

### ***FEE:***

The normal fee per participant for a five-day programme for UCBs is ₹ 12,500/- excluding service tax. However, as a special case, IIBM, Guwahati under an arrangement with the Department of Co-operative Bank Regulation, Reserve Bank of India, Central Office, Mumbai will provide the training at subsidized fee as under:

Geographical location of the UCBs	FEE	GST @ 18%	TOTAL
UCBs located in North Eastern Region including Sikkim	NIL	NIL	NIL
UCBs from States other than North Eastern States (50% of normal fee)	₹ 6250.00	₹ 1125.00	₹ 7375.00

Generally payment of participation fees is to be made in advance through National Electronic Funds Transfer (NEFT) on or before the due date for submission of nomination. In exceptional cases a Demand Draft/Pay Order drawn in favour of Indian Institute of Bank Management payable at Guwahati may be forwarded along with hard copy of nominations. It may kindly be ensured that the officers being deputed for training carries details of remittance of programme fees.

a. Details of our Bank Account are as follows:

Beneficiary Name	INDIAN INSTITUTE OF BANK MANAGEMENT
Bank A/c No.	10821418158
A/c Type	S B A/c
MICR Code	781002037
IFS Code	SBIN0010669
Name of the Branch	IIBM Branch
Name of the Bank	STATE BANK OF INDIA

b. While remitting programme participation fee kindly advise us the following particulars.

Title of Programme including Commence-ment Date	Name of the Participant/s	Name of Bank/ Organisation	Amt. of Fee	EFT/ NEFT No.	EFT/ NEFT Date



## **INDIAN INSTITUTE OF BANK MANAGEMENT**

*"A Centre of Excellence in the Service of Banks, FIs and their Customers"*

(An Institute sponsored by RBI, NABARD and five PSU Banks)



### **PROGRAMME ON GENERAL BANKING, DEPOSIT AND CREDIT FOR OFFICERS OF UCBs**

**[Sponsored by Reserve Bank of India]  
(February 19-23, 2018)**

**Programme Director:**

**Shri B. A. Laskar**

Faculty Member

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## **WHY THIS PROGRAMME?**

Urban Co-operative Banks (UCBs) are an important part of Indian financial system. They are providing need based banking services, essentially to the middle and lower middle classes and marginalized sections of the society. While this sector has shown spectacular growth during the last decade, there are certain infirmities that have manifested in the form of weakness of some of the entities resulting in erosion of public confidence and causing concern to the regulators as also to the sector at large. Therefore, there is a need for training intervention in areas like general banking, product management- both deposit and credit, credit appraisal and asset creation, credit risk management, monitoring and recovery, as the UCBs are not in a position to afford quality training due to resource constraints. RBI, in its developmental role, is sponsoring this programme to improve their operational efficiency by imparting knowledge and skill through IIBM to maintain healthy growth of the business of Urban Co-operative Banks.

## **WHAT FOR?**

- To enhance professionalism by providing training for skill up-gradation in areas like general banking, product management, marketing strategies by adopting appropriate risk management practices.
- To impart practical knowledge on banking rules, procedures and legal aspects of banking operations.
- To bring the required level of confidence in the minds of the officers by updating the knowledge and skill to work with efficiency and competence under sound internal control mechanism.

## **PROGRAMME TAKE-AWAYS:**

- The changing profile of UCBs
- Banking Regulation Act ,1949(AACS)
- Managing various deposit products and marketing strategies.
- KYC & Anti Money Laundering for UCBs
- Profit planning and control process.
- Negotiable Instruments Act-payment & collection of cheques.
- Customer service in UCBs-BO Scheme 2006, BCSBI Code.

- Principles of good lending & Loan policy
- Analysis of financial statements, Ratio analysis and Cash flows.
- Credit Appraisal and Credit Risk Management
- Retail loan Products and marketing strategies.
- Basics of investment in Government/approved securities
- Priority Sector Lending for UCBs
- IRAC norms; Monitoring of loan accounts.
- NPA and Recovery Management

## **FOR WHOM?**

This programme has been designed exclusively for Officers of the Urban Cooperative Banks working in branches as well as in Head Offices.

## **PEDAGOGY:**

Interactive lecture sessions, group work/discussions, case exercises and experience sharing and educational field visit.

## **WHERE?**

IIBM campus (Near Kendriya Vidyalaya, Khanapara), Jawahar Nagar, Guwahati - 781022. For details regarding location of IIBM please visit our website.

The services of Uber & Ola are available in Guwahati

## **WHEN?**

5 days (February 19-23, 2018).

*The programme will commence at 09.30 am on February 19, 2018 (Monday) and will be over by afternoon of February 23, 2018 (Friday).*

**We provide hostel accommodation on a twin sharing basis.**

## **REGISTRATION:**

Participants should be nominated by his/her organization through E-mail: [iibm.ghy@gmail.com](mailto:iibm.ghy@gmail.com). Online nomination facility is also available in our website [www.iibm.ac.in](http://www.iibm.ac.in). Nomination is accepted on first come first serve basis.