

## ANNUAL TRAINING CALENDER (2025-26) PRIMARY AGRICULTURAL CREDIT SOCIETIES (PACS)

SL No	Name of Programme	Target Group	Number of days	Date	
				From	TO
<b>APRIL</b>					
1	Induction Programme for newly recruited Clerks/Managers	Clerks/Managers	3	4	6
2	Business Development Plan ( Recovery/NPA Management/KYC) - CPEC	Supervisory Cadre and Clerk	3	18	20
<b>MAY</b>					
1	Statutory Training Programme (STP)	Sub-staff	3	5	7
2	Statutory Training Programme (STP)	Ministerial Cadre	5	12	16
3	Statutory Training Programme (STP)	Supervisory Cadre	6	19	24
4	Programme on Development of PACs into MSC	All categories of Staff	3	19	21
5	Workshop on Cash Management and Fake Note Detection.	All categories of Staff	2	28	29
<b>JUNE</b>					
1	Statutory Training Programme (STP)	Ministerial Cadre	5	9	13
2	Business Development Plan ( Recovery/NPA Management/KYC) - CPEC	Supervisory Cadre and Clerk	3	13	15
3	Self-Sustenance through improved Governance and Management of Resources	Women Officers of PACs	3	19	21
4	Leadership and Good Governance	BODs	5	24	28
<b>JULY</b>					
1	Programme on Development of PACs into MSC	All categories of Staff	3	7	9
2	Statutory Training Programme (STP)	Supervisory Cadre	6	14	19
3	Workshop on GST & TDS.	Middle Management and Supervisory	2	21	22
4	Statutory Training Programme (STP)	Sub-staff	3	28	30
5	Management Development Programme	Presidents, BODs and Secretary	3	28	30
<b>AUGUST</b>					
1	Business Development Plan ( Recovery/NPA Management/KYC) - CPEC	Supervisory Cadre and Clerk	3	14	16
2	Induction Programme for newly recruited Clerks/Managers	Clerks/Managers	3	18	20
3	Statutory Training Programme (STP)	Ministerial Cadre	5	18	22
4	Gold loan Appraisal and Prevention of Fraud	All Categories of Staff	2	25	26
5	Workshop on Cash Management and Fake Note Detection.	All categories of Staff	2	25	26

SL No	Name of Programme	Target Group	Number of days	Date	
				From	TO
<b>SEPTEMBER</b>					
1	Training Programme on Accounting Standards	Secretaries/Auditors	3	9	12
2	Statutory Training Programme (STP)	Supervisory Cadre	6	15	20
3	Programme on Internal Checks and Controls (on-site/Insite)	Secretary and Internal Auditors	3	22	24
<b>OCTOBER</b>					
1	Statutory Training Programme (STP)	Ministerial Cadre	5	6	10
2	Business Development Plan ( Recovery/NPA Management/KYC) - CPEC	Supervisory Cadre and Clerk	3	10	12
3	Banking Operations (Lending & Recovery Management)	Middle Management/ Supervisory Cadre	3	13	15
4	Leadership and Good Governance	BODs	5	21	25
5	Statutory Training Programme (STP)	Sub-staff	3	23	25
6	Management Development Programme	Presidents, BODs and Secretary	3	23	25
<b>NOVEMBER</b>					
1	Programme on Development of PACs into MSC	All categories of Staff	3	4	6
2	Preparation of Balance Sheet and P&L Account	Middle Management/ Supervisory Cadre	4	10	13
3	Cyber Crime, Prevention of Frauds and Digital Banking	All Categories of Staff	3	15	17
4	Training Programme on Auditing Standards	Secretaries/Auditors	3	17	19
5	Statutory Training Programme (STP)	Supervisory Cadre	6	24	29
6	Exposure visit to other Co-Operative Institution.	BODs	4	25	28
7	Workshop on SMA (Specially Balanced Accounts) & Recovery Management	Middle Management	2	27	28
<b>DECEMBER</b>					
1	Leadership and Good Governance	BODs	5	1	5
2	KYC, Prevention of Money Laundering and Customer Protection	Clerks to Accountants	3	8	10
3	Statutory Training Programme (STP)	Supervisory Cadre	6	15	20
4	Induction Programme for newly recruited Clerks/ Managers	Clerks/Managers	3	22	24

SL No	Name of Programme	Target Group	Number of days	Date	
				From	TO
<b>JANUARY-2026</b>					
1	Programme on Development of PACs into MSC	All categories of Staff	3	5	7
2	Statutory Training Programme (STP)	Ministerial Cadre	5	12	16
3	Exposure visit to other Co-Operative Institution.	BODs	4	19	22
4	Management Development Programme	Presidents, BODs and Secretary	3	21	23
5	Statutory Training Programme (STP)	Sub-staff	3	29	31
<b>FEBRUARY-2026</b>					
1	Gold loan Appraisal and Prevention of Fraud	All Categories of Staff	2	2	3
2	Study of Ratio Analysis and DAP	Accountant/Br.Mgrs/Asst.Secretary/Secrty	3	8	10
3	Statutory Training Programme (STP)	Ministerial Cadre	5	17	21
4	Statutory Training Programme (STP)	Supervisory Cadre	6	23	28
<b>MARCH-2026</b>					
1	Leadership and Good Governance	BODs	5	2	6
2	Management Development Programme	Presidents, BODs and Secretary	3	4	6

## ANNUAL TRAINING CALENDER (2025-26) OTHER CO-OPERATIVE SOCIETIES

SL No	Name of Programme	Target Group	Number of days	Date	
				From	TO
<b>SEPTEMBER-2025</b>					
1	Turn-around Strategy for Dairy Societies	All Officials	3	24	26
<b>DECEMBER-2025</b>					
1	Turn-around Strategy for Fishery Cooperative Societies	All Officials	5	08	10

- \* Training for Cooperative Department Officials will be included after finalizing requirement by RCS.
- \* Training for Kerala State Cooperative Bank Officials will be included after finalizing requirement by Kerala Bank.