



## Programme Brochure



### On-Location Training Programme on Profit Maximisation Strategies for PACS

(23 to 25 June 2025)

Venue: CTI-APCOB, Hyderabad

Website: <https://birdmangaluru.in>



### Bankers Institute of Rural Development

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PROGRAMME SPONSORED  
BY NABARD



# On-Location -Profit Maximisation Strategies for PACS

**(23 to 25 June 2025)**

## **Introduction:**

This programme aims to maximize profitability of the PACS and enhance rural development. By diversifying their activities, PACS can engage in various business operations, including retailing petrol and diesel, distributing LPG, and operating Jan Aushadhi Kendras for generic medicines. The computerization of PACS, with an outlay of ₹2,516 crore, enhances transparency and efficiency. Additionally, PACS are being integrated as Common Service Centers (CSCs) to provide e-services, boosting their viability and generating rural employment. These strategies not only improve the economic vibrancy of PACS but also ensure better access to essential services for rural communities, thereby driving sustainable growth and prosperity.

Programme Directors	Smt. Swati Bhallamudi, FM/DGM Shri. K Satheesan, FM/DGM
Duration	<b>3 days (23 to 25 June 2025)</b> The programme will commence at 09:30 hrs on 23 June 2025 and will conclude at 17:15 hrs on 25 June 2025
Target group	StCB/DCCBs/PACS
Programme Objectives:	By the end of the programme, the participants will be able to :- <ul style="list-style-type: none"><li>❖ Understand the need for maximization of profit and importance of Business Diversification in PACS</li><li>❖ Assess business potential and determine the scope for profit maximization by way of business diversification</li><li>❖ Prepare Detailed Project Report (DPR) – Assessment of block and working capital, etc. for taking up new business</li><li>❖ Explain the need for (a) capital augmentation, (b) improving the asset quality, (c) improving the asset quality (d) sound internal checks and control</li><li>❖ Explain salient features of various government programmes which facilitate/ assist in taking up diversified activities by way of subsidy, collateral free loans and other benefits.</li></ul>
Methodology	Interactive lecture sessions, Group discussions and one day field visit to successful interventions.

**Venue and Accommodation:** The programme is residential and will be conducted at **CTI-APCOB D.No. 3-4-447/448, Sahakara Bhavan, OPP:, YMCA Road, Barkatpura Road, Narayanguda, Hyderabad, Telangana - 500027**. The participants are eligible to avail accommodation in the venue **on twin sharing basis** from the **evening of 22 June 2025 till the evening of 25 June 2025**. Concerned institutions may advise the travel plan of the nominated Officer/s.

Participants may make their travel plans so 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 on the concluding day. Participants will have to make their own travel arrangements. No cost in this regard will be borne by NABARD.

***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.***

**Fee & Mode of Payment:** The programme is sponsored by NABARD and hence **no participation fee** is collected from banks towards boarding, lodging and to impart training to the participants. However, concerned Bank may bear the to and fro travelling cost of the participants to attend 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 persons are requested to report for the training programme only on receipt of confirmation of their nominations by us. CONFIRMATION WILL BE SENT BY E-MAIL ONLY** and the nominating institution is requested to furnish primary as well as alternate e-mail ids, so that any loss of communication during transmission is avoided.

**Notice:** It is advised to send the nominations at the earliest. Nominations will not be accepted after the close of business on **16 June 2025, Monday**.

**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/yck65PVxFr>**



**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 benefited 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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