



## Programme Brochure

### On-location Training -cum-Exposure Programme for Senior Officers of Rural Cooperative Banks of North, East and NER States

(18 to 20 August 2025)

**Venue:**  
**Hotel Hyatt Regency, Ahmedabad, Gujarat**

**Website: [www.birdmangaluru.in](http://www.birdmangaluru.in)**



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## Introduction:

India's cooperative credit structure has long served as a vital pillar of rural financial empowerment, particularly in agriculture and allied sectors. Among the states, Gujarat has emerged as a national leader, with a well-integrated and technologically progressive three-tier cooperative credit system comprising Primary Agricultural Credit Societies (PACS), District Central Cooperative Banks (DCCBs), and the Gujarat State Cooperative Bank (GStCB). This structure has enabled efficient credit delivery, financial inclusion, and economic resilience across rural and semi-urban communities.

Gujarat's cooperative banks are recognized for their financial strength, operational transparency, and digital innovation. Institutions like the Gujarat State Cooperative Bank, Ahmedabad DCCB, and Rajkot DCCB have demonstrated exemplary performance in different areas as detailed below. Gujarat's cooperative banks are recognized for their **strong financial performance, digital innovation, and replicable models** that have transformed rural banking:

### (1) Gujarat State Cooperative Bank (GStCB):

- Total deposits crossed **₹13,600 crore** in FY 2024–25.
- Advances reached **₹9,424 crore**, with a **Capital Adequacy Ratio of 16.35%**.
- Maintains **zero Net NPAs**, with a recovery rate of **96.86%**
- Implements **Core Banking Solutions**, digital payments, and cooperative data integration systems.
- Notably, the **Gujarat State Cooperative Bank (GStCB)** is among the few State Cooperative Banks in India to have established a **Cyber Security Operations Centre (CSOC)** in compliance with **NABARD's Cyber Security Framework**. This initiative ensures robust protection of digital infrastructure, secure banking transactions, and resilience against cyber threats, setting a benchmark for cooperative banking security nationwide.

### (2) Ahmedabad District Central Cooperative Bank:

- Celebrated its **centennial year in 2024**, marking 100 years of service.
- Achieved **₹100 crore profit** and **₹6,500 crore in deposits**, with **near-zero NPAs**
- Offers a full suite of **digital banking services** including UPI, mobile banking, internet banking, and micro-ATM deployment

- Awarded by NABARD for excellence in **Financial Inclusion and Banking Technology**

(3) **Rajkot District Central Cooperative Bank :**

- Known for its “**Sahkar Se Samriddhi**” initiatives and integration of insurance, gold loans, 24x7 locker facility and digital services.
- Offers NEFT/RTGS, mobile banking, and locker facilities, and promotes government schemes like PMJJBY and PMSBY.
- Focuses on **transparency, modernization, and competitiveness** in cooperative banking.

In alignment with the national vision of “*Sahakar Se Samriddhi*” (Prosperity through Cooperation), the Ministry of Cooperation, Government of India, launched the “**Cooperation among Cooperatives**” initiative on **21st May 2023**. Piloted in **Banaskantha and Panchmahal DCCBs**, this initiative—implemented by various stakeholders including NABARD in collaboration with the Government of Gujarat—aims to centralize and streamline financial operations across cooperative societies. Key features include:

- Linking Primary Dairy Cooperative Societies (PDCSs) with DCCBs for deposit mobilization.
- Appointing PDCSs as **Bank Mitras** to deliver doorstep banking services.
- Deployment of **micro-ATMs** and issuance of **RuPay Kisan Credit Cards**.
- Opening of over **23 lakh new accounts**, mobilizing **₹8,329 crore in deposits**

To facilitate cross-learning and replication of these successful models, the Bankers Institute of Rural Development (BIRD), Mangaluru, is organizing a **training-cum-exposure visit for Senior Officials of Rural Cooperative Banks** from the North, East, and North-Eastern regions of India. Scheduled from **18th to 20th August 2025 in Ahmedabad**, the programme will feature:

- Technical sessions with experts from NABARD, and leading cooperative banks viz: Gujarat StCB, Ahmedabad DCCB and Rajkot DCCB.
- A field visit to a pioneering DCCB (*Banaskantha DCCB or Panchmahal DCCB*) implementing the “Cooperation among Cooperatives” initiative.
- Interactive discussions on replicable models, digital transformation, and cooperative convergence.

The other details of the programme are as follows:

Name of Training Programme	<b>On-location Training -cum-Exposure Programme for Senior Officers of Rural Cooperative Banks of North, East and NER States</b>
Programme Directors	Smt. Swati Bhallamudi, DGM/ Faculty Member &  Shri Baidya Nath Singh, DGM/Faculty Member
Duration	3 days
Dates	<b>18 August to 20 August 2025</b>
Location of Programme	Ahmedabad, Gujarat
Target group	<b>Managing Directors/ Chief Executive Officers/ Senior Officers of State Cooperative Banks &amp; District Central Cooperative Banks functioning in the North, East and NER States of the country.</b>
Programme Objectives:	<ul style="list-style-type: none"> <li>❖ <b>To understand the structure and functioning of Gujarat’s three-tier cooperative credit system</b>, including the roles of PACS, DCCBs, and the Gujarat State Cooperative Bank</li> <li>❖ <b>To study the financial health, governance practices, and technological advancements</b> of leading cooperative banks in Gujarat such as GStCB, Ahmedabad DCCB, and Rajkot DCCB</li> <li>❖ <b>To explore replicable models and innovations</b> in cooperative banking, including digital transformation, financial inclusion strategies, and integration with allied sectors like dairy and agriculture</li> <li>❖ <b>To gain insights into the “Cooperation among Cooperatives” initiative</b>, launched by the Ministry of Cooperation and implemented by NABARD and the Government of Gujarat, focusing on its design, implementation, and impact</li> <li>❖ <b>To learn about cybersecurity preparedness in cooperative banks</b>, with a special focus on Gujarat State Cooperative Bank’s Cyber Security Operations Centre (CSOC) established under NABARD’s Cyber Security Framework</li> <li>❖ <b>To facilitate cross-learning and experience sharing</b> among senior officials from different regions, enabling them to adapt and replicate successful cooperative models in their respective states</li> </ul>



	❖ <b>To promote policy-level and operational dialogue</b> on strengthening cooperative credit institutions through innovation, technology, and institutional collaboration
Methodology	Interactive lecture sessions, audio video aids, exposure visit, Computer aided presentations, Group discussions

**Venue and Accommodation:** The programme is residential and will be conducted at Hotel Hyatt Regency, Ahmedabad. The venue details will be shared along-with confirmation mail to the identified participants. Participants are eligible to avail accommodation on ***twin sharing basis*** in the identified Hotel from the **evening of 17<sup>th</sup> August 2025 till the evening of 20<sup>th</sup> August 2025. As stay beyond evening of 20<sup>th</sup> August 2025 may not be allowed, participants are requested to plan their return journey accordingly.** Participants have to make their own travel arrangements. No cost in this regard will be borne by BIRD, Mangaluru.

***Family member/s or guest/s of participants will not be allowed to stay in the Hotel. Sponsoring institutions are advised not to send any such participants.***

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

**Fee & Mode of Payment:** The programme is sponsored by NABARD, hence **no participation fee** is collected towards boarding, lodging and to impart training. Banks / Institutions forwarding the nominations have to bear “to and fro” travelling cost of their participants attending the programme.

**Nomination and Inquiries:** **The nominations may please be forwarded so as 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 officials 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.

**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.

**Notice:** It is advised to send the nominations at the earliest. Nominations will not be accepted after the close of business on **14<sup>th</sup> August 2025, Thursday.**

**<https://forms.office.com/r/upQifsXsJR>**



**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 organises in-house and on-location training programmes, besides customised programmes for banks, workshops/seminars and studies of current interest, etc. During the last 41 years, nearly 68,000 officers of various client institutions have benefitted through programmes conducted by the Institute. The Institute is also involved in conducting International Programmes.

For further enquiries, please feel free to contact:

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