



Online Training Programme on
**Compliance Issues
in Agribusiness, Retail
and MSME Lending**

February 3 – 5, 2021
(Online course duration 10 hours)

Coordinators
Dr Rakesh Gupta
Dr Naveen Kumar K



National Institute of Bank Management
Pune, India

Background

The banking landscape of India is changing rapidly. With the evolution of technology the entire industry has undergone a massive transformation that has changed the way financial procedures are carried out and the financial institutions operate. The collaboration between finance and technology has led to massive changes in several aspects of banking. Fintech is said to be a disruptive force that in the future is expected to reshape the financial sector, business model and banking structure.

The paradigm change has posed significant challenges to the banks as well as to the regulator. One of the important challenges is compliance. Compliance in banks was introduced in August 1992 on recommendation of the committee on frauds and malpractice but compliance culture is yet to take root in letter and spirit. RBI always focuses on the importance of compliance in banking business. The cost of poor compliance is very heavy, it is not only restricted to penalties but also affects the reputation of an organization.

Management of compliance in MSMEs, agribusiness and retail business is getting limelight due to government policies, branch expansion policy and untapped business potential in these sectors. At the same time, the compliance management in these sectors is also very critical for the banks. It is evident that recently, the regulators have put penalties on various banks on account of non-compliance of guidelines on various basic banking operations like opening the accounts, KYC guidelines, money laundering, reporting of frauds, clean note policy, end use of funds, reporting of large credits to repository, etc.

In this context, branch management needs a holistic understanding as well as skill sets to deliver the desired results. Understanding the 'rule of game' is very important for managers, due to the dynamic nature of compliances and regulatory issues in managing the branches.

Objectives

- To understand emerging regulatory and compliance issues in banks and prepare the suitable skill sets to address the same.
- To understand and internalize the compliances in the areas of agri-business, retail and MSME business.
- To deliver the services not around the rule but within rule.

Content

- ❑ Regulatory expectations and various areas of compliances
- ❑ Compliance culture how to inculcate
- ❑ Priority sector norms and Business opportunities
- ❑ Prevention of money laundering, KYC compliances and penalties
- ❑ Compliances of BCSBI codes
- ❑ Compliance management with special focus on agri-business, MSMEs and retail business.
- ❑ Frauds in agri-business, retail and MSME and its prevention
- ❑ Loan documentation and legal aspects of lending
- ❑ Management ethics and its relevance in branch banking

Target Group

- ❖ Branch Incumbents
- ❖ Second-line branch officers
- ❖ Desk officers at controlling office
- ❖ Managers/Officers dealing at back office
- ❖ Managers/Officers dealing at processing centers

Modalities

This online course will have 10 hours of engagement time spread over 3 days, which includes several self-paced study and live interactions of participants. The courseware will include the following:

- I. Reading material for self-study, case study or exercise material and Online references
- II. Video sessions comprising of:
 - i. Pre-recorded video sessions on several topics.
 - ii. Live video sessions by faculty or guest lecturers, for discussions, clarification of doubt, etc.
- III. Self-completion exercises will be given to participants.

Participants enrolled to the program will be provided with login id and password to enter into the learning management platform of the institute. Guidance will be provided for navigating through the various activities in the platform such as accessing courseware, viewing video sessions, participating in live sessions, taking quizzes, etc. The programme window will be open for maximum 3 days including date of commencement.

The session schedule will be provided at the start of the programme which will mention the live session timings and the schedule to be followed for watching the pre-recorded sessions.

Executives attending the programme would need internet access on a desktop or laptop with Google Chrome to enable access to live and recorded sessions.

Completion Certificate

A completion certificate will be given to the participant at the end of the programme. Participant has to remain logged in for at least the total number of engagement hours within the duration of the programme for being considered to have completed the same.

Nominations and Enquiries

Nominations are invited from both Institutions and Individuals from India and Abroad. Executives working in Banks/Financial Institution/Consulting Firms/Technology Firms in the Banking and Financial Services Domain can apply for the programme in their individual capacity.

Please address your enquiries and nominations to:

Dr Rakesh Gupta

Dr Naveen Kumar K

Programme Coordinators

National Institute of Bank Management

NIBM Post office, Kondhwe Khurd

Pune 411 048, India

Tel. : 0091-20-26716000 (EPABX)

E-mail : rakeshgupta@nibmindia.org / naveen@nibmindia.org

Website : www.nibmindia.org

Last Date for Receiving Nominations: February 1, 2021

Programme Fee (per participant) for 10 hours programme

US \$ 500 for foreign participant

	Fee	GST	Fee+GST	TDS
Member Banks :	8400	1512	9912	840
Non-Member Banks :	10500	1890	12390	1050
Individual Nominee :	10500	1890	12390	----

The fee includes the cost of tuition, access to reading material and recorded videos, etc. (Central Goods and Services Tax (GST) @ 18%, and TDS @ 10%. Kindly send the TDS Certificate on priority to NIBM).

Mode of Payment for Indian Participants

- The fee may preferably be transferred by RTGS/NEFT/ECS to our A/c No. 20002400021 with Bank of Maharashtra, NIBM Branch, Pune (IFSC Code MAHB0001124). NIBM PAN No. AAATN0040P and ST No. AAATN0040PST001.
- National Institute of Bank Management
NIBM Post Office, Kondhwe Khurd, Pune 411 048, INDIA.

Mode of Payment for Foreign Participants

Mode of Remittance: SWIFT*

- Name & Address of our Bankers : Punjab National Bank
C-2, Shop No. 4-5, Bramha Estate
Kondhwe Khurd, Pune 411 048
Maharashtra, India
- Name of the Beneficiary : National Institute of Bank Management
- NIBM's Bank Account No. with Punjab National Bank : 11281131004402
- Bank's Swift Code : PUNBINBBDIB
- Preferred Currency : USD
- Correspondent Bank of Punjab National Bank : WELLS FARGO BANK NA
- Punjab National Bank A/c No. with Correspondent Bank : 2000193007918
- Swift Code with Wells Fargo Bank : PNBPU33NNYC
- IFSC : PUNB0108810

* The Foreign Bank Charges/ SWIFT charges/Commission is to be borne by the remitter. The fees mentioned in the invoice/brochure is to be paid to NIBM, net of all bank charges.

***Payments will be accepted only through electronic mode.
Cheques/DDs/Pay Orders will not be accepted.**

- ***For all electronic remittances, kindly send a confirmatory e-mail at: accounts@nibmindia.org giving details of the remitter and participant, name and dates of programme, etc.***