

Performance and Vision

NIRB's impact is quantifiable through its extensive program offerings and participant reach. During the year 2024-25 alone, NIRB conducted 67 programs, benefiting 1858 participants. Since its inception, NIRB has conducted a total of 1800 programs, benefiting a cumulative total of 39542 participants. Such statistics underscore NIRB's commitment to its vision of achieving excellence in Rural Banking through the development of human resources.

Infrastructure and Governance

Situated within the Regional Institute of Cooperative Management in South Bangalore, NIRB has excellent infrastructure, including air conditioned classrooms, hostels, recreational facilities and a well-equipped computer lab. The institute operates under the oversight of a distinguished Board of Trustees, as under:

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| Shri Dileep Sanghani , President, NCUI | Chairman |
| Shri P V Prabhu , Ex-CEO, NCARDBF | Founder Trustee |
| Chairman, NABARD , HO, Mumbai | Trustee |
| Shri Sivadasan Nair , Vice-President, NCUI | Trustee |
| Shri K.Shadakshari , MLA, President, KSCARDB | Trustee |
| Smt. Savitri Singh , Deputy Chief Executive, NCUI | Trustee Secretary |

Management of NIRB now rests with NCUI, umbrella organisation of Cooperatives at the national level, since 2023.

Leadership and Faculty

NIRB's faculty, a blend of academic prowess and real-world banking experience, ensures the delivery of high-quality education and training. Led by the Director, Shri.Arun M Tallur, former Chief General Manager, NABARD and Joint Director of Bankers Institute of Rural Development, Mangaluru, the faculty pool includes seasoned professional bankers like Shri I.V. Shashidhara, Shri Venu Salagundi, Shri Umesh Guddad and Shri Ravindra sawkar, each bringing a wealth of experience and expertise to the table.

Program Development and Methodology

The development of NIRB's training programs is a collaborative effort, with inputs from the Program Advisory Committee (PAC) and the Program Designing Team. These programs are meticulously designed to incorporate modern learning methodologies such as case studies, field visits, simulations, group discussions and interactive lectures, ensuring an enriching and impactful learning experience for the participants.

Clientele and International Recognition

NIRB's clientele encompasses a diverse spectrum of institutions, including State Cooperative Banks, District Central Cooperative Banks, State Cooperative Agriculture and Rural Development Banks and Primary Banks, Regional Rural Banks, Commercial Banks, Development Financial Institutions, Non-Governmental Organizations and State Government Departments. The institute's international recognition is evident through its collaborative initiatives and reciprocal study visits with institutions abroad, facilitating knowledge exchange and global best practices dissemination.

Consultancy Services

In addition to its training programs, NIRB offers a range of consultancy services to Rural Financial Institutions, particularly Cooperative Banks. From assisting in the implementation of Core Banking Solutions (CBS) to conducting feasibility studies, NIRB's consultancy arm plays a pivotal role in enhancing the operational efficiency and effectiveness of its client institutions. NIRB is also now notified by Government of Karnataka as a recognised institution for conduct of recruitment tests for cooperatives in Karnataka State.

Roadmap for the Future

NIRB's roadmap for the future revolves around the principles of "Continuity and Change." The institute is committed to adapting to evolving industry needs and aspirations while embracing technological advancements and policy changes. NIRB aims to continue delivering tailored programs that address the dynamic challenges of the rural banking landscape, ensuring cost-effectiveness and sustainability.

In conclusion, NIRB's journey from its humble origins to its current stature as a beacon of excellence in rural banking

education

and training is a testament to its unwavering commitment to its vision and mission. With a robust infrastructure, experienced faculty, diverse clientele and a forward-looking approach, NIRB is poised to continue its transformative role in shaping the future of rural banking in India and beyond.



National Institute for Rural Banking (NIRB)



Calendar of Programmes April 2025 - March 2026



National Institute for Rural Banking, Bengaluru
Programme on Business Development, Profit Planning & Diversification for KSCARDB & PCARD Bank employees
04.6.2024 to 7.6.2024



National Institute for Rural Banking, Bengaluru
Leadership Development Programme for Directors of UCBs
From: 29.5.2024 to 31.5.2024
Sponsored By: NCUI,Delhi Conducted By: NIRB, Bengaluru



The inception of the National Institute for Rural Banking (NIRB) can be traced back to its predecessor, the National Centre for Management Development in Agriculture and Rural Development Banking (NCMDARDB), established in 1990. The NCMDARDB was a brainchild of the National Cooperative Agriculture and Rural Development Banks' Federation (NCARDBF), championed by visionaries late Dr. B.S. Vishwanathan and Shri P. V. Prabhu, the then Chairman and Chief Executive Officer of NCARDBF, respectively. Recognizing the national significance of such an initiative, they embarked on this journey to enhance rural banking. Notably, the initial funding for the NCMDARDB came from the Rabobank Foundation, Netherlands, renowned for its adherence to Raiffeisen principles. Since 1996-97, NIRB has been operating independently, devoid of external funding support, showcasing its self-sufficiency and sustainability.

Over three decades, NIRB, headquartered in Bangalore, has metamorphosed into a premier institution for training and management development in the Rural Credit and Banking Sector. It offers an extensive array of training programs catering to personnel from Rural Financing Institutions (RFIs) and Cooperative Banks in particular. NIRB's credibility is underlined by its accreditation from esteemed bodies like the Centre for Professional Excellence (C-PEC) under the aegis of Bankers Institute of Rural Development, Lucknow of NABARD, the Indian Institute of Banking and Finance (IIBF) and NCCE of National Cooperative Union of India. The institute has also engaged in collaborative ventures with international counterparts, enriching its educational landscape.

NATIONAL INSTITUTE FOR RURAL BANKING

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NATIONAL INSTITUTE FOR RURAL BANKING

NATIONAL INSTITUTE FOR RURAL BANKING - BENGALURU

Calendar of Training programmes April 2025-March 2026

| Sl. No. | Name of the programme | Client Organisations | Target group | No.of days | No.of Prog. | Dates |
|---|---|---|---|------------|-------------|----------------------------|
| I Off-line Programmes | | | | | | |
| A Programmes for Cooperative Banks : SCBs, SCARDBs, PCARDBs, DCCBs, UCBs | | | | | | |
| 1 | Corporate Governance : Programme for Directors of Cooperative banks | SCBs, SCARDBs/ PCARDBs DCCBs, UCBs | Directors of Coop banks | 3 | 2 | May 19-21 & Oct 8-10 |
| 2 | Corporate Governance : Programme For Senior Executives of Cooperative Banks | SCBs, SCARDBs/ DCCBs, UCBs | Senior Executives of SCBs, SCARDBs, DCCBs, UCBs | 3 | 1 | Aug 29-31 |
| 3 | Managing Credit Risk Recovery and NPA Management in Coop.Banks | SCBs, DCCBs, UCBs | Managers / Officers / Supervisors | 3 | 2 | July 7-9 & Oct 13-15 |
| 4 | Managing Legal Risks in Banks : Banking Law & Practice and Legal Aspects in Loan Proposal | SCBs, DCCBs, UCBs | Managers / Officers | 3 | 2 | June 19-21 & Nov 3-5 |
| 5 | Managing Operations Risk: Internal Checks and Controls | SCBs, SCARDBs, DCCBs, UCBs | Managers / Officers/ Supervisors | 3 | 1 | July 03-05 |
| 6 | Programme on Evaluating Balance Sheets: Key Insights and Techniques | SCBs, SCARDBs, DCCBs, UCBs | Sr.Officers / Managers / Supervisors / Officers | 3 | 1 | Aug 28-30 |
| 7 | Regulatory Compliance : Workshop on Common Observations in NABARD/RBI Statutory Inspections | SCBs, DCCBs, SCARDBs, UCBs | Managers/ Officers/ Supervisors | 3 | 2 | May 15-17& Aug 11-13 |
| 8 | Digital Transformation in Cooperative Banks | SCBs, DCCBs, SCARDBs, UCBs | Sr. Managers /Sr. Officers/ Managers/ Officers | 3 | 1 | Nov 13-15 |
| 9 | Cybersecurity Measures in Cooperative Banks | SCBs, DCCBs, SCARDBs, UCBs | Sr. Managers /Sr. Officers/ Managers/ Officers | 3 | 1 | Nov 24-26 |
| B Programmes for Cooperative Banks, RRBs, LABs, CBs | | | | | | |
| 10 | Managing Operations Risk: Staff Discipline & Domestic Enquiry | SCBs, SCARDBs, DCCBs, RRBs, CBs, UCBs, LABs | Managers / Officers/Supervisors | 3 | 1 | May 15-17 |
| 11 | Optimizing Operations: Best Practices for Effective Branch Management | SCBs, DCCBs, RRBs, CBs, UCBs, LABs | Managers / Officers / Supervisors | 3 | 1 | July 17-19 |
| 12 | Management Development Programme | SCBs, SCARDBs, DCCBs, UCBs, RRBs, LABs, CBs | Senior Managers / Sr. Officers / Mgrs/ Officers | 3 | 1 | May 05-07 |
| 13 | Farmers Producer Organisations | SCBs, DCCBs, UCBs, SCARDBs, RRBs, LABs, CBs | Sr.Officers / Managers/ Officers/ Supervisors | 3 | 1 | Aug 18-20 |
| 14 | Managing Credit Risk : Project Appraisal and Loan Documentation - Farm Sector | SCBs, DCCBs, SCARDBs, CBs, RRBs, LABs | Managers / Officers / AOs/AEOs | 5 | 2 | Oct 27-31 & Feb 9-13 2026 |
| 15 | Managing Operational Risk: Cash Management and Fake Note Detection | SCBs, SCARDBs, RRBs, DCCBs, UCBs, LABs | Officers / Assistants / Cashiers | 3 | 2 | June 02-04 & Dec 22-24 |
| 16 | Managing Operations Risk : Strategies for Prevention of Frauds and Embezzlement | SCBs, DCCBs, UCBs, SCARDBs, RRBs, LABs, CBs | Managers/ Officers/ Supervisors | 3 | 2 | May 26-28 & Nov 10-12 |
| 17 | Programme on Compliances and Vigilance | SCBs, DCCBs, UCBs, SCARDBs, RRBs, LABs, CBs | Senior Managers / Sr. Officers /Mgrs / Officers / Supervisors | 3 | 1 | June 16-18 |
| C Programmes for Cooperative Banks, RRBs, LABs | | | | | | |
| 18 | Programme on Business Development, Profit Planning & Diversification | SCBs, SCARDBs, DCCBs, RRBs, UCBs, LABs | Managers / Officers/ Supervisors | 3/4 | 2 | June 9-11 & Dec 01-04 |
| 19 | Financing MSME | SCBs, SCARDBs, DCCBs, RRBs, UCBs | Managers / Officers/ Supervisors | 3 | 1 | July 21-23 |
| 20 | KYC, PMLA Guidelines & Customer Protection | SCBs, DCCBs, SCARDBs, UCBs, RRBs | Officers / Managers /Supervisors / other staff | 3 | 2 | Aug 04-06 & Jan 01-03 2026 |
| 21 | Managing Liquidity Risk: Asset Liability Management | SCBs, SCARDBs, DCCBs, RRBs, UCBs | Managers / Officers / Supervisors | 3 | 1 | July 14-16 |

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| D | Programmes for KSCARDB / PCARDBs | | | | | |
| 22 | Corporate Governance : Programme for Directors of KSCARDB/ PCARDBs | KSCARDB/ PCARDBs | Directors on the Boards of KSCARDB / PCARDBs | 3 | 1 | July 17-19 |
| 23 | Business Development, Profit Planning & Diversification | KSCARDB/ PCARDBs | Managers/Supervisors/ Officers | 3 | 1 | June 23-25 |
| 24 | Project Appraisal and Quality Lending with Loan Documentation-Farm Sector/Non Farm Sector | KSCARDB/ PCARDBs | Field Functionaries/ Officers | 5 | 2 | Aug 18-22 & Jan 05-09 2026 |
| 25 | Managing Credit Risk : Effective Recovery Management | KSCARDB/ PCARDBs | Field Functionaries/ Officers | 3 | 1 | Aug 28-30 |
| 26 | Managing Operations Risk: Effective Internal checks and Controls | KSCARDB / PCARDBs | Managers/Officers/ Senior Assistants | 3 | 1 | Oct 16-18 |
| 27 | Executive Development Programme | KSCARDB/ PCARDBs | Senior Executives | 3 | 1 | April 21-23 |
| 28 | Management Development Programme | KSCARDB / PCARDBs | Mid-Level Managers | 3 | 1 | Sep 01-03 |
| 29 | Skill Development Programme on MS Excel and Presentation Techniques | KSCARDB / PCARDBs | Officers/ staff | 3 | 2 | Dec 01-03 & Feb 02-04 2026 |
| E | Programmes for other Institutions | | | | | |
| 30 | Leadership Development Programme (NCUI) | ARDRs/UCBs | Directors | 3 | 4 | May 27-29 & June 23-25 & Aug 19-21 & Nov 10-12 |
| 31 | Leadership Devt prog for coop society directors - CICOPA | Karnataka Coop Societies | Directors | 3 | 1 | Feb 02-04 2026 |
| II | On-line Programmes | | | | | |
| A | (Programmes for Cooperative Banks) | | | | | |
| 1 | Managing Credit Risk : Recovery and NPA Management | SCBs, DCCBs, UCBs | Managers / Officers | 3 | 1 | Feb 05-07 2026 |
| 2 | Cybersecurity Measures in Cooperative Banks | DCCBs, SCARDBs, UCBs | Sr. Managers /Sr. Officers/ Managers/ Officers | 3 | 1 | Sep 9-11 |
| B | Programmes for Cooperative Banks, RRBs, LABs, CBs | | | | | |
| 3 | Managing Operations Risk : KYC, PMLA Guidelines & Customer Protection | SCBs, DCCBs, UCBs, RRBs, LABs, CBs | Officers / Managers / Supervisors | 3 | 1 | Sep 18-20 |
| 4 | Managing Operations Risk : Strategies for Prevention of Frauds & Embezzlement in Banks | SCBs, DCCBs, UCBs, SCARDBs, RRBs, LABs | Sr.Managers / Officers/ Managers /Supervisors | 3 | 1 | April 23-25 |
| 5 | Cash Management and Fake Note Detection | SCBs, SCARDBs, DCCBs, UCBs, LABs | Officers / Assistants / Cashiers | 3 | 1 | Nov 17-19 |
| 6 | Optimizing Operations: Best Practices for Effective Branch Management | SCBs, DCCBs, UCBs, LABs, CBs, RRBs | Managers/ Officers/ Supervisors | 4 | 1 | Dec 15-18 |
| C | Programmes for KSCARDB / PCARDBs | | | | | |
| 7 | Managing Credit Risk : Effective Recovery Management | KSCARDB / PCARDBs | Officers / Field Functionaries | 3 | 1 | Feb 16-18 2026 |
| D | Programmes for other Institutions | | | | | |
| 8 | Debt Recovery Agents | Agencies / Individuals | DRAs / TCs | 8 | 10 | Various dates |
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