



# भारतीय रिज़र्व बैंक RESERVE BANK OF INDIA

[www.rbi.org.in](http://www.rbi.org.in)

PUN.CAB.APTP.No.S1377/ 09.06.002 /2025-26

February 05, 2026

The Managing Director/Chief Executive Officer  
Rural Cooperative Banks

Madam / Sir,

**Programme for the Professional Directors of the Rural Co-operative Banks  
(DCCBs & StCBs) on Business Development of Cooperative Banks  
March 23 to 25, 2026**

Reserve Bank of India, CAB, Pune is conducting a "Programme for the Professional Directors of the Rural Cooperative Banks (DCCBs & StCBs) on Business Development of Cooperative Banks" from March 23 to 25, 2026, at CAB Campus, Pune.

**2. Programme Objectives:** The programme has been designed with the following objectives:

- To impart knowledge on business diversification strategies and rural market opportunities to the BoDs of Rural Cooperative Banks
- To build capacity in digital banking, governance, consumer protection and financial inclusion practices.

### 3. Venue and accommodation

The programme is residential. The arrangements regarding lodging and boarding will be made at the CAB campus, Pune. Participants may report to the CAB from the evening of March 22, 2026 and should vacate the rooms on the day of conclusion of the programme. Overstay and accompanying guest are not permitted.

कृषि बैंकिंग महाविद्यालय, विद्यापीठ मार्ग, पुणे - 411 016 (महाराष्ट्र) भारत  
फोन : (91-020) 25538392 फैक्स : (91-020) 25538959/25537089 ई-मेल: [principalcab@rbi.org.in](mailto:principalcab@rbi.org.in)

College of Agricultural Banking, University Road, Pune - 411 016 (Maharashtra) INDIA  
Phone : (91-020) 25538392 Fax : (91-020) 25538959 E-mail : [principalcab@rbi.org.in](mailto:principalcab@rbi.org.in)

हिंदी आसान है, इसका प्रयोग बढ़ाइये

**4. Course Contents:** The broad course content of the programme is given in Annex I.

**5.** We request you to nominate Professional Directors from your bank for this programme. Nominations may please be sent to [nomination.ami@rbi.org.in](mailto:nomination.ami@rbi.org.in) on or before **March 13, 2026**. The nominations shall be accepted on First Come First Served basis. **The details of the participation fee are given in Annex II.**

**6.** For nomination-related enquiries, you may please contact the Nomination Desk (Shri. Prathmesh Patil – 9503779432 / Smt Sadhavi Bhatia - 9834023900) or through e-mail to [nomination.ami@rbi.org.in](mailto:nomination.ami@rbi.org.in)

IMPORTANT DATES	
Programme Dates	March 23 to 25, 2026
Last date for receipt of nomination	March 13, 2026
Reporting at CAB	March 22, 2026, evening
Programme Timings	09:45 am to 05:30 pm
Completion of programme	05.30 p.m. on March 25, 2026

Yours sincerely,



(Dr K Subramanian)  
Deputy General Manager and MoF  
Programme Director  
Contact: 9489625948  
Email ID- [ksubramanian@rbi.org.in](mailto:ksubramanian@rbi.org.in)

Encl.: As above

**Broad Course contents**

**Module I: Business Development and Portfolio Diversification**

- Overview of cooperative banking business models
- Identifying and leveraging growth opportunities in rural markets
- Strategies for diversifying loan portfolios (MSME, Agriculture, etc.)

**Module II: Enhancing Financial Inclusion and Rural Outreach**

- Promoting financial literacy and access to banking services in remote areas.
- Convergence with government schemes to finance rural livelihood groups
- Consumer Protection

**Module III: Leveraging Technology for Competitive Advantage**

- Digital transformation and its impact on rural cooperative banks
- Enhancing customer experience through technology

**Module IV: Governance**

- Key Regulations from Banking Regulation Act
- Other Important Acts applicable to RCBs
- Effective Governance

**Programme for the Professional Directors of the Rural Cooperative Banks  
(DCCBs & StCBs) on Business Development of Cooperative Banks**

**March 23 to 25, 2026**

**Fee Structure**

<b>Group</b>		<b>Fees per participant</b>	<b>18% GST</b>	<b>Total fees to be paid per participant (including GST)</b>
State Cooperative Banks	Residential	₹13,200/-	₹2,376/-	<b>₹15,576/-</b>
	Non-residential	₹8,200/-	₹1,476/-	<b>₹9,676/-</b>
DCCBs	Residential	₹8,800/-	₹1,584/-	<b>₹10,384/-</b>
	Non-residential	₹5,500/-	₹990/-	<b>₹6,490/-</b>

**Please use the programme code AMI-23032026 in Sender to Receiver Information while remitting the fee through NEFT.**

**PLEASE DON'T REMIT THE PAYMENT THROUGH RTGS. PLEASE MAKE THE PAYMENT BY NEFT ONLY.**

**In terms of section 48 of RBI Act 1934, RBI is exempted from payment of Income Tax or Super Tax on any of its Income, Profits or Gains. Nominating institutions should, therefore, not deduct TDS on the Programme Fees.**



*Reserve Bank of India established the College of Agricultural Banking (CAB) in 1969 to provide training inputs in Rural and Cooperative Banking. Subsequently, recognizing the changing needs of the Indian financial sector, the College expanded its scope to provide training in other areas like agricultural banking, MSME financing, Financial Inclusion & Literacy, Human Resources & Leadership, etc. From the Academic Year 2021, the College has further identified four focus areas (4 Cs), namely, Corporate Governance, Cyber Security, Consumer Protection, and Compliance Management, to build capacity amongst the bankers and financial professionals to enhance the robustness and service standards in the financial system.*

*The College also conducts programmes and research conferences in collaboration with various institutions. The College further conducts customized training programmes for institutions, both national and international, as per their specific requirements.*

*The College has been nominated as the 'Nodal Institution' for imparting training to various stakeholders of UCBs on cyber security under the Mission 'AVTU' in 2021, apart from being nominated as the Nodal Institution to impart specialised NAMCABs workshops in the area of MSME financing, since 2015.*