal facilities
7. Asset Quality and Credit Management
8. Retail Banking and credit monitoring nuances
9. Ancillary Services / Govt. Transactions/ Profitability
10. FOREX basics
11. CBS applications.

### Executive Development Program for AGMs (GB 608)

**Duration:** 3 days

**Target Group:** Recently promoted AGMs

**Objective:** To fine-tune the Executive Leadership skills to enhance performance levels

**Topical coverage:**

1. Leadership qualities for Corporate Excellence
2. Latest developments in IT and Products
3. Team Building
4. Corporate Governance / Vision and Mission
5. Negotiation Skills
6. Six Thinking Hats – Power of parallel thinking
7. Stress Management – Exercise / Cases
8. Time Management
9. Decision Making Skills– Case analysis
10. Prevention is better than cure – Preventing frauds

**Program for Disciplinary Authorities (GB 609) - 2 days**

**Program for inquiring Authority / Presenting Officers (GB 610) – 3 days**

**Program for Vigilance Officers (GB 611) – 3 days**

**Target Group and Course coverage –** will be decided by GM (CVO)

**Program for Security Officers (GB 612) – 3 days**

**Target Group and Course coverage –** will be decided by CSO.

**Program for Officers bearers' of recognized Unions/Associations (GB 613) – 1 day**

**Target Group and Course coverage –** will be decided by HO:HRM



<b>S.No</b>	<b>Program</b>	<b>Duration</b>
IT 701	Refresher in CBS with focus on Advances - Officers	3 days
IT 702	MIS, Networking, Security Program for Branch Champions	3 days
IT 703	EXIM Bills for Branches in the Circles covered by STC, Centralised Payroll / Pension and Govt. Transactions	3 days
IT 704	Internal controls and supervision in CBS for ABMs & BMs	3 days
IT 705	CBS application for AD branches in EXIMBills	3 days



## Refresher in CBS with focus on Advances - Officers (IT 701)

**Duration:** 3 days

**Target group:** Officers looking after Loans and advances from Branches – All India

**Objective:** To enhance the job role for quality advance portfolio and business growth.

**Topical coverage:**

1. Latest in OD/OCC module with case study
2. Latest in Loans module with case study
3. Subsidy processing
4. NPA Module under CBS
5. Enquiry features
6. Delivery channels, IT products
7. IS Security, Preventive Vigilance
8. EXIM BILLS – Cheque BP, Opening of LC, Guarantee

## MIS, Networking, Security Program for CBS Branch Champions (IT 702)

**Duration:** 3 days

**Target group:** System Champions from Branches and Administrative Offices – All India

**Objective:** To enhance the job role capabilities and to result in effective quality data

**Topical coverage:**

1. User administration
2. Network & System administration
3. Configuring peripherals
4. HELPDESK / Mining of information
5. Patch Management
6. Escalation procedure / IP Messaging
7. Back Office Reports and controls
8. ATM Maintenance
9. Procedure / Security for card products
10. Quality Data – maintenance / updation thereof
11. Implications of wrong product / codes
12. Various query facilities available for ABMs/ BMs
13. Effective / Secured Front Office Management
14. Front Office Reports, scrutiny & implications
15. Procedure / Security for IT products
16. Security / special features in ABMs module & Administration thereof
17. IS Security, DRP & BCP guidelines
18. Preventive Vigilance
19. Case studies from the Disaster witnessed branches



**EXIM Bills for Branches in the Circles covered by STC, Centralised Payroll / Pension and Govt.  
Transactions (IT 703)**

**Duration:** 3 days

**Target Group:** Officers presently handling cheque collection / purchase / guarantees and likely to be assigned. (Cuddalore,

**Objective:** To familiarise the participants with the operational features in the Cheque Collection / Purchase / Guarantees modules and to build secondline on understanding the submission of inputs / followup of Centralised Pension & Payroll Processing and Government business

**Topical Coverage:**

1. Overview of Eximbills – user administration
2. Contingency accounts
3. Cheque collection / purchase modules.
4. Guarantee module
5. overview of LC application
6. Perusal of reports related to EXIM Bills.
7. Centralised Payroll
8. Centralised Pension
9. Govt. Transactions using CBS
10. IS Security and Preventive Vigilance

**Internal Controls & Supervision in CBS for BMs & ABMs (IT 704)**

**Duration:** 3 days

**Target group:** Branch Managers and ABMs of Branches..

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

**Topical coverage:**

1. An overview of CBS environment.
2. Role of BMs and ABMs under CBS environment.
3. Reports pushed by CDC and how to use them effectively for Internal control and supervision and mining of CBS Helpdesk
4. Preventive measures to be undertaken to prevent fraud.
5. Stress Management
6. Interface with TMD / PO officials



## CBS application for AD Branches (IT 705)

**Duration:** 3 days

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

**Objectives:** To familiarize export/ import finance through CBS module and also to familiarize with NRI accounts & other forex transactions through CBS module

**Topical coverage:**

1. Opportunities and challenges in trade finance – inland & foreign
2. Introduction to EXIM Bills
3. User concepts & product set up
4. Inquiry & supervisory release functions
5. Hands on web based EXIM Bills
6. Cheque collection & hands on
7. Hands on cheque purchase & conversion of collection of purchase
8. Import collection and LC issuance
9. Hands on Import LCs – sanctioning of limits & making of limits in EXIM Bills & transaction posting
10. Export Packing Credit & collection under LC & non LC
11. Hands on LCs / Guarantee issues, and transaction postings
12. Non fund business and Non Interest Income
13. Sanction of limits and recording documents & report compliance
14. NRI a/cs and hands on
15. Remittances