

# **Management Development Programme for Regional Rural Banks: Enabling RRBs for Future Banking Landscape**

---

**February 13 – 15, 2019**

*Coordinators*  
**Dr Naveen Kumar K  
Dr Rakesh Gupta**



**National Institute of  
Bank Management  
Pune, India**

# Management Development Programme for Regional Rural Banks: Enabling RRBs for Future Banking Landscape

## Background

RRBs are a unique innovation of our country. In fact they can be considered as the first round of Small Finance Banks in public sector sphere established to achieve greater financial inclusion. With a view to enable RRBs to minimize their overhead expenses, optimize the use of technology, enhance the capital base and area of operation and increase their exposure the roadmap has been prepared and proposes to bring down the number of RRBs to 38 from the present 56. It is expected that the proposed amalgamation of RRBs will bring about better scale-efficiency, higher productivity, robust financial health of RRBs, improved financial inclusion and greater credit flow to rural areas.

The Banking scenario of our country is set for a change with the advent of Small Finance Banks and Payment Banks. RBI has made financial inclusion as the cornerstone of new Banking license policy. Many of the licensees have a MFI background and many have strong tech background in ICT based financial services.

With their target customer base, being almost same as that of our RRBs, these new entities are more likely to offer stiff competition to RRBs with their Hi-tech and low cost products and services. They can bring a change in the way the banking is done with their disruptive technologies, which may make the present strengths of RRBs like branch network and presence, relationship, local familiarity and feel as insignificant.

Therefore, it is necessary to make the RRBs to take cognisance of the emerging landscape, forewarn and forearm them with adequate inputs, so that they can revamp their products, services and processes to keep in-tune with the new trends and the aspirations of their customer base.

## Objectives

Programme is expected to generate and sensitize RRB senior executives, about the need to change and equip themselves with new products, technologies, processes and services to meet the emerging competition and market scenario effectively. The proposed programme would largely address this concern and equip RRBs senior management in a meaningful manner.

## Day-Wise Programme Coverage

### Day 1

- ❑ Emerging Banking Scenario: Challenges and Way Ahead
- ❑ SWOT Analysis of RRBs
- ❑ Leadership Skills and Corporate Governance
- ❑ Strategic Business Planning, Decision making and Managerial Effectiveness
- ❑ Legal aspects of Lending and Documentation
- ❑ KYC and Anti Money Laundering

### Day 2

- ❑ Strategic Marketing and Emerging Scenario
- ❑ Leveraging Technology for Business Growth
- ❑ Digital Banking
- ❑ IT governance, Cyber Security and Cyber Frauds
- ❑ Data Analytics for Business Growth

### Day 3

- ❑ Innovations in Rural, Agriculture and Agribusiness Finance
- ❑ Financial Inclusion - A Profitable Line of Business
- ❑ Emerging areas of Bank Business in MSME and Retail Banking
- ❑ Investment Portfolio, ALM System and Capital Provision
- ❑ Operational Risk Management

## Pedagogy

The MDP will be highly participative in nature and will be based on concept sessions, group discussions, case-studies and experience sharing.

## Target Group

Executives of Scale IV and above

## Dates

February 13 – 15, 2019

The programme will commence at 9:00 am on February 13 and conclude by the evening of February 15, 2019. Participants are expected to reach the NIBM campus positively by the evening of February 12, 2018 and plan for their return journey after 5.00 pm on February 15, 2019.

## Venue

NIBM Campus, Kondhwe Khurd  
Pune, India.

## Accommodation

The programme is fully residential. Participants will be provided well-furnished single room AC accommodation in the Institute's hostel complex on the campus. However, they will not be permitted to bring their family members to stay on the campus. In case any Officer/Executive with physical/medical disability is being nominated, kindly inform us in advance with particulars of disability to facilitate necessary arrangements.

The Institute has facilities for outdoor and indoor games and a large walking/jogging trail for physical fitness besides a yoga centre. Participants are, therefore, encouraged to bring appropriate clothes/gear.

## Programme Coordinators

**Dr Naveen Kumar K**

Faculty NIBM

**Dr Rakesh Gupta**

Industry Expert NIBM and

Former General Manager

## Last Date for Receiving Nominations:

February 2, 2019

## Last Date for Availing Early Bird Incentive of 5%:

January 28, 2019

(See fee structure on  
home page of the website)

## Nominations and Enquiries

Please address your enquiries and  
nominations to:

Dr Naveen Kumar K

Dr Rakesh Gupta

Programme Coordinators

National Institute of Bank Management

NIBM Post office, Kondhwe Khurd

Pune 411 048, India

Tel. : 0091-20-26716000 (EPABX)  
26716224/26717271 (Direct)

Fax : 0091-20-26834478

E-mail : naveen@nibmindia.org  
rakeshgupta@nibmindia.org

Web : www.nibmindia.org

## Programme Fee (per participant)

	Fee	GST	Fee+GST	TDS
Member Banks	: 26400	4752	31152	2640

The fee includes the cost of tuition, board and lodging facilities, teaching material, etc. (Goods and Services Tax (GST) @ 18% and TDS @ 10%. Kindly send the TDS Certificate on priority to NIBM).

## Mode of Payment for Indian Participants

- The fee may preferably be transferred by RTGS/NEFT/ECS to our A/c No. 20002400021 with Bank of Maharashtra, NIBM Branch, Pune (IFSC Code MAHB0001124). NIBM PAN No. AAATN0040P and GSTIN No. 27AAATN0040P1ZJ.
- National Institute of Bank Management  
NIBM Post Office, Kondhwe Khurd, Pune 411 048, INDIA.
- **For all electronic remittances, kindly send a confirmatory e-mail at: [accounts@nibmindia.org](mailto:accounts@nibmindia.org) giving details of the remitter and participant, name and dates of programme, etc.**

Please see programme fee structure on home page of the website for early bird incentive, incentives for SAARC and other developing countries, mode of remittance, Pune City route map and local conveyance.

