



Approved Course Module for EDP to Bank Mitra (6 Days) – General EDP		
Day 1	Session 1	Welcome & Introduction (including batch photo) Course Objective Participants' Expectation Overview of NRLM and OLM Micro LAB
	Session 2	Introduction to SHG and Panchasutra SHG, CLF and GPLF CRP and MBKs Well Being Grouping and PIP Revolving Fund and CIF Block, District and SMMU OLM structure
	Session 3	Formal and Non-Formal Financial Institutions Introduction to Banks. Role of Banks in Financial Inclusion (Types of Products offered by Banks) Types of Banks, RBI and NABARD Staff structure in a Bank branch and their Roles Introduction to BLBC, DCC, Small Committee of SLBC, SLBC and LDM
	Session 4	Why Bank Mitra Role and responsibilities of Bank Mitra



		<p>Relation with SHG members and women client</p> <p>Relation with Bank</p> <p>Do and Donts</p> <p>Reporting</p> <p>Incentive Structure</p>	
Day 2	Session 1	<p>Importance of Savings (Individual and SHG Savings)</p> <p>Need for Savings in Bank.</p> <p>Importance of Savings Bank account and Features of SB account</p> <p>Rules for opening SB account (SHG and Individual)</p> <p>Documents required – KYC norms</p>	
	Session 2	<p>Rules of operating cheque Book and ATM card</p> <p>Rules for Deposit and Withdrawl in SB account (Individual and SHG A/C)</p> <p>Practice session Withdrawl and Deposit vouchers (Do and Dont)</p> <p>Practice Session (KYC and SB account opening)</p>	
	Session 3	<p>Why SHG-Bank Linkage?- Savings and Credit Linkage</p> <p>Eligibility for SHG-Bank Linkage?</p> <p>Rules of Credit Linkage</p> <p>Terms and Conditions of loan</p> <p>Term Loan and CC Loan features</p>	
	Session 4	<p>identification of SHG for Credit Linkage (Fresh and Repeat)</p> <p>Branch Annual Bank Linkage plan</p> <p>Loan Repayment schedule</p> <p>Interaction with CRP, MBK and Bank Mitra</p>	Extended Learning – Practice KYC and SB account opening
Day 3	Session 1	<p>SHG Grading - Case Study</p> <p>MIP Process Case Study</p>	
	Session 2	<p>Cash Credit Loan and Term Loan operation</p> <p>Credit Linkage Loan documentation -Practice session</p>	



	Session 3	Non-Performing Asset Management Demand- Collection, PAR and NPA and Strategy Bank Linkage and Recovery Committee	Extended learning - Grading, MIP, CC Loan & Credit Linkage documentation
	Session 4	Interest Subvention (Eligibility and Prompt Payment definition) Deposit products for wealth creation (F.D and R.D) (Case Study) Remittance Briefing on Field Visit	
Day 4	Session 1	Field Visit (Bank Branch, GPLF and SHG) Visit Bank branch and Interact with Branch Manager and Bank Mitra	Extended learning - Group Presentation
	Session 2	Visit GPLF and understand role of Bank Mitra and status of Bank Linkage Demonstration of SHG Grading by MBK and CRP	
	Session 3	Demonstration of MIP preparation by CRP and MBK	
	Session 4		
	Day 5	Session 1	
Session 2		Registers to be maintained by Bank Mitra	
Session 3		Financial Planning and Credit Counseling (i) Credit - Right Purpose, Right amount, Right Place (ii) Savings - Increase in Savings and Savings in Formal Financial Institutions (iii) Expenditure - Spending wisely, Monthly Budget and Financial Diary. (iv) Investments - F.D, R.D, Gold, PPF, KVP, etc (v) Livelihoods Diversification	
Session 4		Financial Literacy film -NABARD Financial Counseling Case Study	



Day 6	Session 1	AABY and PMJDY
	Session 2	RSETI - Livelihood enhancement and Increasing credit absorption capacity Features of RSETI training and Types of Trainings Identification of candidates for Training and Sponsoring applications
	Session 3	Community Relationship Management. Recap -Roles and Responsibilities of Bank Mitra DOs and Donts of Bank Mitra Bank Mitra - Integrity, Values and Ethics Doubt Clearing session
	Session 4	Greviance redressal for Bank Mitras Placement Plan Wrap Up & Valediction