

October 2012

**OPERATIONAL MANUAL**  
**on Systems and Procedures**  
**for Training Courses at**  
**Cooperative Training Institutions**



**Centre for Professional Excellence in Cooperatives (C-PEC), LUCKNOW**  
**BANKERS INSTITUTE OF RURAL DEVELOPMENT**



## *From Director's Pen*



Professionalism is "a set of internalized character strengths and values directed toward high-quality service to others through one's work." - James Stenson

Century old Cooperative movement that helped to put Indian agriculture on a steady path had of late started showing the signs of fatigue which in turn hampered both delivery as well as quality of its services. Agriculture Cooperative Credit Structure (CCS) which occupied the centre stage for quite sometime has been sidelined by the entry of new and aggressive players who cornered almost 75% of the credit space in the recent years thereby forcing all those concerned to introspect and look into the issues affecting the movement. If there should be resurgence in the cooperatives, professionalisation of the system as well as the functionaries seems to be the only answer.

Due emphasis on capacity building of all the stakeholders to lead the cooperatives towards professionalisation is being attempted. Prof. A. Vaidyanathan in his report of "Task Force on Revival of Rural Cooperative Credit Institutions" has called for a need for all the cooperative training institutions (CTIs) to play a more meaningful role and to put in serious efforts on standardisation of training programmes and curricula across the country (para 4.20). This observation has a profound effect on revamping the training system and paved the way for emergence of C-PEC.

C-PEC was established with BIRD to coordinate and certify cooperative training in the country. Its major effort in the past has been to bring diverse nature of training institutions operating in the cooperative space on a common platform where they can learn from each other's strengths and weaknesses. "Operational Manual on Systems and Procedures for Training at CTIs" is one such step in this direction. Tools and techniques of training need to be complemented by systems and procedures. All good practices being followed by various CTIs have been compiled in one booklet form. It will bring uniformity in training delivery and also save on avoidable efforts to 'reinvent the wheel' every time a training programme is conducted by a CTI.

I would like to place on record my sincere thanks for all those who contributed to success of C-PEC. Dr. Prakash Bakshi, Chairman, NABARD and also the Chairman of Governing Council of BIRD deserves special credit as his profound belief in cooperatives as institutions of dependence for resurgence of agriculture made him to give unstinted support to C-PEC and BIRD to achieve all it could do in the shortest possible time. I appreciate Dr. R.M. Kummur, Chief General Manager, Institutional Development Department at NABARD, Head Office Mumbai for his unstinted efforts to place C-PEC at the national arena.

My sincere thanks are to Dr. Detlev Holloh and Mr. R. Ramakrishna from GIZ New Delhi for their continuous intellectual and financial support to C-PEC.

Besides expressing my appreciation for members of the Working Group (Dr. J.S. Kalra, AGM, C-PEC; Dr. Niraj Pasricha, Director, RICM, Chandigarh; and Dr. R.P. Nainta, Principal, ACSTI, Shimla), my sincere thanks are for Dr. Dinesh, Director General and Dr. N. Ranjana Devi, Director of NCCT for guiding the deliberations of working group at a number of occasions while finalising the manual.

I record my sincere thanks for all Principals and Directors of ACSTIs, RICMs and ICMs for their constructive suggestions at the Experts' Meet organised by C-PEC and GIZ to finalise this Operational Manual. This participatory platform has engaged the best brains in cooperative sector to appreciate the need of standardised systems and procedures.

It is hoped that the operational aspects indicated in the manual would be welcomed by its users and yet, their suggestions are constantly solicited, because learning together is crux of cooperative spirit.

G.R. Chintala  
Director  
Bankers Institute of Rural Development  
Lucknow

## Message



Cooperatives in various sectors promote their work through cooperative education and training. Credit cooperatives are among the best of the cooperative organisations, but still the personnel working in credit cooperatives and the persons running the affairs of these cooperatives need capacity building because of the fast changes and advancement taking place in banking technology, CBS & MIS, products, alternate credit delivery channels, ALM, risk management and bank management. Further, the speed at which these changes take place create demand for continuous training and skill upgradation. The forces of competition in banking can not tolerate ignorance and inefficiencies and therefore, the cooperative banks can ignore training only at their peril.

Keeping the above situation in view, over the last six years starting from 2006, various attempts have been made to tone up cooperative training. The efforts started with the cooperative training arrangements made to orient the persons connected with implementation of Vaidyanathan Committee recommendations under the Gol Revival Package in 25 states of the country. Different stakeholders like personnel of PACS & Cooperative banks, BoDs of these organisations, auditors, trainers and trainers of trainers (master trainers) were all trained through the system of NABARD and BIRD in collaboration with SCBs and ACSTIs, VAMNICOM and RICMs/ICMs.

Having done general orientation over these years, now we are entering the phase of specifics to prepare the cooperative credit organisations to face the competition in the banking industry. It was therefore, felt to bring in a minimum amount of standardisation so that the customers of cooperative credit organisations can be assured of a minimum standard of services through out the system anywhere in the country. This is a massive effort in professionalisation of cooperative credit organisations. Professionally trained cooperative bankers will man and run these organisations. To meet this massive requirement, a mammoth training effort has to be initiated through a strong backbone of cooperative training system of Bank sponsored training establishment of ACSTIs, NIRB, MDMI, etc. and the Govt. of India & NCCT supported training establishments of VAMNICOM, RICMs/ICMs. The C-PEC, in BIRD, Lucknow has taken the lead in standardisation and certification of programmes, trainers and CTIs. It has now completed the standardisation of training systems and procedures and brought out the Operational Manual for Training in CTIs. Hope it will be welcomed by all CTIs and trainers and adopted to improve the quality of training of cooperative personnel in their institutions.

Dr. R. M. Kummur  
Chief General Manager  
Institutional Development Department  
NABARD, Mumbai

## Message



It gives me immense pleasure to note that C-PEC, BIRD, Lucknow has developed a Standardised Operational Manual on Systems and Procedures for training courses at Cooperative Training Institutions (CTIs). Subsequent to C-PEC's endeavor for accreditation of the CTIs in the country, various shortcomings were observed in the training process and the need to develop standard and model operational guidelines was strongly felt. Accordingly the C-PEC, BIRD with the active participation from training Partners viz. GIZ, NCCT and ACSTIs has developed the standardized operational manual on systems and procedures for training courses at CTIs. This manual would definitely facilitates the CTIs to adopt a uniform standardized procedure for conducting training courses.

Human Resource Development, Capacity Building, Education and Training are integral sub-nets in the development process of a developing economy and the cooperatives have played a pivotal role in the economic development of India. Over the years there has been a sea change in the perception and scope of the holistic approach in cooperative training. This Standardised Operational Manual will strive and set new standards, systems process to professionalize the functioning and management of cooperatives, to enable them to meet the ensuing challenges of the market.

I strongly believe that this Manual will be a strong tool to enable training, development/other HRD interventions in achieving their objectives. I extend my hearty congratulations to C-PEC team of BIRD and other associated partners viz. GIZ, NCCT, NAFSCOB and ACSTIs which contributed their valuable experience, thoughts and suggestions in finalization of the manual

Dr. Dinesh  
Director General  
National Council of Cooperative Training  
New Delhi



## Acronyms Used in the Manual

ACSTI	Agricultural Cooperative Staff Training Institute
ALM	Asset Liability Management
ATC	Annual Training Calendar
BCBF	Banking Correspondents / Banking Facilitators
BIRD	Bankers Institute of Rural Development
CCR / PCR	Course Completion Report / Programme Completion Report
CCS	Cooperative Credit Structure
CEO	Chief Executive Officer
C-PEC	Centre for Professional Excellence in Cooperatives
CTI	Cooperative Training Institution
DA	Dearness Allowance
DCCB	District Central Cooperative Bank
FM	Faculty Member
FS	Farm Sector
GF	Guest Faculty
GIZ	Deutsche Gesellschaft für Internationale Zusammenarbeit - German Society for International Cooperation
GoI	Government of India
HRD	Human Resource Development
ICM	Institute of Cooperative Management
IT / COMP	Information Technology / Computers
JLG	Joint Liability Group
KSA	Knowledge Skill Attitude
LT	Long-Term
NABARD	National Bank for Agriculture and Rural Development
NCCT	National Council of Cooperative Training
NFS	Non-Farm Sector
NGO	Non-Governmental Organisation
NPA	Non Performing Asset
PACS	Primary Agriculture Credit Co-operative Society
PCR / CCR	Programme Completion Report / Course Completion Report
PMLA	Prevention of Money Laundering Act (PMLA), 2002
RBI	Reserve Bank of India
RFIP	Rural Financial Institutions Programme, India
RICM	Regional Institute of Cooperative Management
RTI	Right to Information (Act)
SCB	State Cooperative Bank
SHG	Self-Help Group
ST	Short-Term
STD	Standard Trunk Dialing Code
TA	Traveling Allowance
TNA	Training Needs Assessment
VAMNICOM	Vaikunthbhai Mehta National Institute of Cooperative Management



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## **Chapter – I**

# **BACKGROUND**

**A. Establishment of C-PEC**

**B. Need for Preparing  
Standardised Operational Manual**



## **A. Establishment of**

### **“Centre for Professional Excellence in Cooperatives” (C-PEC)**

Cooperative Credit Structure (CCS) in India finds its origin with the Government support in early 1900's with main objective to take farming community out of debt burden and exploitation by money lenders. Influenced by 'Raiffeisen Model', Primary Agricultural Credit Societies (PACS) were established throughout the country. Reasons for success of this movement were ownership, greater participation and core commitment from its members, acting both as a broker and a benefactor of its financial services. After independence, Government viewed these financial cooperatives as a vehicle of development for rural India and partnered with them by providing technical, managerial and financial assistance. However, cooperatives lost their autonomy in the process. Political aspirants also used the system as their stepping stone. Both the factors led to decline of professionalism necessary for its survival in changing business environs. Various studies and researches highlighted impairment of governance and management as the root cause that frustrated all efforts made by Govt. of India, Reserve Bank of India and NABARD to revive ailing Cooperative Credit Structure (CCS).

In order to have a sustainable impact of any kind of monetary or other inputs to the CCS, prerequisite qualification is to possess a professional cadre of staff and performance-oriented management. As a business enterprise the structure has to compete with public and private sector. Among other things, a well-informed and motivated manpower with strong positive attitude determines the success of an enterprise. Though major responsibility of inculcating and maintaining a professional approach in the workforce lies with the cooperatives themselves, the onus of equipping with the skills lies with the cooperative training system. Therefore, the efficacy and vibrancy of the training system needs to be ensured and certified. Under the purview of institutional development efforts, NABARD established a “Centre for Professional Excellence in Cooperatives” (C-PEC) in 2008 at BIRD, Lucknow. The Centre gets support from NABARD, GIZ and Gol under “Rural Financial Institutions Programme” (RFIP), formulated as a result of Indo-German bilateral technical cooperation negotiations for an initial period of 5 years.

### **Vision of C-PEC**

To be an independent and competent centre offering its services to facilitate creation of a cadre of staff with professional and technical competence in the CCS.

## Broad Objectives of C-PEC

- To **coordinate the training efforts** of various Cooperative Training Institutions (CTIs) in the domain of banking operations and delivery of financial services;
- To develop a **process of accreditation** of national and state level cooperative training institutions so that certified CTIs possess minimum infrastructural and intellectual strengths;
- To evolve **uniform standards for training** and curricula for country wide replication for imparting knowledge and developing specific skills in management, governance, business planning and development, etc. It will undertake designing of standardised and need based training modules, preparation of training materials & study kits with scope for local refinements;
- To build and **certify the professional competence** among over a million staff and management of CCS by introduction of distance learning / e-learning, examinations and certification of Trainers, Cooperative Bank staff & officials and board members of CCS;
- As a part of long-term vision, to **create a specialised workforce** in cooperative banking for specific utilization by the CCS with introduction of suitable educational diploma / degree courses in “Cooperative Banking and Financial Services” with a focus to create a resource pool for CCS to draw upon for job-specific cooperative banking requirements.
- To conduct other related works, like studies, research, TNAs, cooperative conventions / seminars, publications, etc. which contribute to developing a cadre of professional competence in cooperatives.

### B. Need for preparation of “Standardised Operational Manual on Systems and Procedures” for Training Courses at CTIs

#### B.1 Introduction

Under accreditation process, 37 Cooperative Training Institutions (CTIs) in the country, viz., VAMNICOM, 5 RICMs, 14 ICMs, 14 ACSTIs and three other CTIs have applied for C-PEC accreditation. The accreditation process revolved around basic parameters relating to infrastructure available with the CTI and capacities and systems essential for effective training delivery. The validation teams constituted by C-PEC consisted of officers from C-PEC, NABARD Regional Offices, SCBs, NCCT, VAMNICOM and other

NCCT fold CTIs. During the course of visits, it was observed that majority of the shortcomings could be rectified with a reasonable level of efforts by the CTIs provided certain basic procedural guidance was available with them. A need was, thus, felt to develop standard and model operational guidelines. The issue was discussed by the Accreditation Board in its meeting held in BIRD, Lucknow on 17<sup>th</sup> March 2011. The Board recommended that a Working Group may look into the practices being followed by different CTIs regarding formulation and conduct of training courses and evolve a set of model operational guidelines. Against this backdrop, a working group was constituted with following officials :-

1. Dr. Niraj Pasricha, Director, RICM, Chandigarh (Member)
2. Dr. R.P. Nainta, Principal, ACSTI, Shimla, Himachal Pradesh (Member)
3. Dr. J.S. Kalra, Assistant Gen. Manager, C-PEC, BIRD, Lucknow (Member Secretary)

The Working Group studied in-depth the procedures being followed for conducting various training programmes at different CTIs, VAMNICOM and BIRD. The strengths and best practices were identified. SOFTCOB instructions issued by NABARD and all the old instructions issued by NCCT for the last 55 years were carefully gone through to arrive at a level of understanding of the system and approach towards cooperative training. The members had detailed discussions on the subject with Director General and Secretary of NCCT, New Delhi; Director and Joint Director, BIRD, Lucknow. Also, the issues and initial findings were discussed threadbare in the 02<sup>nd</sup> "All India Conference of Principals / Directors of CTIs" held in BIRD Lucknow on 21<sup>st</sup> January 2012.

All the above discussions led to identification of the scope of work, methodology to be adopted and recommend standardised procedure for conducting training courses facilitating uniform implementation at all CTIs. Draft Manual was sent to all the stakeholders, viz., NABARD, NCCT, NAFSCOB, 14 ACSTIs, 20 NCCT-fold CTIs including VAMNICOM in February 2012 inviting suggestions and comments. The manual got overwhelming response and more than 80 suggestions / comments / clarification requests were received. An Experts' Meet was organised at BIRD, Lucknow on 30<sup>th</sup> July 2012 and 33 sector-experts were invited to carry out improvement in the 'draft' on the basis of suggestions and comments. Finalised and adopted "Operational Manual on Systems and Procedures for training courses at CTIs" is given in the next Section (Chapter – II).

## **B.2 Coverage in the Manual**

Standardised “Operational Manual on Systems and Procedures for Training Courses at CTIs” covers following operational aspects :-

- Annual Training Calendar (ATC)
  - ❖ Training Needs Analysis
  - ❖ Finalisation and Announcement of ATC
  - ❖ Syllabus Committee
  
- Conduct of Training Courses
  - ❖ Pre-Training Engagements
  - ❖ On-Training Assignments
  - ❖ Post-Training Consolidations
  
- Faculty Meetings; and
  
- Maintenance of Training Records

## **B.3 The Manual would serve as a :-**

- Ready reckoner for conduct of training courses, i.e., all operational issues / checklist at one place
- Uniform set of formats to be followed all over India
- Better monitoring tool / mechanism for supervising authorities, i.e., Principals and Heads of the Institutions and also their controlling authorities, viz., NCCT and SCBs.

**Chapter - II**

**Standardised**

**OPERATIONAL MANUAL**

**on**

**Systems and Procedures**

**for Training Courses**



# **OPERATIONAL MANUAL**

## **on Systems and Procedures for Training Courses at CTIs**

### **A. Formulation of Annual Training Calendar (ATC)**

Annual Training Calendar (ATC) of any training establishment is its Unique Selling Point. It portrays major interests and objectives of the CTI. It also facilitates client organizations to budget and plan their participation as per their needs.

#### **A.1 *Identification of Training Needs of clients***

The main objective of Training Need Analysis (TNA) is to identify the areas crucial to improve performance of both the individual job holder and the organization. Manifestations of a fall in productivity, rise in marginal and average costs, rise in percentage of rejections, increase in customer complaints, loss of market share, a high level of labour turnover, increasing absenteeism, etc., point to the need for taking a closer look at HR related problems in the CCS. It may not be possible to find a training solution for all these problems. It is, thus, necessary to identify where performance gaps can be addressed by a training solution.

A training need arises because of difference between 'Expected Performance' and 'Actual Performance'. This discrepancy can be felt at the organizational, operational or individual job performer level.

TNA generally consists of three distinct, but closely inter-related components, viz., an organization analysis, operational analysis and a personal analysis.

##### **A.1.1 *Sectors to be served***

Based on the local needs and past experience of training programs undertaken, the CTI should finalise the sectors to be served during the year. For example, Banking, Dairy, Fisheries, Marketing, Housing sector, etc. Next job would be to identify the sectoral needs and the skills possessed by its employees. Accordingly, a CTI may devote at least 10-15 mandays every year to identify needs of different sectors on a rotational basis.

##### **A.1.2 *TNA Methodology***

To better serve the clientele and meet current demand of the sector, CTI will have to identify the gaps / areas in skill availability. Addressing such gaps / areas will result in

defining a better role responsibility of the employees as well as the organization or the entire sector. For analysing the gap, CTI will have to quantify the specific job requirements and the knowledge and skills already available with the client institutions. This analysis is possible through field level physical interaction exercises. Following methods can be adopted :-

**(i) Analysis of new guidelines issued by controlling authorities**

New instructions and guidelines issued by different controlling authorities, like RBI, NABARD and Govt. departments may create a special need for imparting training to staff of financial cooperatives in specific subject areas that are newly introduced. Central or State Govt.s may also come out with specific schemes having impact on credit delivery. CTI officials may have a regular watch on such developments and these should be recorded in proceedings of faculty meetings.

**(ii) Analysis of feedback from previous years' training programs and feedback received during normal field visits**

Feedback on the training courses received from participants at the end of the programmes need to be consolidated and discussed in regular faculty meetings. Participants give useful information on specific topics / subjects to be included or excluded from the course. Also, CTI officials get a chance to have formal or informal discussions with the prospective participants and/or their employers during their field visits / meetings. This can also lead to identification and inclusion of specific topics in the training programmes or introduction of entirely new training programme title.

**(iii) Visits to Client Institutions for specific TNA study**

**(a) Feedback on the basis of audit reports and Inspections**

Short-comings pointed out and improvements suggested in audit and inspection reports offer valid clues for expertise to be built in concerned staff members.

**(b) Feedback on the basis of interactive discussions**

- *Interaction with employees through questionnaire*
- *Interaction with Departmental Head*
- *Interaction with Institution's Head*

Suggestions and feedback received from Heads of the institutions and also various departmental heads carry a lot of weight as it is based on their observations on the functioning of their subordinate staff and also newer responsibilities put or likely to be put on their departments.

In order to assess the training gap, one needs to understand basic job requirements – broken down to task level, knowledge / skill requirements for such tasks and also related attitudinal factors. This aspect can be understood from an illustration given below. Here, the job title (duties and responsibilities) of a Credit Appraisal Officer working in a bank are broken into different measurable tasks / sub-tasks which require possession of specific skills / knowledge / associated attitudinal qualities.

Job description / Duties and responsibilities	Tasks	Relationships	Knowledge requirements	Skill requirements	Attitude related factors
(i) Receive loan applications (ii) Issue acknowledgement and reference code (iii) Prepare a check list for credit appraisal (iv) Carry out exercise as listed in Tasks column (v) Liaise with Legal Dept., post sanction units (vi) Recommend / reject loan sanction (vii) Communicate sanction / rejection (viii) In case of rejection, send file / data to stores (ix) In case of sanction, send file / data to post sanction department	- Process and recommend loan applications for sanction/rejection.  Following activities need to be carried out :-  Determine / recommend on –  (i) Overall feasibility (ii) Borrower's credit record (iii) Cash flows, viability of the proposal (iv) Borrower's / Guarantors net worth (v) Collateral offer / Value of collateral (vi) Working out financial ratios like debt equity ratio, debt service coverage ratio, etc. (vii) Working out loan repayment schedule, rate of interest, other terms of the loan	(i) Clients, existing and potential (ii) Technical officers (iii) Valuation officers (iv) Legal Department (v) Post sanction unit dealing with document-ation, disbursements, follow up and monitoring	(i) Potential for loaning and present sectoral exposures (ii) Resources allocation / budget for credit sanctions (iii) Credit appraisal methods / techniques (iv) Cash flows, financial ratios (v) Loan policies regarding eligibility, loan amount, borrower's down payment, loan duration, sanction procedures, required documentation (vi) Past experience in lending for similar activities (vii) Sectoral and individual credit exposure limits as laid down by the Regulator / Board and the rationale behind such exposure limits.	(i) Analysis of financial statements (ii) Viability (financial) analysis (iii) Working out financial ratios / cash flows (iv) Valuation of collateral (v) Working out loan eligibility	(i) Good relationship with clients (ii) Good liaison with technical teams, legal unit, post sanction unit, etc. (iii) A positive orientation towards credit sanctions as enabling business growth and a welfare orientation towards borrowing clients
Please Note : It is an Illustration of job description / tasks and KSA for a credit officer in a bank; - Not exhaustive					

Formats of questionnaire to be used for assessing the training needs at different levels are given in Table - I and Table - II.

**Table - I : TNA questionnaire for individual staff of Client Institution**  
**(Please give your frank opinion to help us to design appropriate training module.**  
**This will be kept confidential and will not be used for any purpose other than analysis at our level)**

1	Name (Mr. / Mrs. / Ms.)				
2	Age (Years)				
3	Present Designation				
4	Reporting to / Supervisor (Designation of officer)				
5	Educational Qualifications				
6	<b>Experience (Cadre-wise) in the Institution :</b>				
	<b>Department</b>	<b>Designation</b>	<b>Nature of Job</b>	<b>Period Year/Months</b>	<b>Remarks, if any</b>
i)					
ii)					
iii)					
7	Present Job Responsibilities ( Tasks Assigned)				
i)					
ii)					
iii)					
iv)					
v)					
8	Which of the above tasks you feel easy to perform efficiently ?				
i)					
ii)					
9	Which of the tasks at para 7 above, you find difficult to perform ? (of these, again identify difficult or very difficult - Tick any one)				
i)	<b>Task</b>	<b>Difficult</b>	<b>Very Difficult</b>		
ii)					
iii)					
10	Please indicate the tasks which you found easy to perform <u>after training was provided</u> in the past.				
i)					
ii)					
iii)					

11	Please indicate the areas you would now like to be trained in to better your performance with reference to the tasks assigned	
	<b>Task</b>	<b>Training needed</b>
12	You prefer - (Tick your preference & indicate briefly why you feel so)	
	<b>Type of training</b>	<b>Reason for preference</b>
	On the job (on-site) training	
	Class Room Training	
	Both on the Job and Class room	
13	Please give your opinion as to what your bank can do to help you in improving your performance, apart from providing training support	

**Table - II : Overview of training requirements for Client Institution  
- at Department Level**

Broad Functions	What subjects have been promoted by the training system so far?	Are these subjects still needed and relevant for future training?	What other important subjects are missing but very much require training?	How do we see the future development and growth of SCB / DCCB post-reforms?
	Subject / Topic		Subject / Topic	
Core Banking Functions				
Planning and Bank Management				
Back Office Operations				
Board Matters and other Important functions				

## A.2 Preparation of Draft Annual Training Calendar (ATC)

Once the Training Needs are identified, CTI will have to re-look into the expertise available with it, both intellectual and infrastructural. Training Calendar, then, may be drawn in month-wise and date-wise formats. 'Training Sector' should be specifically mentioned in the ATC. Month-wise details will facilitate the user organization to depute its staff during a preferred period, whereas 'Training Sector' will be beneficial to those clients who are interested in a particular subject / sector.

### Indicative list of courses covered in various Training Sector (Groups) :

SECTOR	Indicative list of courses
<b>BANKING</b>	<p>It may cover courses relating to training to PACS and banking sector for</p> <p><b>Banking Operations</b> - deposit mobilisation, banking laws, Management Information System, etc.;</p> <p><b>Loaning Operations (Farm Sector)</b> - Crop loans, Project Lending, Financing to agricultural and allied activities, dairy / poultry / fisheries, etc., Documentation, Recovery and NPA management, etc.;</p> <p><b>Loaning Operations (Non-Farm Sector)</b> - ST / LT lending, Industrial loaning including micro enterprise, rural housing, etc., Documentation, Recovery and NPA management, etc.;</p> <p><b>Microfinance</b> - SHG, JLG, BCBFs, Farmer Clubs, etc.;</p> <p><b>Financial &amp; Investment Management</b> - Balance Sheet, ALM, PMLA, Investments, Inspections, Risk Management, etc.;</p> <p><b>Specialised Programmes</b> - for CEOs of DCCBs, Board Members of PACS, DCCBs and SCBs (all credit cooperatives)</p>
<b>FUNCTIONAL</b>	<p>It may cover courses relating to training to specialised cooperatives and staff from Cooperation or other related departments of State Govt. for :</p> <p><b>HOUSING</b> - courses for all Housing cooperatives and related Govt. departments;</p> <p><b>MARKETING</b> - courses for marketing activities of PACS, other marketing cooperatives and related Govt. departments;</p> <p><b>DAIRY</b> - courses for all Dairy cooperatives and related Govt. departments;</p> <p><b>FISHERY</b> - courses for Fisheries cooperatives and related Govt. departments;</p> <p><b>CONSUMER</b> - courses for all Consumer cooperatives and other PACS and related Govt. departments;</p> <p><b>SUGAR</b> - courses for all sugar cooperatives, mills and related Govt. departments;</p> <p><b>SPINNING</b> - courses for all spinning cooperatives, mills and related Govt. departments;</p>
<b>HRD</b>	<p>It may cover all courses pertaining to behavioural science, Human Resource Development aspects like Leadership, Team Building, Conflict Management, Communication, Presentation Skills, Stress and Time Management, etc.</p>
<b>LAW</b>	<p>It may cover courses relating to cooperative law and allied laws - Arbitrations, execution, Enquiries, Statutory Inspection, RTI, etc.</p>
<b>IT / COMP</b>	<p>It may cover courses relating Information Technology, Computer Awareness &amp; education, Core Banking Solutions, Cyber Crime / Frauds, etc.</p>

SECTOR	Indicative list of courses
AUDIT	All courses on Cooperative Audit and Accounts may be covered under
EDUCATION	It may cover courses on general cooperative awareness and education
*	*

\* = Any new Training sector can be introduced by a CTI with prior intimation to C-PEC so that all other CTIs could be advised suitably to add that sector in their list.

Format for *Month-wise Annual Training Calendar (indicating Training Sectors)* is given below in Table - III.

**Table III : Annual Training Calendar (Year 20\_\_\_\_-20\_\_\_\_)**

Sr. No.	Date		Title of the Course	Training Sector	No. of Days	Target Clientele	In-Campus / On-Location
	From	To					
<b>April 20____</b>							
1				Banking Operations			
2							
<b>..... and so on ....</b>							
62				Loaning Operations (NFS)			
<b>February 20____</b>							
75				Financial & Investment Management			
76							
<b>March 20____</b>							
85				Functional-Consumer			
86							
87							
88							
89							

It is suggestive in nature that, if possible, CTIs may also draw their calendar 'Training Sector-wise' in addition to 'Month-wise' ATC by sorting on the training sector. In case, a CTI is sending its ATC by e-mail or putting it on its website, both the worksheets can be attached.

**Table - IV : Annual Training Calendar (Year 20\_\_ - 20\_\_) - Training Sector-wise**

Sr. No.	Date		Title of the Course	No. of Days	Target Clientele	In-Campus / On-Location
	From	To				
<b>BANKING OPERATIONS</b>						
1						
2						
<b>LOANING OPERATIONS (FS)</b>						
10						
<b>FINANCIAL &amp; INVESTMENT MANAGEMENT</b>						
22						
<b>FUNCTIONAL - Consumer</b>						
36						
37						
<b>FUNCTIONAL - Dairy</b>						
38						
<b>..... and so on ....</b>						
59						
<b>IT / COMP</b>						
66						
67						
<b>AUDIT</b>						
88						
89						

**Important : The draft ATC for the coming year should be ready by 15<sup>th</sup> January.**

### **A.3 Approval of Sectoral distribution of programs / Training Calendar by Training Advisory / Standing Committee**

The draft ATC prepared on the basis of training need assessment should now be placed before the Training Advisory / Standing Committee for approval. It would be appropriate to define objectives, duration and target clientele for each of the course before placing it to higher body for approval. Suggestions / instructions received during the meeting for training courses representing particular sectors / training groups may be incorporated and ATC is finalized.

**Important : The final ATC should be ready by 20<sup>th</sup> February.**

## A.4 Announcement of Annual Training Calendar (ATC)

The approved ATC should immediately be announced. It should be uploaded on CTI's and / or promoting institution's website and also sent to all the client institutions latest by 28<sup>th</sup> February. Printed version of the ATC can be sent latest by 31<sup>st</sup> March.

This would facilitate the client institutions to deliberate at internal level on their training requirements. They can also include an appropriate training budget in their annual budget exercise. The announcement may be made in the format as given in Table -V.

**Table - V : Announcement Letter format for Annual Training Calendar**

<u>LETTER HEAD OF THE CTI</u>	
Reference No. : _____	Dated : _____
Address (to whom the invitation is to be sent)	
Madam / Dear Sir	
<b>Subject : Annual Training Calendar of the Institute</b> (in bold letters)	
1. (4-5 lines about your CTI - when it was established; about average no. of courses per year; subject areas covered; some thing about your faculty assets; about library and other infrastructural facilities).	
2. To serve the cooperative sector better and inculcate professionalism in the staff of your organisation, the Governing Body / Standing Committee of our institute has approved calendar of training courses for the year 20__ - __. The same is enclosed for your information please.	
3. You are requested to :	
i) Identify programmes suitable to the requirements of your organization;	
ii) Sponsor candidates for such programmes; also	
iii) Provide suitable budgetary provisions in your Annual Budget	
You are welcome to contact us for any clarification or further information.	
Yours faithfully	
( _____ )	
Principal / Director	
<b>Encl. : Annual Training Calendar (20__ - __)</b>	

## B. Syllabus Committee

Once the titles and objectives of the training courses, their duration and the target clientele is defined and stands approved by apex decision making body in the form of ATC, the role of Syllabus Committee shall be to allocate minimum critical subject inputs. Within a specified time frame and defined objectives of the course, doctrine of MSW, i.e., “Must be”, “Should be” and “Would be”, be given due emphasis while finalizing the contents of the course.

### B.1 Composition of Syllabus Committee

The syllabus committee should be broad based and have members with varied experience, exposure and expertise on various subject matters related to cooperatives and banking. They may be drawn from the field, Government / other authorities, peer institutions and also from client organisations. An indicative list is given in Table -VI.

**Table - VI : Indicative List of Syllabus Committee Members**

1	CTI	Head of the CTI	Chairman
2	Credit Institutions	- Representative from NABARD Regional Office - Head of HR Division (looking after Training) from SCB - Head of HR Division (Looking after Training) from all DCCBs - Representative from Long-Term CCS - 2-3 select PACS	Members
3	Non-Credit Institutions	- Head of HR Division (looking after Training) from various functional societies (for example : Dairy, Fishery, Housing, Milkfed, Marketing, Consumer, Transportation, labour & construction, etc.)	Members
4	Govt. Representatives	- Representatives from Cooperation and Audit departments - Representatives from Line Departments (e.g., Agriculture, Horticulture, Animal Husbandry, Veterinary, etc.)	Members
5	Peer Training Institutions	- Representatives from local training colleges of different banking and other institutions - Working professional / experts from specialized fields (for example : HR, etc.)	Members
6	Faculty Members	- All Faculty members of the CTI shall act as Coordinators for different training (subject) sectors	Members
7	Vice Principal / Dy. Director	- The Vice Principal / Deputy Director may act as the Member-Secretary	Member-Convener

## **B.2** Finalisation of contents of the Course

All experts in the syllabus committee should deliberate on and recommend the broad contents of the course keeping in view the latest developments in the field with practical utility to trainees and their institutions. The committee may also recommend the sequence of the broad contents to be followed in the training course. However, responsibility for finalisation of day-to-day schedule shall lie with the concerned course coordinator at the time of preparation of Training Note as mentioned in para C.1.4 subsequently in the manual.

## **B.3** Panel of Guest Faculty (as per contents of the courses in ATC)

CTI may avail services of subject experts having on-job experience, exposure, expertise and practical working knowledge. Guest faculty can be useful to CTIs in many ways :

- The Guest faculties can transfer practical orientation and latest field practices to participants.
- In this exercise, faculty of the CTI will also update itself from the experiences shared by the Guest faculty.
- Guest faculty may bring handouts / case exercise for participants.
- It will also spare certain time to the FMs to undertake other developmental assignments, i.e., preparation of case studies, updating the reading material and attending to other administrative issues during coordination of the course, etc.

It is essential to follow a proper sequencing of the topics in day-to-day schedule. Sometimes it happens that a guest faculty expresses his/her inability to take a particular session because of certain exigencies at personal or employer's level. For such situation, the course coordinator has to approach other experts from the list or the panel of experts maintained by CTI for each topic / subject. The panel of experts may be maintained in the format given in Table - VII.

**Table - VII : Format for maintaining a Panel of Guest faculty**

Panel of Guest Faculty for the year : 20__ - __									
	Subject Area	Topic	Name	Designation with Correspondence Address	Tel. (Office)	Tel. (Res.)	Mobile	E-Mail Address	Remarks on suitability
<b>A</b>	<b>Banking</b>								
		<b>NPA Management</b>							
	1	Mr. _____							
	2	Dr. _____							
	3	_____							
		<b>Banking Laws</b>							
	1	Mr. _____							
	2	Dr. _____							
	3	_____							
<b>B</b>	<b>HRD</b>								
		<b>Leadership</b>							
	1	Mr. _____							
	2	Dr. _____							
	3	_____							
		<b>Conflict Resolution</b>							
	1	Mr. _____							
	2	Dr. _____							
	3	_____							
		..... and so on							

**Important :**

- i) Panel may include at least 3 names of resource persons for each topic.
- ii) Subject Areas can be as per local requirement (for example – Banking, HRD, Dairy Development, Marketing, etc.).
- iii) Name of same expert may appear in more than one training areas as per expertise available with him / her.

## C. Conduct of Individual Training Courses

Course Coordinator of individual training courses shall engage himself / herself for effective conduct of the course. It involves following three steps :

- i) Pre-training Engagements
- ii) On-training Assignments
- iii) Post-training Consolidations

### C.1 Pre-Training Engagements

#### C.1.1 Announcement of Training Course

Individual training courses may be bifurcated into short-term courses (of duration < 15 days) and long-term courses (of duration > 15 days). Short-term courses should be announced 30-45 days in advance whereas it should be at least 3 months in advance for long-term / Diploma courses. The format for announcement is given in Table -VIII.

**Table - VIII : Announcement Letter for Individual Training Course**

<b><u>USE LETTER HEAD OF THE CTI</u></b>	
Reference No. : _____	Dated : _____
Address (to whom the invitation is to be sent)	
Madam / Dear Sir	
" _____ " (Title of the Course - in bold letters)	
" _____ " (Dates of the Course - in bold letters)	
<b>Introduction</b>	
_____ (Describe importance of the <b>subject area</b> in about 3-5 lines). Keeping in view the emerging requirements of _____ (DCCBs / SCBs / Cooperative Sector / NGOs, etc. whichever is applicable), our training institute is organizing a short-term course on " _____ " (Title of the course - in bold letters) <b>from</b> " _____ " <b>to</b> " _____ " (dates of the course in bold letters). We shall be glad if you please depute suitable officials from your organisation for participation in the above course.	

## 2. Contents and Coverage

Broadly the course would cover the following areas:

- i) \_\_\_\_\_
- ii) \_\_\_\_\_
- iii) \_\_\_\_\_ (Mention broad subject areas to be covered in the course)

## 3. Participants / Nominations

The course is for \_\_\_\_\_ (mention expected participation level - mention experience level, if considered necessary); particularly those involved in attending to related work in your organisation. The number of participants in the above course is limited to 30. The nomination may please be sent to us at the earliest or **latest by** \_\_\_\_\_ (mention the date in bold letters - may be 15 days prior to the course commencement).

The registration is on **“first come first served”** basis and will be accepted for the first 30 candidates only. Accepted nominations shall be confirmed over phone / fax / e-mail.

## 4. Duration

The course is of \_\_\_\_\_ days' duration (\_\_\_\_\_ Dates of the Course \_\_\_\_\_).

Please advise the nominated participant to reach the institute by the evening of \_\_\_\_\_ (date of previous evening of course commencement).

## 5. Accommodation

The hostel facility will be provided from the evening of \_\_\_\_\_ (date of previous evening of course commencement) and will be allowed to stay up to the forenoon of \_\_\_\_\_ (date next to course completion). **The hostel facilities are for participants only and as such our institute will not be in a position to accommodate spouse/children/guests of participants.**

## 6. Course fee

The participation fee is Rs. \_\_\_\_\_/- per participant plus applicable taxes, if any. The participation fee covers boarding, lodging, course fees and supply of study kits / reading material / handouts only. The fee is payable by a DD drawn in favour of “\_\_\_\_\_” on any bank payable at \_\_\_\_\_ (place). The travel cost and TA/DA, local conveyance, etc. will have to be borne by the nominating institution.

**OR**

Your organisation is not required to pay the course fee as the course has been sponsored by \_\_\_\_\_ (*Name of the sponsoring organisation*). The facilities shall cover boarding, lodging, course fees and supply of study kits / reading material / handouts only. The travel cost and TA/DA, local conveyance, etc. will have to be borne by the nominating institution.

### 7. Medical Facilities to Trainees / Delegates

While we shall make all out efforts to arrange for medical facilities to trainees / delegates in case of sudden illness requiring specialist attention / hospitalization during the course of the training, **the deputing institute will have to bear entire cost of such medical treatment.** The institutes / organizations may, therefore, take care NOT to depute officials suffering from critical ailments.

### 8. About our Training Institute

\_\_\_\_\_ (*4-5 lines about your CTI - when it was established; about average no. of courses per year; subject areas covered; some thing about your faculty assets; about library and other infrastructural facilities + How to reach the CTI*).

Should you require further information, please contact undersigned at :

Telephone : ( \_\_\_\_\_ *STD code* \_\_\_\_\_ ) ( \_\_\_\_\_ *Office Telephone Number* \_\_\_\_\_ )  
Fax No. : ( \_\_\_\_\_ *STD code* \_\_\_\_\_ ) ( \_\_\_\_\_ *Fax Number* \_\_\_\_\_ )  
E-mail : \_\_\_\_\_ @ \_\_\_\_\_

Yours faithfully

( \_\_\_\_\_ )  
Course Coordinator / Head of CTI

Encl. : Nomination Form

Note : Nomination form given on next page

**NOMINATION FORM** (On a separate page)

Course on\_“ \_\_\_\_\_ ” (Title of the Course - in bold letters)  
“ \_\_\_\_\_ ” (Dates of the Course - in bold letters)

Course Coordinator : \_\_\_\_\_ (Name of Course Coordinator)  
Last date for receipt of Nominations : \_\_\_\_\_ (mention the date in bold letters)

The Director / Principal

\_\_\_\_\_  
\_\_\_\_\_

(Phone - (STD Code) \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_; Fax - \_\_\_\_\_)

**(Information part as above may be provided by the CTI - duly typed)**

1. Name of the Institution /  
Department (deputing the participant) : \_\_\_\_\_

2. Full Postal Address : \_\_\_\_\_  
of the Nominating Office

**3. Contact details**

Telephone : (\_\_\_\_ STD code\_\_\_\_) ( \_\_\_\_\_ Office Telephone Number \_\_\_\_\_)

Fax No. : (\_\_\_\_ STD code\_\_\_\_) ( \_\_\_\_\_ Fax Number \_\_\_\_\_)

E-mail : \_\_\_\_\_ @ \_\_\_\_\_

**4. Details of the Officer (s) / Staff nominated for the Course :**

Name	Qualification	Designation	Address	Phone / Mobile

5. Participation Fee @ Rs. \_\_\_\_\_/- per participant is enclosed as per details hereunder :

DD / Instrument for Rs. \_\_\_\_\_ (Full Amount);

DD / Instrument No. \_\_\_\_\_ dated \_\_\_\_\_ drawn on \_\_\_\_\_ (Place)

( Signature )

\_\_\_\_\_ (Name)

\_\_\_\_\_ (Designation)

Date : \_\_\_\_\_

**Note: Photocopy of the form may be used by nominating institution, if required**

## C.1.2 Finalisation of Day-to-Day Schedule

On the basis of recommendations of the syllabus committee, the course coordinator may sub-divide the course contents into topics depending upon the duration of the course.

Due care should be taken for proper sequencing of the topics. It may not be altered on the pretext of non-availability of a particular guest faculty. Alternative arrangement may be made from the panel of guest faculty finalized for the purpose.

The format of day-to-day schedule is given in Table - IX. The format so given is a sample and the session time or its duration can be adjusted according to the local needs and normal practice being followed by CTI.

**Table - IX : Day-to-Day Schedule (SAMPLE)**

*(Timing of classes and other activities to be as per local conditions and practice)*

Letter Head format of the CTI ( With Logo )																										
<b>Course Title :</b> _____																										
<b>Dates</b> : From _____ to _____																										
Course Coordinator / s : _____																										
Day-to-Day Schedule																										
Date	Session	Topic	Name of the Facilitator																							
1 <sup>st</sup> Day	09.30-10.00	Registration and Inauguration	Principal / Director Vice Principal / Dy. Director and Course Coordinator/s																							
	I		Sh. _____, FM																							
	II		Dr. _____, FM																							
	III		Sh. _____, Guest Faculty																							
	IV		Sh. _____, FM																							
2 <sup>nd</sup> Day	09.30-10.00	Recap of previous day's learning	Course Coordinators																							
	I		Sh. _____, Guest Faculty																							
	II		Sh. _____, FM																							
	III		Sh. _____, FM																							
	IV		Dr. _____, Guest Faculty																							
& so on																										
Last Day	09.30-10.00	Recap of previous day's learning	Course Coordinators																							
	I		Sh. _____, FM																							
	II		Sh. _____, Guest Faculty																							
	III		Dr. _____, FM																							
	IV	Programme Evaluation and Valediction	Course Coordinator/s and Principal / Director																							
<table border="1"> <thead> <tr> <th>Session</th> <th>Timings</th> <th>Tea Breaks</th> <th>Lunch Break</th> </tr> </thead> <tbody> <tr> <td>Recap</td> <td>09.30 - 10.00 hrs.</td> <td>11.30 - 11.45 hrs.</td> <td>13.15 - 14.00 hrs</td> </tr> <tr> <td>Session I</td> <td>10.00 - 11.30 hrs.</td> <td>15.30 - 15.45 hrs.</td> <td></td> </tr> <tr> <td>Session II</td> <td>11.45 - 13.15 hrs.</td> <td></td> <td></td> </tr> <tr> <td>Session III</td> <td>14.00 - 15.30 hrs.</td> <td>Yoga Classes, if any</td> <td rowspan="2">Mention Time as per local arrangements</td> </tr> <tr> <td>Session IV</td> <td>15.45 - 17.15 hrs</td> <td>Library Timings</td> </tr> </tbody> </table>				Session	Timings	Tea Breaks	Lunch Break	Recap	09.30 - 10.00 hrs.	11.30 - 11.45 hrs.	13.15 - 14.00 hrs	Session I	10.00 - 11.30 hrs.	15.30 - 15.45 hrs.		Session II	11.45 - 13.15 hrs.			Session III	14.00 - 15.30 hrs.	Yoga Classes, if any	Mention Time as per local arrangements	Session IV	15.45 - 17.15 hrs	Library Timings
Session	Timings	Tea Breaks	Lunch Break																							
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Session III	14.00 - 15.30 hrs.	Yoga Classes, if any	Mention Time as per local arrangements																							
Session IV	15.45 - 17.15 hrs	Library Timings																								

### C.1.3 Finalisation of Reading Material / Study Kit

Reading material/study kit may have to be prepared for each course on a mandatory basis. It should be compiled in such a way that it helps participants in re-capitulating the classroom learning. It also serves as a reference material while on the job.

Director/Principal and Dy. Director/Vice Principal of the CTI should go through **at least one course material** on a selective basis **every two months** and suggest improvements and new inclusions, if any.

#### **Course Coordinators may please ensure that :**

- i) the reading material is made available to all the participants on the first day itself during registration or when they report to CTI in the previous evening.
- ii) all the copies of reading material distributed to participants are clear and legible.
- iii) the reading material is relevant to the course contents and should at least cover all the topics included in day-to-day schedule.
- iv) all efforts are made to include more and more case studies / exercises in the classroom situation. Relevant handouts may also be distributed in the class as per requirement.

### C.1.4 Submission of “Training Note - I” (for approval of Head of the CTI)

The objective of the Training Note - I is to ensure that all the vital activities necessary for smooth conduct of individual training course are taken care of and Head of the CTI is duly apprised of progress in the academic field. The note will be put up to the Head of CTI for seeking guidance and obtaining necessary budgetary approvals. The note may be prepared at least 05 days before the commencement of the course in the format given in Table - X.

**Table - X : Format for Training Note - I**

Training Note - I dated _____				
1	Title of the Course			
2	From _____ to _____	3	No. of Days	_____ days
4	Sr. No. in Annual Training Calender	5	As per Schedule or Postponed or New programme	
6	Name/s of Course Coordinator/s	i) _____ ii) _____		

<b>7</b>	No. of Participants (expected)		<b>8</b>	Participation Fee fixed per participant	₹
<b>9</b>	Course sponsored by	Self-Announced (Paid) Course <b>OR</b> Sponsored by _____			

**10. Budget for the course (Only the cash expenditure expected during the course)**

(Amount in ₹)

	<b>Particulars</b>	<b>Unit Price</b>	<b>Total quantity</b>	<b>Expenditure budgeted</b>
1	Boarding charges			
2	Brochure printing, if any			
3	Xeroxing of Announcement Letter			
4	Fax / Telephone			
5	Postage (In-land)			
6	Postage International			
7	Reminders			
8	Stationery - Bag			
9	Stationery - Pads			
10	Stationery - Pens			
11	Reading Material - Xeroxing			
12	Reading Material - Spiral Binding			
13	Xeroxing of other Handouts / Case exercises			
14	Guest Faculty - Honorarium			
15	Guest Faculty - Conveyance			
16	Guest Faculty - Journey, Boarding and Lodging expenses for outstation faculty			
17	Field Visit during the course			
18	Photography			
19	Mineral Water			
20	News Paper			
21	Books to be distributed to participants, if any			
22	Miscellaneous expenditure			
	<b>Total Expenditure</b>			
	Income from the Course (Expected)			
	Surplus / Deficit (Expected)			

11. Day-to-day course schedule as proposed : Placed below for approval please

12. Reading Material/ Study Kit : Placed below for approval please

The budget expenditure of ₹ \_\_\_\_\_ (Rupees \_\_\_\_\_ only) may please be approved.

( \_\_\_\_\_ )  
Course Assistant

( \_\_\_\_\_ )  
Course Coordinator

( \_\_\_\_\_ )  
Principal / Director

## C.2 On-Training Assignments

The Course Coordinator shall be responsible for maintaining an overall learning environment for the participants with the help of all staff members and other support services of the CTI. He/she will maintain a complete liaison with the Institute faculty, guest faculty and other support services for the smooth conduct of the course.

### C.2.1 Registration and Climate setting

Normally, the 1<sup>st</sup> session is utilised by the Course Coordinator for giving an overview of the course objectives and also to create learning environment. Course coordinator already has some background information of participants through their nomination forms. However, he has to ensure that participants get to know each other fully by way of introduction and sharing of experiences.

### C.2.2 Entry Behaviour

It is imperative for the course coordinator to gauge the level of the group and/or to know specific expectations of the participants, if any. It can be undertaken by exposing all the participants to a structured entry test having multiple choice or very short answered questions from the course contents.

### C.2.3 Inauguration

All individual courses may preferably be inaugurated by an eminent personality or expert in the field. Alternatively, the Head of the CTI may guide the participants and

interact with them. This would facilitate creation of a formal training environment and impart certain degree of seriousness.

#### **C.2.4** Conduct of Classes

- Class room infrastructure and facilities should be in proper working condition. This needs to be ensured by course coordinator with the help of support staff.
- Punctuality, both on the part of course coordinator and the participants, should never be compromised.
- Discipline on the part of participants, both in the class room and the CTI premises, has to be ensured by the course coordinator.
- Day-to-day schedule may be followed strictly as far as possible.

#### **C.2.5** Exit Behaviour

At the end of the training course, course coordinators as well the CTI management would be interested to know the success of the course and its performance both at qualitative and quantitative levels. It would also facilitate CTI to bring improvements in future programmes vis-à-vis the brand image.

This exercise can be undertaken by applying following methods :

- i) Structured Exit Test
- ii) Feedback – Session-wise
- iii) Feedback – Overall Course Impact

##### **C.2.5.1** Structured Exit Test

It can be undertaken by putting all the participants to a structured written evaluation having questions from the course contents. The exit test may be same or similar to that of Entry Test.

##### **C.2.5.2** Feedback – Session-wise

Participants may be asked to rate different sessions taken by CTI and guest faculty in the format given in Table - XI . Care may be taken for keeping session details as per 'actually followed' Day-to-Day schedule.

**Table - XI : Session-wise Feedback Form**

<b>Name of the CTI</b>							
<b>Title of the Course :</b>							
<b>Course duration</b> : _____ days (from _____ (date) _____ to _____ (date))							
Course Coordinator / s : _____							
<b>Session-wise Feedback Form - Please put the Tick mark </b>							
Date	Session	Topic	Resource Person	Excellent	Very Good	Good	Average
1 <sup>st</sup> Day	I	*	*				
	II	*	*				
	III	*	*				
	IV	*	*				
2 <sup>nd</sup> Day	I	*	*				
	II	*	*				
	III	*	*				
	IV	*	*				
and so on...	I	*	*				
	II	*	*				
	III	*	*				
	IV	*	*				
Last Day	I	*	*				
	II	*	*				
	III	*	*				
<small>* = Topic and name of the resource person should be typed before distributing Feedback Forms to the participants                  * = Sessions should be mentioned as per Day-to-Day schedule actually followed and not as per proposed schedule.</small>							

### **C.2.5.3** *Feedback – Overall Course Impact*

Participants may be asked to comment on performance, utility and usefulness of the course 'to them as individuals' as well as 'to their institutions'. They may also rate other facilities provided by CTI during the training course in the format given in Table – XII.

**Table - XII : Course Feedback from participants**

**Course Feedback From Participants**

Please Indicate your response putting ✓ mark in an appropriate column

Name of the Course	*
Name / s of the Course Coordinator / s	*
Duration	From _____*_____ to _____*_____

(\* = Please type above information before distributing the Feedback form to participants)

	Rating on the following parameters	Excellent	Very Good	Good	Average
1.	<b>OVERALL IMPRESSION OF THE COURSE</b>				
2.	Course content / coverage				
3.	Methodology used in the course				
4.	Reading Material / Handouts				
5.	Presentation Skills				
6.	Guest Speaker's Sessions				
7.	Relevance of the Field visit and its utility				
8.	Audio-Visual aids and use of equipment				

9. If you want to include some topics / items in the course syllabus

	Topic suggested by you	Reasons thereof
i		
ii		
iii		

10. Sessions which in your opinion were not useful

	Name of the Session	Reasons thereof

11. Duration of the Course (No. of Days)

Adequate	<input type="checkbox"/>	Should be more	<input type="checkbox"/>	Should be less	<input type="checkbox"/>
----------	--------------------------	----------------	--------------------------	----------------	--------------------------

12. How you would rate utility of the course?

	Fully Useful	Definitely Useful	Useful	Somewhat useful
To you in person - (If this Course will enable you to perform your role more effectively than before)				
To your organization				

\* - If 'not useful' - Kindly give reason

13. Major learning points you are carrying home / action plan planned for yourself :

i)	
ii)	
iii)	

14. Would you like to recommend this course to your colleagues?

Yes	No
-----	----

15. Other Facilities

		Excellent	Very Good	Good	Average
i)	Hostel				
ii)	Class Room				
iii)	Library				
iv)	Recreation Facilities				
v)	Catering / Mess				

16. Suggestions relating to the Course or Any other relevant policy changes

i)	
ii)	
iii)	

Name : \_\_\_\_\_ Signature : \_\_\_\_\_ Date : \_\_\_\_\_  
 (Optional) (Optional)

#### C.2.5.4 Valediction

This session is actually a capping exercise for entire duration of the course. Course organizers can reinforce the utility of the course contents delivered to participants. Participants can be guided for their individual action plans in relation to their actual working environment. Participants may be encouraged to come forward with their constructive opinion about the current programme and suggestions for future similar

programmes. The Head of the CTI can also offer on-spot reactions to suggestions given by participants. The suggestions can also be noted down and included in the Training Note – II to be prepared by Course Coordinators (mentioned in para C.3.1.3).

### **C.3 Post-training consolidations**

The final logical stage in the execution of a training process is finding out how effective and result oriented training has been. The objectives and expected outcomes of a training course are outlined by the trainer at the stage of designing the training. At the end, after the event has been concluded, it is necessary to go back and assess if the goals or objectives set for the training have been met and the trainee would be able to perform better in actual working environment. This can be assessed by way of :

- i) Assessing / Measuring Outcome Results of the training (Short-term basis)
  - a. Consolidation of feedbacks during the training programme
  - b. Quantitative Ratios
  - c. Apprising Head of the Institution in a structured manner
- ii) Impact on the nominating organization (long-term basis)

#### **C.3.1 *Assessing / Measuring Outcome Results of the training (Short-term basis)***

This section mainly deals with :

- i) What did the participants do in the programme;
- ii) Perceptible changes in the knowledge, attitudes, and behaviour of the participants during the programme.

##### **C.3.1.1 Consolidation of Feedback and Suggestions**

Various kinds of formal / informal feedback about the course and the CTI received from participants and also those experienced by course coordinators / guest faculty need to be structured and recorded. It must be discussed as a regular agenda item in the monthly Faculty Meeting and corrective measures, if any, should be taken. Consolidation starts with two basic formats followed by quantitative ratios those detailed in para C.3.1.2. Two basic formats include :

- i) Finalisation of 'Day-to-Day Schedule' actually followed in the course – Please refer Table IX and XI.
- ii) List of participants (Table – XIII)

It has been ensured in the MS Excel File, prepared by the Working Group and shared with all CTIs, that figures and names once entered (typed) need not be repeated (typed) again. The file has been 'Protected' with a password available with C-PEC. In case, any improvement is felt / suggested by any CTI, C-PEC may please be contacted. This will enable C-PEC to share "REVISED" formats with all the CTIs.

**The MS Excel File contains THREE worksheets :**

- I. List of Participants (also helpful in issue of relieving certificates, if required);
- II. Entry-Exit Evaluation - Calculation of Gain Ratio
- III. Entry-Exit Evaluation - Calculation of Academic Ratio

**CARE PLEASE**

*In all the above three MS Excel Worksheets, cells having coloured background are out of bound. Entries can be made only in cells which do not have any coloured background*

**Table - XIII : List of participants**

*(MS Excel File prepared by C-PEC and shared with all CTIs - Print as below)*

Title of the Course										
Name / s of Course Coordinator / s		Date / s of the Course					Number of Participants			
		to					0			
Sr.	Name of the Participant	Designation	Organisation	Head Quarters (Name of town)	District	State	Mobile No.	STD Code	Office Land line	Fax No.
1										
2										
...										
21										
...										
29										
30										
...										
40										

### C.3.1.2 Quantitative ratios

On the basis of course feedback received from the participants, course evaluation can be measured both in terms of absorption of intellectual inputs and also response of participants towards physical amenities provided by the CTI. Normally, four outputs area are considered, i.e., percentage of participants getting more than 70% in exit evaluation tests; average gain of exit marks over entry marks for all the participants taken together; weighted rating of intellectual inputs to the training; and overall rating where weighted average of general impression, intellectual inputs and physical facilities are taken together.

#### i) Gain Ratio

Gain ratio deals with measurement of intellectual gain achieved by participants during the course of the programme. The method used in this exercise is the comparison of marks obtained by participants in the entry test and the exit test.

**Table - XIV : Entry-Exit Evaluation - Calculation of Gain Ratio**  
(MS Excel File prepared by C-PEC and shared with all CTIs – Print as below)

Title of the Course						
Duration of the Course						
Name of Course Coordinator/s						
<b>No. of Participants</b>		<b>0</b> (Actual no. of participants attended the course)				
Sr. No.	Name of the participant	Max. marks	Marks in Entry Test	Exit Level Test		
				Marks obtained	% age	If more than 70%
1						
2						
...						
21						
...						
30						
...						
40						
<b>GAIN RATIO</b>					<b>0</b>	
<b>% participants obtaining &gt;70% in Exit Test</b>					<b>0</b>	

ii) Academic Rating and Overall Composite Rating

For calculation of academic rating and overall composite rating for the programme, responses given by participants in the "Course Feed Form" may be consolidated. No. of participants indicating a particular rating, i.e., Excellent, Very Good, Good, or Average, may be totalled up separately and indicated in the following table in the proper row / column.

**Table - XV : Entry-Exit Evaluation - Calculation of Academic Ratio**  
(MS Excel File prepared by C-PEC and shared with all CTIs - Print as below)

Title of the Course							
Date/s of the Course							
Name of Course Coordinator/s							
<b>No. of Participants</b>		<b>0</b> (Actual no. of participants attended the course)					
Sr. No.	Name of the participant	Exce-llent	Very Good	Good	Ave- rage	No Com- ments	Rating
I	<b>OVERALL IMPRESSION OF THE COURSE</b>						<b>0.00</b>
<b>II Programme Related Rating</b>							
1	Course content / coverage						0.00
2	Methodology used in the course						0.00
3	Reading Material / Handouts						0.00
4	Presentation Skills						0.00
5	Relevance of the Field visit and its utility						0.00
6	Audio-Visual aids and use of equipment						0.00
<b>ACADEMIC RATING :</b>							<b>0.00</b>
<b>III Other Facilities Related Rating</b>							
1	Hostel						0.00
2	Class Room						0.00
3	Library						0.00
4	Recreation Facilities						0.00
5	Catering / Mess						0.00
<b>OVERALL COMPOSITE RATING :</b>							<b>0.00</b>
<b>NOTES</b>							
<b>ASSUMPTIONS</b>		Marks allocated for rating - "Excellent"					95
		Marks allocated for rating - "Very Good"					85
		Marks allocated for rating - "Good"					70
		Marks allocated for rating - "Average"					0
		Marks allocated for rating - "No Comments"					0
<b>WEIGHTAGE FOR THE CRITERIA</b>		I - Overall Impression					0.25
		II - Programme Related Ratings					0.50
		III - Facilities Related Ratings					0.25

**C.3.1.3** *Apprising Head of the Institution  
about the Course by Submitting **Training Note - II***

The objective of the Training Note - II is to apprise the Head of the CTI about conduct, completion and evaluation of the training course. The note will be put up to the Head in continuation to Training Note - I within 7 days of completion of training in the following format :-

**Table - XVI : Format for Training Note - II**

Training Note - II dated _____					
Please refer to the Training Note - I dated _____ seeking approval for conduct of the course. The course was attended by _____ participants. The Day-to-Day Schedule followed during the course, Session-wise feedback and Gain Ratio are appended in prescribed format for your kind information please. The Course Completion Report (CCR) is given as under :					
(Instruction to Course Coordinator :- Kindly consolidate and <b>give the exact number of participants</b> opted for a particular impression in each of the criteria)					
1. Overall impression of the course as rated by the participants: -					
Excellent	Very Good	Good	Average	No Comments	
2. Rating on the training related parameters					
	Particulars	Excellent	Very Good	Good	Average
i)	Course content / coverage				
ii)	Methodology				
iii)	Reading Material / Handouts				
iv)	Presentation Skills				
v)	Guest speaker's sessions				
vi)	Field visit relevance & utility				
vii)	Audio Visual aids and use of equipment				
3. Participants' suggestion on topics/items to be included, with reasons: -					
○					
○					
○					
○					

4. Whether this course will enable the participants to perform their role more effectively than before?

Yes <input type="checkbox"/> <input type="checkbox"/>	No <input type="checkbox"/> <input type="checkbox"/>	No Response <input type="checkbox"/> <input type="checkbox"/>
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5. Course Utility as rated by the participants

Particulars	Fully Useful	Definitely Useful	Useful	Somewhat useful	No Response
To the participants in person					
To their organization					

6. The participants have indicated following learning points from the course:

- a)
- b)
- c)
- d)

7. The sessions which the participants did not find useful :

Name of the Session	Reason	No. of participants

8. Response about recommendation of this course to their colleagues :

Yes		No		No Response	
-----	--	----	--	-------------	--

9. The duration of the course

Adequate	
Should be less	

Should be more	
No Comments	

10. How participants rated other facilities during the course ?

Facilities	Excellent	Very Good	Good	Average
Hostel				
Class Room				
Library				
Recreation Facilities				
Catering / Mess				

11. Other suggestions given by the participants on the course :

Suggestions	Course Coordinator's Comments

12. Gain Ratio of the course on the basis of Entry/Exit tests = \_\_\_\_\_ %

13. Number of participants securing more than 70% marks in the Exit Test = \_\_\_\_\_ %

14. Course rating as per Rating Format:-

a. Academic Rating = \_\_\_\_\_ %

b. Overall Composite Course Rating = \_\_\_\_\_ %

15. State / District wise Participation of the participants

Sr. No.	State / District	No. of participants	Sr. No.	State / District	No. of participants
1			4		
2			5		
3			<b>Total Participants:</b>		

16. Institution-wise number of participants

Sr. No.	Institution	No. of participants	Sr. No.	Institution	No. of participants
1	SCB		4	Govt. Departments	
2	DCCBs		5	Societies other than PACS	
3	PACS		<b>Total Participants:</b>		

17. Course Coordinator's Overall Comments

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18. Status of Participation Fee

Course Fee fixed per participant	₹
No. of participants attended the course	

Total Course Fee to be received (Receivable)	₹
Amount of Course Fee received till date	₹
Efforts initiated / to be taken for collection of balance Course Fee	i) ii)

Put up for perusal and information please.

( )  
Course Coordinator

Principal / Director

**Enclosure :**

- List of Participants *(Format given in Table XIII)*
- Day-to-Day Schedule actually followed *(Format given in Table IX & XI)*
- Session-wise feedback *(Format given in Table XI)*
- Gain Ratio *(Format given in Table XIV)*
- Composite Rating of the course *(Format given in Table XV)*

### C.3.2 Impact on the nominating organization (long-term basis)

Impact occurs through an accumulation of "outcomes". Commonly, the evaluation means 'assessing of impact'. It is generally 'ex-post' or 'post-facto', i.e., after the activity is over. In the training context, evaluation is visualized as a process of assessing the 'total value of training', including its costs and benefits and its general outcomes benefiting the organization in terms of various parameters relating to increased productivity, improved quality, quality of product / service, marginal costs, income, attrition factors, higher market share, etc.

After some time has elapsed since completion of the training, the trainer can observe on the job performance of the trainees and see how he/she performs his/her tasks and with what ease and whether maintains required standards. The impact evaluation can be done by getting a feedback from the participant himself and/or his/her superiors about the change or ease being felt by the trainee. Positive responses qualify the impact of the inputs imparted during the training period. For carrying out impact analysis exercise in respect of a specific training course, questionnaire has to be designed individually. It may include general questions about the working as well responses relating to skills upgradation expected of specific training undergone by the participants.

In the following table, a sample questionnaire sent by Bankers Institute of Rural Development, Lucknow to participants of the programme for assessing the impact of training on rural development programmes. On a similar basis, CTIs are expected to devise individual formats accordingly.

**Table - XVII : Impact Evaluation Study conducted by BIRD, Lucknow (Sample Format)**

Questionnaire for the Participants of Programme on  
 "Convergence of Rural Development Programmes and Village Development through  
 Development Initiatives" conducted at BIRD, Lucknow during 2010-11 and 2011-12

**Please Note:** The purpose of this survey is to evaluate how effective was the Programme that you attended in impacting your performance at actual job situation. It is emphasized that it is not intended to assess your performance. **All individual information collected will be treated as confidential.** It is important that you answer all the questions as honestly and as fully as possible.

1	Date (of filling questionnaire)	: _____
2	Name	: _____
3	Designation (Present)	: _____
4	Organization's Name	: _____
5	Present Place of Posting	: _____

1. To what extent has the programme helped in improving your understanding of various aspects of rural development. **Please encircle appropriate rating from 1 (Not at all) to 10 (Very much).**

Before the Programme	1	2	3	4	5	6	7	8	9	10
After the Programme	1	2	3	4	5	6	7	8	9	10

2. To what extent has the training program helped you in prioritizing and planning your activities? **Please encircle appropriate rating from 1 (low) to 10 (high)**

Before the Programme	1	2	3	4	5	6	7	8	9	10
After the Programme	1	2	3	4	5	6	7	8	9	10

3. Please rate your understanding of the various aspects of rural development and related issues on the scale of **1 (Poor) to 10 (Excellent)** on the following :

Topic	Before the Program	After the Program	N/A
a. Problems being faced by Indian Agriculture			
b. Problems relating to Livestock – availability, marketing of produce, etc.			
c. Importance of rural Infrastructure in Development			
d. Need for income generating activities and the need for required skill development			

4. Please rate your understanding of various tools / modes of rural development and related issues on the scale of **1 (Poor) to 10 (Excellent)** on the following :

Topic	Before the Program	After the Program	N/A
a. Problems being faced by Indian Agriculture			
b. Joint Liability Groups (JLGs)			
c. Farmers' Clubs			
d. Watershed Development			
e. WADI Approach to Tribal Development			
f. Village Development Plan (VDP) of NABARD			
g. Various other interventions of NABARD - Cluster Development, Skill Development Training through REDP/SDP etc., Marketing Interventions etc.			

5. Please rate your understanding of the role of various agencies involved in Rural Development and related issues on the scale of **1 (Poor) to 10 (Excellent)** :

Topic	Before the Program	After the Program	N/A
a. Role of Banks in all round development of Rural Areas			
b. Role of NGOs in Rural Development			
c. Role of various Govt. Departments in all round development of Rural Areas			
d. Need for Team Building			
e. Scope for merger of schemes			
f. Role of NABARD in all round development of Rural Areas			
g. Role of people concerned (from the rural areas) in development of their areas - planning and implementing			

6. To what extent has the program helped you to improve your knowledge regarding various livelihood and income generating options available in rural areas? **Please encircle appropriate rating from 1 (low) to 10 (high).**

Before the Programme	1	2	3	4	5	6	7	8	9	10
After the Programme	1	2	3	4	5	6	7	8	9	10

7. Please rate your attitude in terms of your sensitivity to the rural people especially the poorest of the poor and those considered not credit worthy so far. **Please encircle appropriate rating from 1 (Poor) to 10 (Excellent).**

Before the Programme	1	2	3	4	5	6	7	8	9	10
After the Programme	1	2	3	4	5	6	7	8	9	10

8. Overall, how would you rate your skills for working in your area before and after the program? **Please encircle appropriate rating from 1 (Poor) to 10 (excellent)**

Before the Programme	1	2	3	4	5	6	7	8	9	10
After the Programme	1	2	3	4	5	6	7	8	9	10

9. In your opinion, how your organization has benefited by sending you for the training Program?

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10. Are there any problems or barriers to you implementing the ideas that you got during the program?

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11. Looking back on the programme you attended, what do you feel about the idea of bringing various agencies (Govt., Banks and NGOs) together for the programme?

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12. Looking back on the program, are there any comments or changes you would like to suggest for improving the effectiveness of the program?

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13. What are your or your organization's future requirements in terms of training programmes? Please indicate specific topics.

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14. Would you like to recommend this program to others who are working for rural development?

Yes / No

15. Would you like such programs to be conducted by BIRD again?

Yes / No

## C.4 Faculty Meetings

Faculty Meeting is one of the essential platforms at a CTI for sharing information and views of all faculty members (FMs) regarding progress of training courses and other related administrative issues. Head of the CTI may invite office superintendent and librarian as per his discretion and requirement. All intellectual, operational and infrastructure issues may be deliberated and reviewed in the faculty meeting. Indicative agenda for monthly, half-yearly and yearly faculty meetings is given in following paragraphs.

### C.4.1 Monthly Faculty Meetings

**Table - XVIII : Indicative agenda for Monthly Faculty Meeting**

Faculty Meeting for the month ending _____		
1	Last Meeting Review	Confirmation of the proceedings of last faculty meeting
		Action Taken Report on issues emerged during last meeting
2	Conduct of Training Programs	Review of the training programs conducted during last month <ul style="list-style-type: none"> <li>- Faculty-wise number of courses conducted</li> <li>- Programs cancelled or postponed</li> <li>- Other issues, i.e., methodology adopted (case studies/ exercises, games, etc.), suggestions received from participants, guest faculty ratio, etc.</li> </ul>
		Activity Plan for programs to be conducted during next two months including announcements, marketing and deviations, if any
3	Faculty Development initiatives	Deputation of FMs on trainings, formal sharing of learning by FMs deputed on training during last month – preferably by way of PP presentations, Preparation of case studies, Data collection visits, etc.
		Sharing of thoughts / action points emerged out of meetings attended elsewhere by the Head of CTI or other FMs
4	Resource mobilisation	Resource generation by identifying new and customized programs
		Review of collection of fee / reimbursement for programs conducted by the CTI – measures / actions initiated
5	Review of CTI Infrastructure	Class room, Library and Campus facilities
		Hostel / Mess facilities
		Administrative and other issues
		Any other issue with the permission of Chair

### **C.4.2 Half-Yearly Faculty Meetings**

The Half-yearly review may be undertaken in the month of October every year. In addition to normal agenda items included for the monthly meetings, following additional items may be specifically looked into :-

#### **Table - XIX : Indicative agenda for Half-yearly Faculty Meeting**

- All issues indicated in Table XVIII
- Mid-Term review of the Annual Training Calendar
- Review of Panel of Guest Faculty
- Consolidated list of suggestions received from participants, FMs and Guest faculties
- Expectations of Controlling Authorities; Preparation of case studies / book reviews / research papers / special studies, etc.

### **C.4.3 Yearly Faculty Meetings**

The Yearly meeting shall be taken up in the month of March / April. It may cover all the issues included in the agenda for monthly / half-yearly meetings. This meeting shall also include following items :-

#### **Table - XX : Indicative agenda for Yearly Faculty Meeting**

- All issues indicated in Table XVIII & XIX
- Review / Status of action plan drawn for the previous year
- Drawing an action plan for the coming year
- Yearly Progress Report of the CTI for submission to controlling authorities
- Off-site Surveillance format for C-PEC Accreditation

## **C.5 Maintenance of Training Records**

The word "record" denotes any written data that are generated in course of functioning to be referred to at a later date. Records are essential management tools that serve as memory of an organization and source of information. One should be able to find it and deliver it promptly at the call of need for any future reference. Thus, record keeping is a comprehensive term and includes filing. "Filing" is a process of so arranging and sorting original records that they can be readily located whenever required. Proper filing system shall ensure convenient identification, sorting, storage and retrieval of papers.

In our training system, CTIs are normally required to maintain following types of files:

- i) Those relating to Administration

ii) Those relating to Academics

- a. General files relating to policies and instructions, budgets, TNAs and faculty meetings, etc.
- b. Individual Course / Programme Files

**In this manual, maintenance of individual course files only is discussed.** Remaining files relating to administration and academics can be maintained by CTI as per their own convenience.

Individual course document consists of two major items :

### **C.5.1** *Reading Material (related to that individual course)*

One copy of the reading material prepared by the course coordinator, as mentioned in supra para C.1.3, be kept in the Library maintained by CTI. This reading material will be useful to participants from other courses and also other interested visitors for their reference. Care may be taken on following issues :

- i) Reading material for each of the programme should be properly bound individually (Spiral / Hard);
- ii) Cover page of each reading material placed in library should contain the individual course file number. This number is described in subsequent paragraph (C.5.2.2).
- iii) Reading material is for reference only and in no case, be issued or allowed to be taken out of library.

### **C.5.2** *Individual Course / programme File*

Papers relating to Individual course generally include :

- a. All original papers and correspondence - right from the announcement of the programme till closure of the file, i.e., receipt of course fee of the last candidate;
- b. Handouts / case exercises used in the course

#### **C.5.2.1** *Inclusions in the individual course file*

All kinds of papers / correspondence relating to individual programmes / courses may be placed in separate files. Indicative list of the papers for a course file is given hereunder :

- Announcement letter
- Day to day schedule proposed originally

- Approval from the Head of CTI (Training Note – I) along with enclosures except reading material (which is to be placed in the library as mentioned in para C.5.1 above)
  - Nominations forms
  - Joining reports
  - Handouts / Case Exercises, if any (both from CTI faculty and Guest faculty)
  - Entry-Exit tests
  - Feedback formats (Session-wise and Course feedback)
  - Relieving letters to participants
- Apprising the Head of CTI about completion of the course (Training Note – II) along with all enclosures  
All correspondence relating to fee demand and receipt of fee, etc.

Needless to mention, all papers must be filed in date-wise chronology and if an individual file becomes bulky, it may be continued to its second volume. Clear mention may be made on Volume- I for date of closing and on Volume-II for date of opening.

### **C.5.2.2** File Identification Number

If a 'file' is collection of information related to particular subject, it is equally important to find out that 'file' quickly at the time of call. Individual course files should bear 5-digit identification number and placed serially in the cupboard. Details are as under :

**First 2 digits** shall represent the financial year –

- e.g.11 means : financial year 2010-11
- 12 means : financial year 2011-12
- 13 means : financial year 2012-13
- 14 means : financial year 2013-14

**Next 3 digits** shall represent the serial number of the training programme in the '**Course Announcement Register**'.

Every time a training programme is announced (announcement letter issued) – whether originally included in the training calendar or not, it would be entered in the '**Course Announcement Register**'. Subsequently, it may so happen that the course is abandoned or cancelled due to any of the reason. In such a case, it would NOT loose place from 'Course Announcement Register'. Of course, it will NOT be INCLUDED in the '**Course Conducted Register**'. If a programme scheduled for April or May is announced in previous financial year, i.e., in the month of February or March, file number may pertain to NEXT financial year and new 'Course Announcement Register' for the next year may be opened.

Thus, maintaining **separate 'Course Announcement' and 'Course Conducted' records** would enable the CTI to keep a track of the relevant papers of all the announced programmes – whether conducted or not. This is necessary because course once announced, though not conducted, will yet have some papers to be maintained and stored. This would enable the Head of the CTI to maintain a vigil on individual course announcements and track the reasons thereof in case of cancellation, if any. Also, the file retrieval will be easier.

It is reiterated that file identification number will represent the financial year and also the serial number of the training programme as announced by the CTI. For example : File Number 13016 would mean that the course was announced for the year 2012-13 and it has been entered at serial no. 16 in the 'Course Announcement Register'.







# C-PEC

## A Joint Initiative of



Plot : C-24, G-Block, Bandra-Kurla Complex  
Bandra (East), MUMBAI-400 051 (Maharashtra)



Sector – H, LDA Colony, Kanpur Road  
LUCKNOW – 226 012 (Uttar Pradesh)

## in collaboration with



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C-PEC is a National Level Institution for certification of Cooperative Training Institutions (CTIs), Trainers, Staff and Management for fostering professionalisation in Cooperative Credit Structure (CCS). Standardisation of Training courses at CTIs is attempted to ensure quality in training delivery. It also undertakes Recruitment Assignments for selection of Officers and Staff on behalf of Cooperative Banks in the country.

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