



ANNUAL TRAINING CALENDAR 2024 - 25

KSCARDB Institute for Training and Management - (KSCARDB ITM)

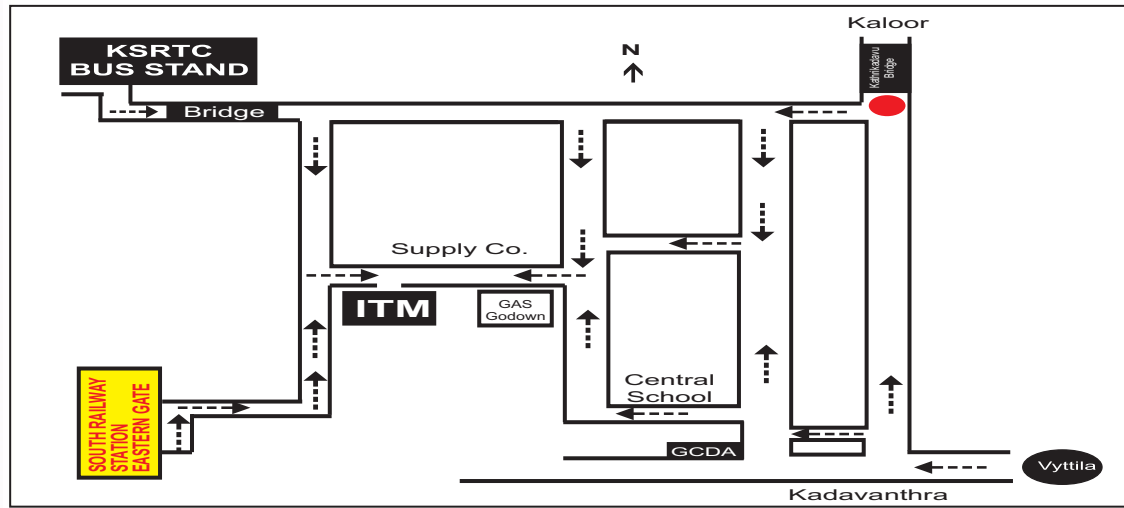


C-PEC Accredited Co-operative Training Institute (A-18 47 0147)

Mess Hall



Class Room



Conference Hall & Library



Kerala State Co-operative Agricultural and Rural Development Bank Ltd. No. T-4017



Adv. C.K. Shajimohan
President, KSCARDB



Shaji.V. Nair, IAS
Managing Director

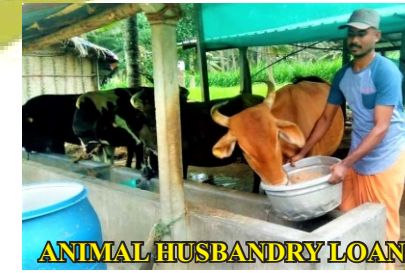
12 "Your "I Can" is more important than your "IQ"



Hon'ble Minister for Co-operation Sri. V.N. Vasavan distributing Best Performance Award to Ottappalam PCARDB in "100% Recovery Campaign 2022-23" on 07-08-2023 at Jawahar Sahakarana Bhavan, Thiruvananthapuram



President Adv. C.K. Shaji Mohan addressing Presidents' Meet on 13.03.2024 at ITM



LOAN PRODUCTS

- » FARM SECTOR
- » ORDINARY
- » RURAL HOUSING
- » VEHICLE LOAN
- » EDUCATIONAL LOAN
- » TRADERS LOAN
- » PILGRIMAGE LOAN
- » KISSAN SAMRIDHI SCHEME
- » SWAROJGAR CREDIT CARD
- » AGRL. LAND PURCHASE SCHEMES
- » AGRL. GOLD LOAN
- » CONSUMER DURABLES
- » CARD BANK JEWEL SCHEME
- » TOURISM/HOME STAY
- » CASH CREDIT SCHEME
- » ENTERPRISE LOAN SCHEME
- » JOINT LIABILITY GROUPS

Kerala State Co-operative Agricultural & Rural Development Bank Ltd.
 Institute for Training & Management
 P.B. No. 2076, Gandhi Nagar, Kochi - 682 020
 Phone & Fax No. 0484-2206288
 Email: kscardbitm@gmail.com

KSCARD Bank
 Head Office: Statue In.,
 Thiruvananthapuram
 Phone & Fax No. 0471-2460595
 Email: ho.cardbank@gmail.com

Human Resource Management

| Sl.No | Name of programme | From | To |
|-------|-----------------------------------------------------------------------------------------|----------|----------|
| 1 | Managing Stress with Complementary and Alternative Therapies for improving productivity | 29.08.24 | 31.08.24 |
| 2 | Personality Development Programme for Sub staff | 27.01.25 | 29.01.25 |

Programmes on Law

| Sl.No | Name of programme | From | To |
|-------|-----------------------------------------------------------|----------|----------|
| 1 | Banking Laws and Legal Aspects in Banking (CPEC approved) | 14.11.24 | 16.11.24 |
| 2 | Programme on KSR, Income Tax, Inspection and GST Norms | 26.12.24 | 28.12.24 |

NEW programmes

| Sl. No | Name of programme | From | To |
|--------|----------------------------------------------------------------------------------------------|----------|----------|
| 1 | How to do the existing business better in the post reform scenario | 24.04.24 | 26.04.24 |
| 2 | Management Development Programme | 18.07.24 | 20.07.24 |
| 3 | Basic programme on Loan Recovery System, Loan Monitoring System, Financial Accounting System | 12.08.24 | 14.08.24 |
| 4 | Sustainable Development through proper planning | 07.10.24 | 10.10.24 |
| 5 | Business Development Plan preparation for improving performance of ARDBs | 22.10.24 | 25.10.24 |
| 6 | Non – fund business and Cross selling | 25.11.24 | 27.11.24 |
| 7 | Establishing leadership for gender equality | 11.12.24 | 13.12.24 |
| 8 | Successful designing of performance parameters of ARDBs | 17.12.24 | 20.12.24 |
| 9 | Personality Development Programme for Sub-staff | 27.01.25 | 29.01.25 |

From Principal's desk....

KSCARD Bank ITM, a C-PEC accredited Cooperative Training Institution is stepping forward to 5th decade of performance through success saga. Ever since 2014, the accreditation rating is elevating and currently running with B⁺ grade. The institution focuses on imparting Attitude, Skill and Knowledge on our clientele, mainly the Primary Cooperative Agricultural and Rural Development Banks across Kerala.

From the year 2022-23, the additional responsibility of moulding the newly recruited work force in KSCARDB through Kerala Public Service Commission is also taken up by ITM. We are dedicated to imbibe a creative, innovative and responsible work culture among our new employees through which the organizational goals will be ultimately achieved.

Our patron is NABARD as it always had been and the pivotal role in the success of ITM is played by NABARD through close monitoring, review and inspections. ITM runs exclusively on SOFTCOB assistance from NABARD and from 2024-25, KSCARDB will also start funding for training for the hassle-free flow of programmes throughout the year

In 2024-25, ITM has designed 46 training programmes which include various sectors like Business operations, Audit, Law, IT etc. We intend to concentrate more on the performance benchmarks like lending, recovery and NPA management of client Banks so that all the PCARDBs in Kerala will achieve sustainable viability position.

We have also designed new trainings since change is inevitable in every sector and the prime objective of training is to create a positive ambience in organization attributing change management.

We expect a positive and enthusiastic welcome to our Annual Training Calendar 2024-25 by all our stakeholders like PCARDBs , KSCARDB and Co-operative Department of Kerala.

Also we wish to collaborate with other CTIs in Kerala like ICM and ACSTI in 2024-25 to uplift the cooperative principle, “Co-operation among cooperatives”

With clear expectation of a successful performance year ahead , we proudly present before you our ATC 24-25 and request your blessings and cooperation

Sindhu R Nair,
Principal



Managing Director Sri. Shaji. V. Nair IAS addressing Presidents' Meet on 13.03.2024 at ITM



Regional Managers' Conference at ITM on 02.02.2024

Loaning Operations

| Sl. No | Name of programme | From | To |
|--------|----------------------------------------------------------------------------|----------|----------|
| 1 | Refresher programme for Agricultural Officers - Batch 1 | 03.04.24 | 06.04.24 |
| 2 | Proactive recovery management and sale procedures in PCARDBs | 07.05.24 | 10.05.24 |
| 3 | Refresher programme for Agricultural Officers - Batch 2 | 28.05.24 | 31.05.24 |
| 4 | Orientation programme for Valuation Officers | 25.06.24 | 28.06.24 |
| 5 | Project appraisal and loan documentation of High Value Loans | 22.07.24 | 26.07.24 |
| 6 | Gold loan appraisal and prevention of fraud | 06.08.24 | 08.08.24 |
| 7 | Development Action Plan preparation and analysis to improve bank viability | 21.08.24 | 24.08.24 |
| 8 | Fundamentals of Credit appraisal - Phase 1 | 02.09.24 | 07.09.24 |
| 9 | Fundamentals of Credit appraisal - Phase 2 | 23.09.24 | 28.09.24 |
| 10 | Strategies for prevention of fraud and embezzlement | 28.10.24 | 30.10.24 |
| 11 | Profitability through effective Branch Management | 05.11.24 | 08.11.24 |
| 12 | Refresher programme for Supervisors – Batch 1 | 19.11.24 | 22.11.24 |
| 13 | Refresher programme for Supervisors – Batch 2 | 06.01.25 | 09.01.25 |

Audit / Inspection

| Sl.No | Name of programme | From | To |
|-------|---------------------------------------------------------------------------|----------|----------|
| 1 | Programme on Internal Checks and Controls | 03.10.24 | 05.10.24 |
| 2 | Auditing - a tool for improvisation in the performance of PCARDBs Batch 1 | 01.01.25 | 04.01.25 |
| 3 | Auditing - a tool for improvisation in the performance of PCARDBs Batch 2 | 10.02.25 | 13.02.25 |

Computer Programme

| Sl.No | Name of programme | From | To |
|-------|----------------------------------------------------------------------------------------------|----------|----------|
| 1 | Basic programme on Loan Recovery System, Loan Monitoring System, Financial Accounting System | 12.08.24 | 14.08.24 |

Financial Reports

| Sl.No | Name of programme | From | To |
|-------|--------------------------------------------------------------------|----------|----------|
| 1 | Preparation of Balance Sheet and P&L account | 01.07.24 | 03.07.24 |
| 2 | Preparation of SAP, banking Statistics, DLMRC and other statements | 10.09.24 | 12.09.24 |

ANNUAL TRAINING CALENDAR 2024-25 (TRAININGS – SECTOR WISE)

STP programmes

| Sl. No | Name of programme | From | To |
|--------|-----------------------------------|----------|----------|
| 1 | STP for Supervisory Cadre Batch 1 | 20.05.24 | 25.05.24 |
| 2 | STP for Supervisory Cadre Batch 2 | 02.12.24 | 07.12.24 |
| 3 | STP for Ministerial cadre Batch 1 | 03.06.24 | 07.06.24 |
| 4 | STP for Ministerial cadre Batch 2 | 25.11.24 | 29.11.24 |
| 5 | STP for Sub staff - Batch 1 | 19.06.24 | 21.06.24 |
| 6 | STP for Sub staff - Batch 2 | 11.11.24 | 13.11.24 |

Special Programmes

| Sl. No | Name of programme | From | To |
|--------|--------------------------------------------------------------------------------------------|----------|----------|
| 1 | Creating a better organisation in the fast changing economic and technological environment | 11.06.24 | 13.06.24 |
| 2 | Self-sustenance through improved Governance and Management of Resources | 29.07.24 | 31.07.24 |
| 3 | Sustainable Development through proper planning | 07.10.24 | 10.10.24 |
| 4 | Strategic Dimensions of Growth for Organisational Excellence in ARDBs | 16.10.24 | 18.10.24 |
| 5 | Business Development Plan preparation for improving performance of ARDBs | 22.10.24 | 25.10.24 |
| 6 | Orientation programme for newly elected Board of Directors of PCARDBs | 09.12.24 | 11.12.24 |
| 7 | Establishing leadership for gender equality | 11.12.24 | 13.12.24 |
| 8 | Successful designing of performance parameters of ARDBs | 17.12.24 | 20.12.24 |

Banking Operations

| Sl.No | Name of programme | From | To |
|-------|-----------------------------------------------------------------------------------------|----------|----------|
| 1 | Refresher Programme for Assistants of KSCARDB - Batch 1 | 15.04.24 | 19.04.24 |
| 2 | Refresher Programme for Assistants of KSCARDB - Batch 2 | 13.05.24 | 17.05.24 |
| 3 | Digital banking and other technological changes in Banking and its application in ARDBs | 09.07.24 | 11.07.24 |
| 4 | Management Development Programme | 18.07.24 | 20.07.24 |
| 5 | Non – fund business and Cross selling | 25.11.24 | 27.11.24 |
| 6 | Induction training for newly recruited Assistants in KSCARDB | 13.01.25 | 17.01.25 |
| 7 | Business Development, Profit Planning and Diversification | 20.01.25 | 22.01.25 |
| 8 | Programme on Cash Management and Fake Note Detection | 03.02.25 | 05.02.25 |

8 *“Knowing is not enough, we must apply. Willing is not enough. We must do”*

ANNUAL TRAINING CALENDAR- 2024 – 25

| Sl No | Name of the Programme | Target group | From | To | Duration |
|-------------------|------------------------------------------------------------------------------------------------------|--------------------------------------------|-----------------|-----------------|----------|
| April 2024 | | | | | |
| 1 | Refresher programme for Agricultural Officers - Batch 1 | Agricultural officers | 03.04.24 | 06.04.24 | 3+1 |
| 2 | Refresher programme for Assistants of KSCARDB - Batch 1 | Assistants of KSCARDB | 15.04.24 | 19.04.24 | 4+1 |
| 3 | How to do the existing business better in the post reform scenario | Secretaries of PCARDBs | 24.04.24 | 26.04.24 | 2+1 |
| May-24 | | | | | |
| 4 | Proactive recovery management and sale procedures in PCARDBs | Sale Officers of PCARDBs | 07.05.24 | 10.05.24 | 3+1 |
| 5 | Refresher programme for Assistants of KSCARDB - Batch 2 | Assistants of KSCARDB | 13.05.24 | 17.05.24 | 4+1 |
| 6 | STP for Supervisory Cadre-Batch 1 (C – PEC Approved) | Supervisory staff of ARDBs | 20.05.24 | 25.05.24 | 6 |
| 7 | Refresher programme for Agricultural Officers - Batch 2 | Agricultural officers | 28.05.24 | 31.05.24 | 3+1 |
| Jun-24 | | | | | |
| 8 | STP for Ministerial cadre -Batch 1 (C – PEC Approved) | Ministerial staff of ARDBs | 03.06.24 | 07.06.24 | 5 |
| 9 | Workshop on creating better organisation in the fast changing economic and technological environment | Presidents of PCARDBs | 11.06.24 | 13.06.24 | 2+1 |
| 10 | STP for Sub staff -Batch 1 (C-PEC Approved) | Sub staff of ARDBs | 19.06.24 | 21.06.24 | 3 |
| 11 | Orientation programme for Valuation Officers | AR/VOs posted in ARDBs | 25.06.24 | 28.06.24 | 3+1 |
| Jul-24 | | | | | |
| 12 | Preparation of Balance Sheet and P&L account (C – PEC Approved) | Branch Managers & Senior officers of ARDBs | 01.07.24 | 03.07.24 | 3 |
| 13 | Digital Banking & other technological changes in banks and its application | Staff of ARDBs | 09.07.24 | 11.07.24 | 3 |
| 14 | Management Development Programme | Sr. Officers of ARDBs | 18.07.24 | 20.07.24 | 3 |
| 15 | Project appraisal and loan documentation of High value Loans(C – PEC Approved) | Supervisory staff of ARDBs | 22.07.24 | 26.07.24 | 4+1 |
| 16 | Self-sustenance through improved Governance and Management of Resources(C – PEC Approved) | BoD of PCARDBs | 29.07.24 | 31.07.24 | 2+1 |
| Aug-24 | | | | | |
| 17 | Gold loan appraisal and prevention of fraud (C – PEC Approved) | Staff of ARDBs | 06.08.24 | 08.08.24 | 2+1 |

5 *“Confidence comes from discipline and training”*

| | | | | | |
|---------------|-----------------------------------------------------------------------------------------------------|---------------------------------------------------------------|-----------------|-----------------|------------|
| 18 | Basic programme on Loan Recovery System, Loan Monitoring System, Financial Accounting System | Staff of ARDBs | 12.08.24 | 14.08.24 | 3 |
| 19 | Development Action Plan preparation and analysis to improve bank viability | Junior level and above staff of ARDBs | 21.08.24 | 24.08.24 | 3+1 |
| 20 | Managing stress with complementary and alternative therapies for improving productivity | Staff of ARDBs | 29.08.24 | 31.08.24 | 2+1 |
| Sep-24 | | | | | |
| 21 | Fundamentals of Credit appraisal - Phase 1(C – PEC Approved) | Field Officers of ARDBs | 02.09.24 | 07.09.24 | 5+1 |
| 22 | Preparation of SAP, Banking Statistics, DLMRC and other statements | Junior level and above staff of ARDBs | 10.09.24 | 12.09.24 | 3 |
| 23 | Fundamentals of Credit appraisal - Phase 2(C – PEC Approved) | Participants of Fundamentals of Credit appraisal – Phase 1 | 23.09.24 | 28.09.24 | 5+1 |
| Oct-24 | | | | | |
| 24 | Programme on Internal Checks and Controls (C-PEC Approved) | Junior level and above staff of ARDBs | 03.10.24 | 05.10.24 | 3 |
| 25 | Sustainable Development through proper planning | Senior Staff of ARDBs | 07.10.24 | 10.10.24 | 3+1 |
| 26 | Strategic Dimensions of Growth for Organisational Excellence in ARDBs | Vice Presidents of PCARDBs | 16.10.24 | 18.10.24 | 2+1 |
| 27 | Business Development Plan preparation for improving performance of ARDBs | Senior Staff of ARDBs | 22.10.24 | 25.10.24 | 3+1 |
| 28 | Strategies for prevention of fraud and embezzlement (C-PEC Approved) | Assistant Secretaries of PCARDBs/supervisory staff of KSCARDB | 28.10.24 | 30.10.24 | 2+1 |
| Nov-24 | | | | | |
| 29 | Profitability through effective Branch Management (C-PEC Approved) | Branch Managers & Senior officers of ARDBs | 05.11.24 | 08.11.24 | 3+1 |
| 30 | STP for Sub staff – Batch 2 (C-PEC Approved) | Sub – staff of ARDBs | 11.11.24 | 13.11.24 | 3 |
| 31 | Banking Law and Practice and Legal Aspects in Banking (C-PEC Approved) | Staff of ARDBs | 14.11.24 | 16.11.24 | 3 |
| 32 | Refresher programme for Supervisors – Batch 1 | Junior Supervisors and above staff of ARDBs | 19.11.24 | 22.11.24 | 3+1 |
| 33 | Non – fund business and Cross selling | Junior level and above staff of ARDBs | 25.11.24 | 27.11.24 | 3 |
| 34 | STP for Ministerial cadre – Batch 2 (C – PEC Approved) | Ministerial staff of ARDBs | 25.11.24 | 29.11.24 | 5 |

6 *“In training, there is no winning or losing. There is only learning”*

| | | | | | |
|---------------|----------------------------------------------------------------------------|---------------------------------------------|-----------------|-----------------|------------|
| Dec-24 | | | | | |
| 35 | STP for Supervisory Cadre-Batch 2 (C – PEC Approved) | Supervisory staff of ARDBs | 02.12.24 | 07.12.24 | 6 |
| 36 | Orientation programme for newly elected BoD of PCARDBs | Newly elected BoD of PCARDBs | 09.12.24 | 11.12.24 | 2+1 |
| 37 | Establishing leadership for gender equality | Staff of ARDBs | 11.12.24 | 13.12.24 | 2+1 |
| 38 | Successful designing of performance parameters of ARDBs | Senior Staff of ARDBs | 17.12.24 | 20.12.24 | 3+1 |
| 39 | Programme on KSR, Income Tax, Inspection and GST Norms | Staff of ARDBs | 26.12.24 | 28.12.24 | 3 |
| Jan-25 | | | | | |
| 40 | Auditing - a tool for improvisation in the performance of PCARDBs-Batch 1 | Auditors of PCARDBs | 01.01.25 | 04.01.25 | 3+1 |
| 41 | Refresher programme for Supervisors – Batch 2 | Junior Supervisors and above staff of ARDBs | 06.01.25 | 09.01.25 | 3+1 |
| 42 | Induction training for newly recruited Assistants in KSCARDB | Newly recruited Assistants in KSCARDB | 13.01.25 | 17.01.25 | 4+1 |
| 43 | Business Development, Profit Planning and Diversification (C-PEC Approved) | Secretaries of PCARDBs | 20.01.25 | 22.01.25 | 2+1 |
| 44 | Personality Development Programme for Sub-staff | Sub staff of ARDBs | 27.01.25 | 29.01.25 | 2+1 |
| Feb-25 | | | | | |
| 45 | Programme on Cash Management and Fake note detection (C-PEC Approved) | Staff of ARDBs | 03.02.25 | 05.02.25 | 2+1 |
| 46 | Auditing - a tool for improvisation in the performance of PCARDBs-Batch 2 | Auditors of PCARDBs | 10.02.25 | 13.02.25 | 3+1 |

7 *“Practice is the hardest part of learning & training is the essence of transformation”*