



Programme Brochure



In Campus Training Programme on Strategies for Strengthening of Rural Cooperative Banks(RCBs)

(08 to 10 September 2025)

**Venue:
BIRD, Mangaluru**

Website: www.birdmangaluru.in



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Introduction:

The rural cooperative banking sector plays a pivotal role in fostering inclusive growth and financial empowerment in India's agrarian economy. As grassroots-level financial institutions, rural cooperative banks are uniquely positioned to serve the credit and banking needs of farmers, artisans, and rural entrepreneurs. However, in the face of evolving regulatory frameworks, technological disruptions, and operational challenges, there is a pressing need to revisit and reinforce the strategies that underpin their sustainability and effectiveness. It is essential for **Rural Cooperative Banks (RCBs)** to adopt new strategies for business growth due to the rapidly evolving environment in which they operate.

Why New Strategies are Essential for RCBs:

1. Changing Regulatory Landscape:

- **Increased Scrutiny and Compliance Burden:** Regulators and Supervisors are continuously strengthening their oversight to ensure financial stability, protect depositors, and prevent frauds. This means RCBs face stricter norms for capital adequacy, asset quality (NPA management), risk management, and governance. Non-compliance can lead to penalties, operational restrictions, or even license revocation.
- **Need for Professionalization:** Regulatory and Supervisory bodies are pushing for greater professionalism in the management of cooperative banks, including the appointment of qualified personnel and reducing political interference. This requires RCBs to re-evaluate their HR strategies and governance structures.
- **Emphasis on Financial Inclusion & Social Objectives:** While commercial banks are driven purely by profit, RCBs have a strong social mandate to serve rural communities and promote financial inclusion. The regulatory framework often introduces measures to ensure this objective is met, which may require specific strategies for reaching underserved populations.
- **Expanding Scope of Business:** Recent regulatory changes are also allowing RCBs to diversify their business, for instance, by lending to commercial real estate (residential housing). To capitalize on such opportunities, RCBs need to develop new competencies and strategies.

2. Technological Disruptions:

- **Evolving Customer Expectations:** Rural customers, like their urban counterparts, are increasingly becoming tech-savvy and expect seamless digital banking services (mobile banking, UPI, online transactions, ATMs etc.). RCBs that fail to provide these services risk losing customers to more technologically advanced competitors.

- **Competition from FinTechs and Commercial Banks:** The proliferation of FinTech companies, Payment Banks, Small Finance Banks, and the aggressive expansion of commercial banks into rural areas means fierce competition. These new players often leverage technology to offer innovative and convenient services, challenging the traditional operating models of RCBs.
- **Operational Efficiency and Cost Reduction:** Technology can significantly streamline operations, automate processes (like loan processing, accounting), reduce manual errors, and lower transaction costs. Without adopting technology, RCBs remain less efficient and more expensive to operate.
- **Cybersecurity Risks:** While technology offers immense benefits, it also introduces new risks like cyberattacks and data breaches. RCBs must invest in robust cybersecurity infrastructure and protocols to protect customer data and maintain trust, as recently ransomware attacks on technology service providers have been observed.
- **Data Analytics for Better Decision Making:** Technology enables sophisticated data analytics, which can help RCBs understand customer behavior, assess creditworthiness more accurately, identify market opportunities, and manage risks more effectively.

3. Operational Challenges:

- **Capitalization Issues and NPAs:** Many RCBs struggle with inadequate capital and a high level of Non-Performing Assets (NPAs), particularly due to their significant exposure to the agricultural sector which is vulnerable to external factors. This impacts their lending capacity and financial stability.
- **Limited Product Diversification:** Traditionally, RCBs have focused primarily on agricultural credit. To achieve sustainable growth, they need to diversify their product offerings to cater to a wider range of rural needs, including non-farm sector loans, micro-enterprises, housing loans, and other financial services.
- **Human Resource Deficiencies:** Many RCBs face challenges in attracting, training, and retaining qualified personnel, especially those with expertise in modern banking practices, technology, and risk management. An ageing workforce and lack of professional management can hinder their progress.
- **Lack of Modern Infrastructure:** Many RCBs still rely on outdated manual processes, lack proper core banking solutions (CBS), and have limited digital infrastructure, making it difficult to compete and expand.
- **Ineffective Recovery Mechanisms:** Inefficient loan recovery systems and sometimes political interference can contribute to high NPAs, further straining their financial health.
- **Limited Outreach and Brand Recognition:** While they have a wide network, individual RCBs often have limited geographical reach and brand recognition compared to larger commercial banks, making it harder to attract new customers and deposits.

In essence, adopting new strategies is about ensuring the **survival, relevance, and sustainable growth** of RCBs. It's about transforming them from traditional, often struggling, entities into modern, resilient, and competitive financial institutions that continue to play their

vital role in empowering rural India. Without adapting, they risk being marginalized or even becoming obsolete in the rapidly changing financial landscape.

Keeping above in consideration, BIRD Mangaluru has designed a three days' in-house training programme on “***Strategies for Strengthening of Rural Cooperative Banks***”. This training programme aims to equip participants with a comprehensive understanding of the current landscape, identify key areas for institutional reform, and explore innovative approaches to enhance governance, financial health, and service delivery in rural cooperative banks. Through interactive sessions, case studies, and expert insights, the programme seeks to foster a collaborative learning environment that empowers stakeholders to drive meaningful transformation in the cooperative banking ecosystem.

The details of training programme are as follows:

Name of Training Programme	Strategies for Strengthening of Rural Cooperative Banks
Programme Directors	Shri Baidya Nath Singh, DGM/Faculty Member & Shri Shakti P Mohapatra, AGM/Faculty Member
Duration	3 days
Dates	08 to 10 September 2025
Location of Programme	BIRD Mangaluru
Target group	Senior Officials of Rural Cooperative Banks (State Cooperative Bank/ District Central Cooperative Banks)
Programme Objectives:	By the end of the programme, the participants will be able to :- ❖ Understand the current cooperative landscape in the country ❖ Cooperative Governance Structure in Rural Cooperative Banks ❖ Learn techniques for improvement in asset quality, reduce NPAs, and enhance profitability. ❖ Learn about risk management frameworks and credit appraisal processes. ❖ Promote digital banking solutions and financial inclusion strategies. ❖ Ensure regulatory compliance and adherence to best banking practices. ❖ Develop innovative financial products tailored for rural customers. ❖ Business Diversification

Methodology	Interactive lecture sessions, audio video aids, case exercise, Computer aided presentations, Group discussions
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Venue and Accommodation: The programme is residential and will be conducted at BIRD Campus, Krishna Nagar Road, Bondel, Mangaluru-575008. Participants are eligible to avail accommodation in the campus from the **evening of 07th September 2025 till the evening of 10th September 2025. Participants will have to make their own travel arrangements. No cost in this regard will be borne by BIRD.** Participants may make their travel plans in such a manner as to reach the venue well in advance and report before the commencement of the programme on the first day and also **leave only after completion of the programme (5.30 PM) on the concluding day.**

It may please be noted that family member/s or guest/s of the participants will not be allowed to stay in the Venue. The nominating institutions are strictly advised not to send any such participants. Prior permission may be obtained by the participants for overstay, in case of any unforeseen circumstances or emergencies only and in such cases, additional cost, if any, may be borne by the respective participant.

COVID-19 protocol: Participants must follow appropriate COVID-19 protocol as advised by Government of India and respective State Governments.

Nomination and Inquiries: The nominations may please be forwarded to reach us at the earliest. The registration is on **“first come first served”** basis and will be accepted for the first 30 candidates. **The nominated persons are requested to report for the training programme only on receipt of confirmation of their nominations by us.**

CONFIRMATIONS WILL BE SENT BY E-MAIL ONLY. Nominating institution is requested to furnish **primary as well as alternate email addresses** to avoid loss of communication during transmission.

To avoid the seats falling vacant, we request you to ensure participation by the person nominated by you. In case the nominated official/s is/are unable to attend the programme due to any unavoidable situations, please ensure substituting such nomination with other suitable officials under advice to us or please advise us well in advance so that we shall allow such seats to other needy persons/ institutions.

Nominations: You are requested to enter the details of the officers whom you wish to nominate through the Microsoft Form link given below or scan the QR code. If you are going to nominate multiple officers, please submit individual responses.

<https://forms.office.com/r/WjF56HU7iV>



About BIRD

Bankers Institute of Rural Development (BIRD), Mangaluru, an ISO 9001:2015 certified Institution (formerly known as Regional Training College, NABARD, Mangalore) is established by National Bank for Agriculture and Rural Development (NABARD) and is engaged in training and capacity building of the officials of the Rural Financial Institutions viz., Commercial Banks (CBs), Regional Rural Banks (RRBs), Cooperative Banks, Government and Non-Government organizations particularly in the States of Andhra Pradesh, Telangana, Goa, Karnataka, Kerala, Maharashtra, Gujarat and Tamil Nadu. The Institute organizes in-house and on-location training programs, besides customized programs for banks, workshops/seminars and studies of current interest, etc. During the last 42 years, nearly 71,000 officers of various client institutions have benefitted through programmes conducted by the Institute. The Institute is also involved in conducting International Programmes.

BIRD has very good ambience for academic pursuits, necessary infrastructure, learning aids including an excellent library and exclusive computer lab with internet facility. Participants are provided single occupancy, self-contained air conditioned rooms.

About Mangaluru

Mangaluru is one of the most important tourist destinations in India with its scenic natural beauty. The place is dotted with coconut trees, areca palms, hills and streams. The city is enshrined in ancient temples and beautiful and pristine beaches. Mangaladevi temple, Kadri Manjunatha temple, Kateel Durga Parameshwari temple, St. Aloysius Chapel, Rosario Cathedral, Jama Masjid are the important pilgrimage sights in Mangaluru. It also boasts of an array of clean, serene and tranquil beaches, besides delicious seafood and Udupi-style dishes. Dhramsthala, Kukke Subramanya, Kolluru, Udupi, Karkala, Venoor and Moodabidri are other places of interest nearby.

For further enquiries, please feel free to contact:

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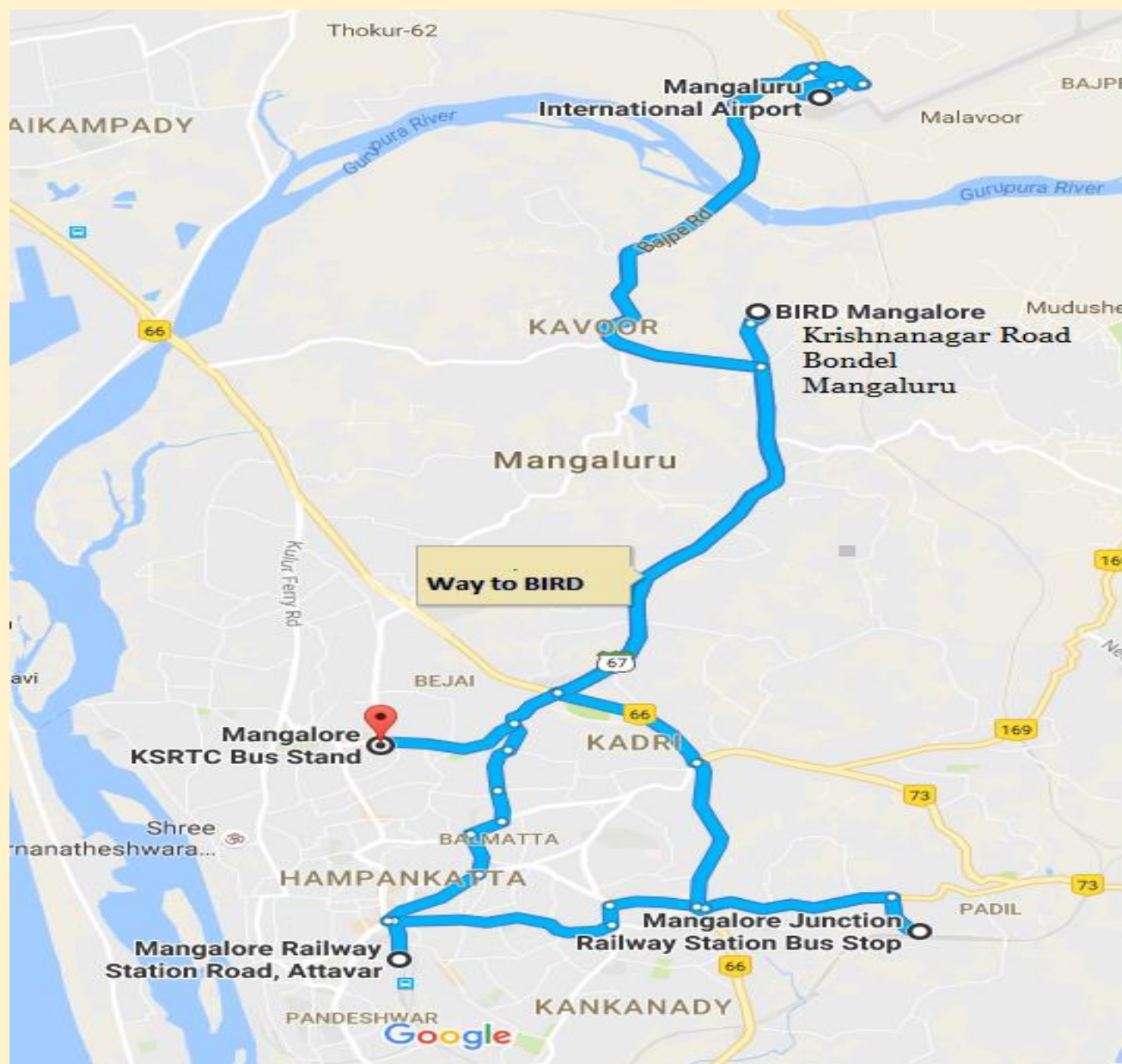
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MAP: REACHING BIRD, MANGALURU



The Institute is located in a newly built campus located at a distance of:

- 7 km from Mangaluru Airport;
- 11 km from the Mangaluru Central Railway Station;
- 13 KM from Mangaluru Junction;
- 6 KM from the KSRTC Bus Stand.
- Bus No. 19 from KSRTC Bus Stand / Mangaluru Central Station. Alight at the last stop, i.e. Bondel. BIRD is within a km from Bondel Junction.