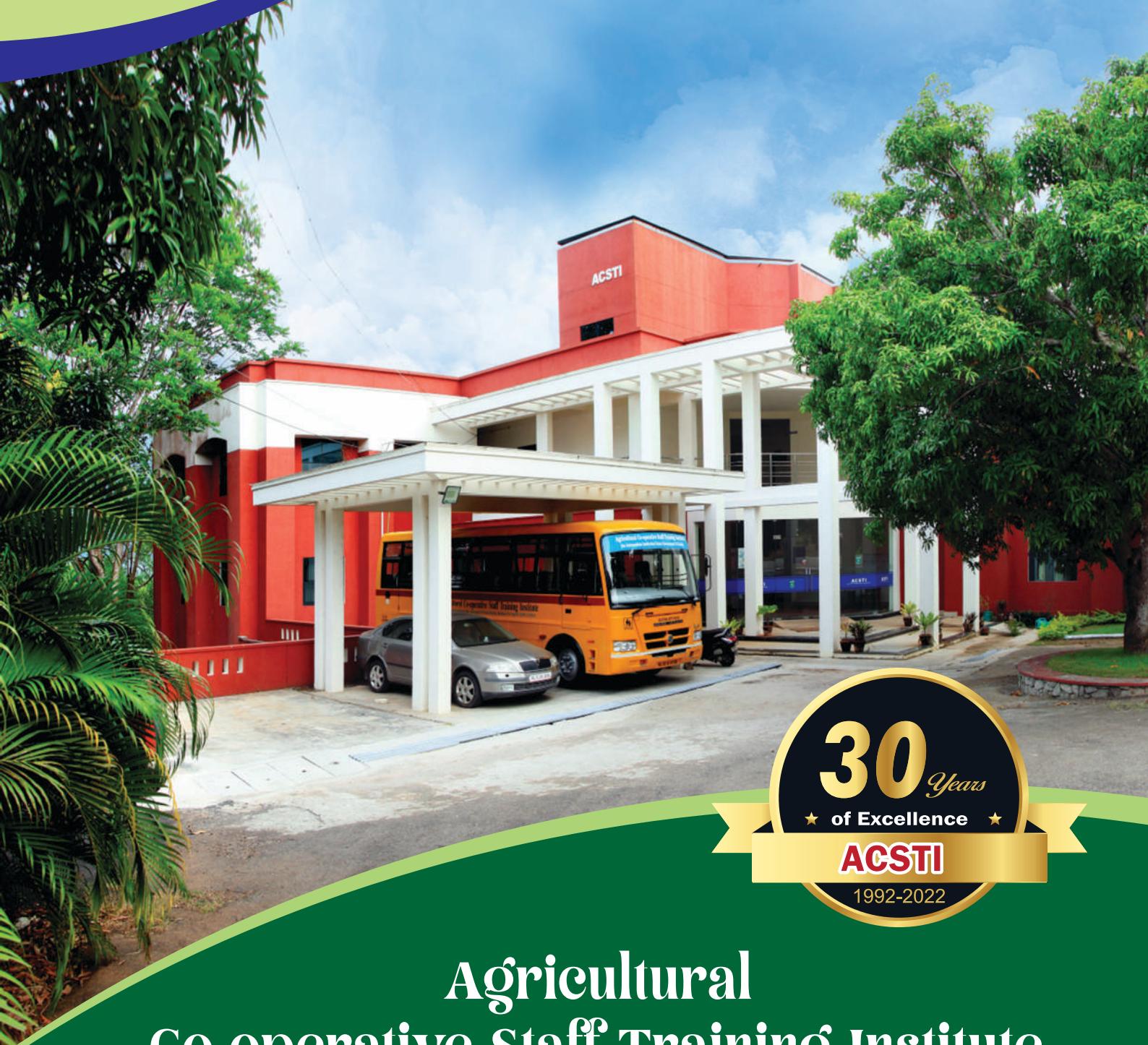


**2022 - 2023**  
**Annual Training Calendar**



**Agricultural  
Co-operative Staff Training Institute**  
(An Autonomous Institution under Government of Kerala)  
Thiruvananthapuram

**(Accredited by Centre for Professional Excellence in Co-operatives (C-PEC)**  
**An Initiative by BIRD, NABARD**

## **General Council Members of ACSTI**

1. Shri. V.N. Vasavan, Hon'ble Minister for Co-operation & Registration, (Chairman)
2. Smt. Mini Antony, IAS, Secretary, Co-operation, Department, Government of Kerala, (Vice Chairman)
3. Shri. Koliyakode Krishnan Nair, Chairman, Kerala State Co-operative Union, (Member)
4. Shri. Gopi Kottamurikkal, President, Kerala State Co-operative Bank Ltd., (Kerala Bank), (Member)
5. Dr. Adeela Abdulla, IAS, Registrar of Co-operative Societies, (Member)
4. Smt. Sherin. M.S., IA & AS, Director, Co-operative Audit, Department of Co-operation, (Member)
6. Shri. Balachandran P, Chief General Manager, NABARD, (Member)
7. Shri. Rajan. P.S, Chief Executive Officer, Kerala State Co-operative Bank Ltd., (Kerala Bank), (Member)
8. Shri. K.C. Sahadevan, Chief General Manager, Kerala State Co-operative Bank Ltd. (Kerala Bank), (Member)
9. Shri. K. Jayakumar, Director, Institute of Management in Government, (Member)
10. Dr. K.S. Chandrasekhar, Director, IMK, University of Kerala, (Member)
11. Dr. R. Sasikumar, Director, Co-operative Academy for Professional Education (CAPE), (Member)
12. Shri. Radhakrishna Menon, Director, Institute of Co-operative Management, (Member)
13. Shri. Prasanthan. P, President, Chirakkal Service Co-operative Bank Ltd., (Member)
14. Adv. Prathapachandran, President, Balaramapuram Service Co-operative Bank Ltd., (Member)
15. Shri. M. Purushothaman, President, Mannarkkad Taluk Employees Co-op. Society Ltd., (Member)
16. Dr. M. Ramanunny, Director, ACSTI (Convener)

## **Executive Committee Members of ACSTI**

1. Smt. Mini Antony, IAS, Secretary, Co-operation Department, Government of Kerala (Chairperson)
2. Shri. Gopi Kottamurikkal, President, Kerala State Co-operative Bank Ltd., (Kerala Bank), (Member)
3. Dr. Adeela Abdulla, IAS, Registrar of Co-operative Societies, (Member)
4. Shri. Balachandran P, Chief General Manager, NABARD, (Member)
5. Shri. Rajan. P.S, Chief Executive Officer, Kerala State Co-operative Bank Ltd., (Kerala Bank), (Member)
6. Shri. K.C. Sahadevan, Chief General Manager, Kerala State Co-operative Bank Ltd. (Kerala Bank), (Member)
7. Dr. R. Sasikumar, Director, Co-operative Academy for Professional Education (CAPE), (Member)
8. Adv. Prathapachandran, President, Balaramapuram Service Co-operative Bank Ltd., (Member)
9. Dr. M. Ramanunny, Director, ACSTI (Convener)

## **Academic Advisory Committee Members of ACSTI**

1. Dr. Adeela Abdulla, IAS, Registrar of Co-operative Societies, (Chairperson)
2. Shri. Rajan. P.S, Chief Executive Officer, Kerala State Co-operative Bank Ltd., (Member)
3. Shri. Balachandran P, Chief General Manager, NABARD, (Member)
4. Dr. R. Sasikumar, Director, Co-operative Academy for Professional Education (CAPE), (Member)
5. Dr. K.S. Chandrasekhar, Director, IMK, University of Kerala, (Member)
6. Dr. Simon Thattil, Professor, University of Kerala, (Member)
7. Dr. Jaya S. Anand, Professor, Institute of Management in Government, (Member)
8. Shri. T.N. Krishnan, Professor, IIM, Kozhikode, (Member)
9. Adv. Prathapachandran, President, Balaramapuram Service Co-operative Bank Ltd., (Member)
10. Dr. M. Ramanunny, Director, ACSTI (Convener)

# Heads of the Governing Bodies



**Shri V N Vasavan**

Chairman - General Council  
(Minister for Co-operation and Registration)



**Ms Mini Antony IAS**

Chairperson - Executive Committee  
(Secretary - Co-operation, Govt. of Kerala)



**Dr. Adeela Abdulla IAS**

Chairperson - Academic Advisory Committee  
(Registrar of Co-operative Societies)



*If your Goals don't scare you,  
they aren't big enough ...*

**Dr. M. Ramanunny**  
*Director*

The era that we live in is certainly stifling for the cooperative sector which encounters multifarious challenges. As we all know, the credit sector is the backbone of Kerala's cooperative sector. Unfortunately, this sector is facing numerous threats, which needs to be addressed and thereby transformed through consistent apprising. There is a mushrooming of organisations which comes under the purview of Multi state cooperative societies act in our state, which are always on their toes to appease customers and are ready to offer huge interest for deposits which has led to shifting of loyalty by few customers. Nidhi companies, non-Banking financial companies, and even Commercial banks are on a ceaseless competition with cooperative credit societies.

Multitude of factors like the amendments in the Banking Regulations Act , Sec 80 (P) , 194 (N) of the Income Tax Act and other recent amendments are directly and indirectly affecting the credit sector. The identity crisis that our Cooperative societies battle with is another major dilemma. We are yet to figure out whether to be addressed as Banks or Societies. Advancements in Technology , especially in information technology has affected all spheres of life. Those who do not adapt to new age technological advancements would undoubtedly perish. It is high time that the Co-operative sector seriously consider these challenges and strengthen themselves. Moreover, Cooperative sector, as an alternative for commercial banks, new generation banks and small financing banks and is alien to new age youth and efforts to attract them to the cooperative sector has been unsuccessful till date. Along with these, certain unhealthy trends even though not many, which surfaced recently, is eroding the credibility of the sector. To sum it up, the Cooperative sector in Kerala is at its crossroads . The decision on which way to go could only be determined by factually analysing the entire scenario. It is in such a setting that ACSTI is releasing its training calendar for the financial year 2022-23. The training have been designed in such a way, that it benefits the entire co-operative sector. The road map aims at the overall development of participants using state-of-art training devices and diverse activities like exposure visits, field visit, group discussion, case study, roleplays, panel discussion etc. We intent to conduct the training sessions centrally at our campus in Monvila, Thiruvananthapuram and also at various districts to reach out to all our stake holders. We request your wholehearted cooperation, support, and participation to make this initiative a success.

## **ANNUAL TRAINING CALENDAR (2022-23)**

### **STATE / DISTRICT COOPERATIVE BANKS (KSCB / DCB)**

Sl. No.	Title of the Course	Target Group	Duration in days	No. of Programs	2022				2023			
					April	May	June	July	Aug	Sept	Oct	Nov
<b>I PROGRAMME FOR IMPROVING FUNCTIONAL EFFICIENCY</b>												
1	Business Development Profit Planning & Diversification	Clerks/ Cashiers/ Managers	3	4		7-10		1-4	11-14		5-9	
2	Income Leakkages in KSCB Causes & Remedies	Accounts /Sr. Clerks/ Br. managers	5	4		18-21		12-15	21-25		16-20	
3	Business Development Plan	Branch Managers and sr. Officers	3	1	16-18							
4	Programme on Cashless Banking Present & Future Trends	Branch Managers and sr. Officers	3	2			1-3				6-9	
5	Financing Government of India Subsidy Schemes (with Input on Project Appraisal)	Branch Managers and sr. Officers	3	3		18-20			1-3		3-5	
6	Risk Management in Banks Particularly under Internet Banking & ATM.	Managers/ Sr. managers and Section handling Treasury Operations	3	2				17-20			6-10	
7	Project Appraisal & Loan Documentation- Non Farm Sector	Managers/ Sr. Managers/ Higher officials	5	2				9-13				20-24
8	Programme on Customer behaviour & Communication Skills	Clerks/ Cashiers/ Accountants/ Br. Managers	5	3		25-27			28-30		23-25	
9	Programme on Self Development	Sub staff	3	3				29-31			27-29	
10	Programme on greeting the Customer to Improve level of happiness of all stakeholders	sub staff	3	2				26-28			16-18	
<b>II PROGRAMMES FOR IMPROVING SKILLS OF FUNCTIONARIES</b>												
1	Programme on Revenue laws & other major laws for dispute Resolution including Mediation	Clerks/ Accountants/ Branch Managers	3	3					22-26		1-5	
2	Cyber Crimes & Prevention of Frauds	Clerks/ cashiers/ Managers	3	3				1-3	10-12		10-12	

## **PROGRAMME FOR IMPROVING KNOWLEDGE AND SKILL OF NEWLY RECRUITED EMPLOYEES**

1	Programme on Cash Management & Fake Note/ Spurious Gold Detection	Branch managers/ Accounts Officers	3	2		13-15			1-3	
2	Know Your Customer Prevention of Money Laundering & Customer Protection	All Categories of Staff	3	2		25-27			2-4	
3	Conduct of Induction Programme on General Banking for Newly Appointed Staff Members	All Newly recruited Staffs	12	2					1-30	1-30

IV PROGRAMME FOR ENSURING STATUTORY COMPLIANCE

## **PRIMARY AGRICULTURAL CREDIT SOCIETIES (PACS)**

Sl. No.	Title of the Course	Target Group	2022												2023				
			DURATION in days	No. of Programs	April	May	June	July	Aug	Sept	Oct	Nov	Dec	Jan	Feb	March			
<b>I PROGRAMME FOR IMPROVING FUNCTIONAL EFFICIENCY</b>																			
1	Programme on Development of PACS into MSC	Accountants/ Sr. Clerks / Clerks/ Br. Managers/BODs/Presidents of PACS	5	8						6-10	11-15	1-5		10-14	1-5	5-9	9-13	6-10	
2	Programme on Financing Farm and Non-farm sectors	BODs/Secretaries/Br. Managers/ Presidents of PACS	5	5						23-27		18-22			12-16		16-20	13-17	

3	Programme on Financial Products & Services	Secretaries/ Br. Managers/ BODs/ Presidents of PACS.	5	5	16-20	11-15	26-30	14-18	3-7	
4	Capacity Building Programme for Sustainable development under group mode of financing	BODs, Secretaries/ Br. Managers/ Presidents of PACS	5	5	20-24	1-5	25-29		12-16	6-10
5	Project appraisal under Farm & Non Farm Sectors	Br. Managers/ Secretaries/ President	5	4	3-7			1-5	3-7	6-10
6	Wokshop on Emerging Challenges before Co-operatives	Asst. Secretaries/Secretaries/ BODs/President	5	6	3-8	13-17	9-13	7-11	16-20	13-17
7	Risk Management in PACS Particularly under Internet Banking & ATM	Secretaries/Br. Managers/ Asst. Secretaries	3	4		25-27		28-30	23-25	27-29
8	How to do existing Business better in post reform scenario	President/BODs/Secretaries/Asst. Secretaries	3	4	27-29	29-31	13-15			1-3
9	Management Development programme	Newly Elected BODS/ BODs	4	6	17-20	12-15	15-21	22-25		20-24
10	Self Sustenance through Improved governance & Management of resources	Women secretaries and supervisory staff of Credit Societies.	3	4		1-3		1-3		1-3
11	Programme on Self Development	Sub staff	3	4	22-24	29-31		27-29		27-30
12	Programme on greeting the Customer to Improve level of happiness of all stakeholders	sub staff	3	4	13-15	25-27		26-28		16-18
<b>I PROGRAMMES FOR IMPROVING SKILLS OF FUNCTIONARIES</b>										
1	Know your Customer Prevention of Money Laundering & Customer Protection	Clerks/ Cashiers	3	6	23-27	13-17	22-26		1-5	5-9
2	Workshop on System Generated reports under CORE Banking Solutions	All Categories of Staff	3	3	27-29	25-27			19-21	
3	Programme on Cash Management and Fake Note/Spurious Gold Detection	All categories of staff	3	5	9-11		22-26	25-27		4-6
4	Programme on Leadership Team Building & Motivation	BODs of PACS	4	3		7-10	23-26			17-20
5	Programme on Understanding Financials of PACS	Asst.Secretaries/ Branch Managers/ Chief Accountants/ Internal Auditors	6	3	25-30		22-25		19-24	

Sl. No.	Title of the Course	Target Group	Duration in days	No. of Programs	2022							2023						
					April	May	June	July	Aug	Sept	Oct	Nov	Dec	Jan	Feb	March		
<b>II PROGRAMME FOR IMPROVING KNOWLEDGE AND SKILL OF NEWLY RECRUITED EMPLOYEES</b>																		
1	Programme on Office Management Procedures Noting & Drafting establishment matters	Supervisory staff	3	4			13-15			1-3		17-18	1-3					
2	Programme on Income Tax, TDS, and GST Norms	All Categories of Staff	3	4			25-27		22-24	19-21	2-4							
3	Programme on Induction	All Newly Recruited Staffs	30	2				1-30		1-30								
<b>III PROGRAMME FOR ENSURING STATUTORY COMPLIANCE</b>																		
1	Programme on Common Observations in NABARD/Co-operative Department Inspection- Remedial Measures	Staff Officers of PACS	3	2					3-5	23-27								
<b>CO-OPERATIVE DEPARTMENT, GOVERNMENT OF KERALA</b>																		
Sl. No.	Title of the Course	Target Group	Duration in days	No. of Programs	2022							2023						
					April	May	June	July	Aug	Sept	Oct	Nov	Dec	Jan	Feb	March		
<b>I DEPARTMENT PROGRAMMES</b>																		
1	Programme Election Procedures	Inspectors	2	3						10-Dec	26-28							
2	Arbitration, Execution, court Procedures, Liquidation, preparation of statement of Fact, Special Reports and counter Affidavit	Inspectors & Assistant Registrars	3	3	27-29									1-3		2-4		
3	Training Programme for introducing Auditors to each page of Audit Note and Information and submission of special Report.	Auditors	5	3		21-23		24-26	28-30					4-6 & 23-25				

NOMINATION FORM					
COURSE DETAILS			<input type="checkbox"/> General	<input type="checkbox"/> Promotion	
PROGRAMME NAME					
DURATION	From		To	No of Days	
SOCIETY / BANK DETAILS					
Ltd No					
Society / Bank Name					
Phone No (with STD Code)					
Email ID					
Full postal address of Society / Bank					
District					
Taluk					
Panchayath / Municipality / Corporation					
Panchayath / Municipality / Corporation Name					
Area of Operation					
TRAINEE'S DETAILS					
NAME	AGE	QUALIFICATION	DESIGNATION	PHONE / MOBILE NO	
Total No of Participants					
Participation fee @ Rs...../- per participant					
DD/ Cheque for Rs..... .../- (Full amount)					
DD/ Cheque No	Dated		drawn on (Place)		
Or Deposit to our C/A No - <b>67327072229</b> with State Bank of India Branch: Engineering College, Thiruvananthapuram - IFSC: <b>32AAIAA3353K1ZW</b>					
(Signature)Secretary / President					

# APPLY ONLINE

You can directly go to our website <http://www.acstikerala.com>  
On clicking 'Online Registration' button the following screen would appear.

The screenshot shows a top navigation bar with links: About ACSTI, Standing committee, Vision and Mission, Facilities, Faculty, Careers, Consultancy Cell, and Contact Us. Below this is a main content area titled 'ONLINE REGISTRATION'. It contains two dropdown menus: 'Annual Training Programmes for' and 'Please select an area', both currently set to '- Select -'. A 'Go' button is located below the dropdowns.

Fill up the specific inputs i.e,

- (1) Annual Training Programme (2) Please Select an Area & then click 'Go' button  
Select the Date in Schedule fields & then click 'Apply Now' button

The screenshot shows the same top navigation bar and 'ONLINE REGISTRATION' section as the previous screenshot. Below it is a table listing four training programs:

#	Title	Target Group	Duration (Days)	Schedule	Course Coordinators	Remarks	
1	Programme on General Banking	Assistants/Clerks	5	-Select-	Nishanth S	Promotion/Increment Programme RCS/CPEC Approved	<b>Apply Now</b>
2	Programme on General Banking and Business Development	Accountants	5		Asoka Kumar	Promotion/Increment Programme RCS/CPEC Approved	<b>Apply Now</b>
3	Modem Banking	Middle Level Officers	2		Sunitha S	SC Approved	<b>Apply Now</b>
4	General Banking Programme for Co-operatives (GBPS)	Branch Managers & above	14		Sunitha S	CPEC Approved	<b>Apply Now</b>

Enter all required fields in Application Form & then click 'submit' button.  
A confirmation email will be sent to your given email address.

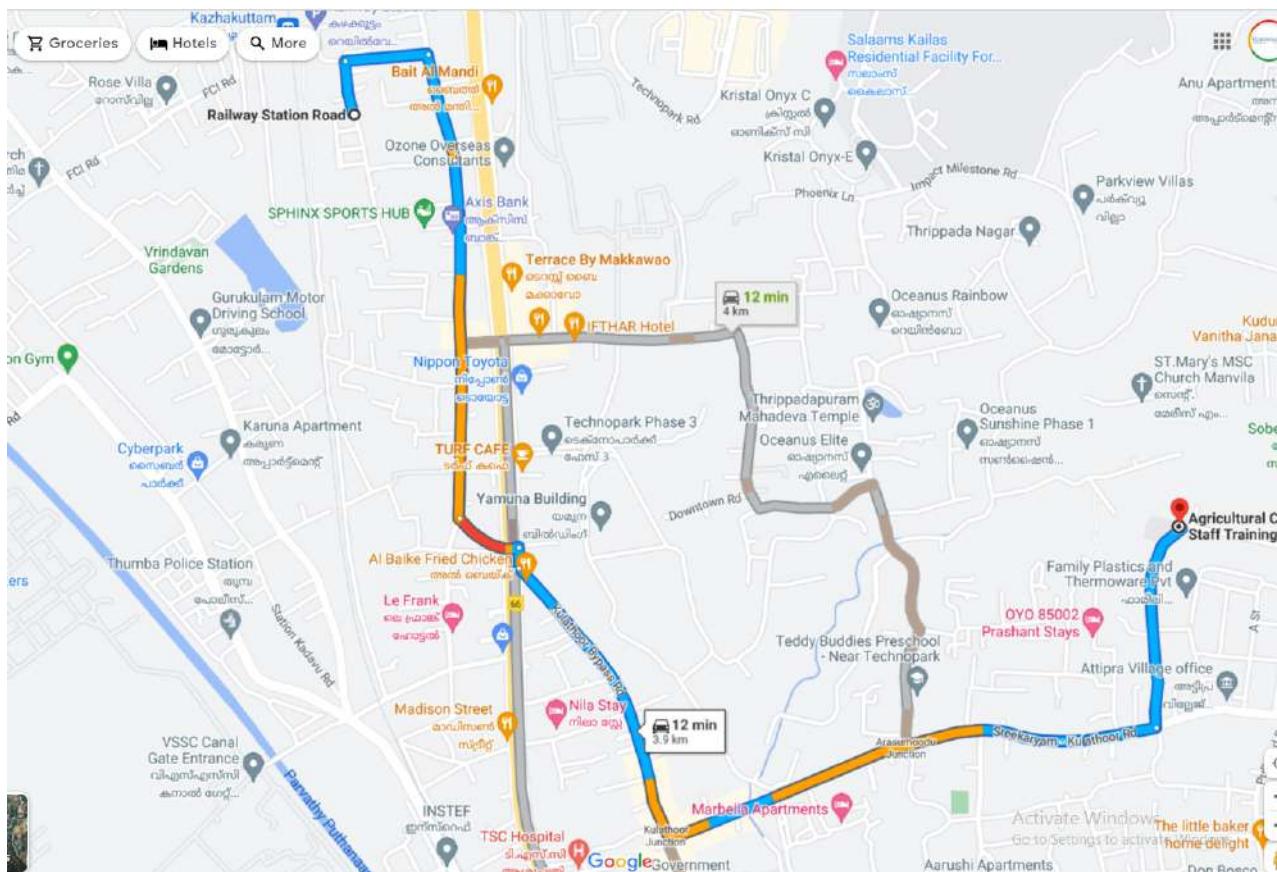
In case you do not receive a confirmation email, you may contact - 9188318031 during office hours.

അംഗാലെപ്പാട് നോമിനേഷൻ ലഭ്യമല്ലാത്ത പരിശീലന പരിപാടികൾ

ഇമെയിൽ വഴി നോമിനേഷൻ നൽകുക.

Email: acstikerala@yahoo.com

## Trivandrum Railway Station to ACSTI





## Agricultural Co-operative Staff Training Institute

(An Autonomous Institution under Government of Kerala)

Thiruvananthapuram



Monvila, Kulathoor P.O., Thiruvananthapuram, Pin: 695583

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