

POST GRADUATE DIPLOMA IN RURAL BANKING (PGDRB) 2011-12

PROSPECTUS



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Note: PGDRB is affiliated to Indira Gandhi National Open University (IGNOU)

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1. ABOUT IGNOU

Indira Gandhi National Open University (IGNOU) is the apex body for open universities and distance education institutions in the country. It is envisaged to be an instrument for democratizing and augmenting opportunities for higher education, widening access and promoting a flexible and cost-effective system of imparting knowledge and skills. The University offers more than 300 programmes and has a network of more than 60 Regional Centers and around 2000 Study Centres to support academic counselling of students. Besides national network coverage, some of the programmes are offered in 46 other overseas centers especially in Asia and Africa using multiple – media learning through self-instructional illustrated print materials, audio cassettes, video programmes, phone-in radio counselling and teleconferencing forming the package of delivery for distance education. IGNOU is the nodal point for Gyan Darshan – the educational TV channel, Gyan Vani FM Radio Stations and the EDUSAT, a dedicated satellite for education.

The Post Graduate Diploma in Rural Banking (PGDRB) is a one year fully residential programme conducted by BIRD at its Lucknow campus and the diploma is awarded by IGNOU.

2. ABOUT BIRD

INTRODUCTION

The Bankers Institute of Rural Development (BIRD), Lucknow, India, is a reputed ISO 9001-2008 certified training institute established in the year 1983. It is a society promoted by the National Bank for Agriculture and Rural Development (NABARD). BIRD has emerged as a leading institution of the country providing training, research and consultancy services in agricultural and rural development banking to national and international clients which include banks, government agencies, MFIs/ NGOs, etc. Its ultimate objective is the development of human resources required for the organized and unorganized sectors serving the poor and underprivileged in rural and urban areas. For more details on BIRD, please visit www.birdindia.org.in.

STRUCTURE AND ORGANISATION

The Institute's policies and strategies are guided by a Governing Council (GC) consisting of eminent professionals in banking, economics, agriculture, rural development and academicians in the field of management. The Chairman of NABARD is the Ex –Officio Chairman of GC and the Managing Director of NABARD is the Vice Chairman of GC. The Director is the CEO and is responsible for the management of the Institute. The Joint Director along with a compliment of multi disciplinary faculty and other officers assist the Director in the overall management and administration of the Institute.

FACULTY

The faculty members are highly qualified with specialized training and several years of experience in Rural Development Banking, Teaching, Research and Consultancy. Senior fellows and visiting fellows add further strength to the faculty pool in the Institute.

TRAINING AND TEACHING

BIRD has expertise in conducting training programmes in major themes relating to agriculture and rural development viz., Farm Sector, Non Farm Sector, Microfinance & Financial Inclusion, Development Financing & Infrastructure Lending, Finance, Human Resource Management, Information Technology, Regulatory, Inspection & Supervision, Cooperatives and Regional Rural Banks. Further, new programs are added regularly based on continuous research and studies. Some of the new programmes taken up recently are - Approaches to Alternative Livelihoods in ecologically fragile areas, Development through credit using Joint Forest Management Groups, harnessing Corporate Social Responsibility (CSR) for rural development, Village Development through Convergence of various Development Initiatives, etc.

CLIENTS

Regional Rural Banks (RRBs), Cooperative Banks, Commercial Banks (CBs), NGOs/MFIs, Government Agencies, International Agencies and Training Establishments of Banks/others

RESEARCH AND ACTION RESEARCH

Centre for Microfinance Research (CMR)

CMR has been set up within BIRD to take up research activities in the field of microfinance. The objective of the centre is to facilitate policy initiatives and improvements in design and delivery system of microfinance services. The Mission of the CMR is to strengthen the microfinance sector through supply of researched inputs that facilitate policy initiatives and improvement in design and delivery systems that provide poor with sustainable access to quality financial services. CMR has four sub centers at Indian Institute of Bank Management, Guwahati; Institute of Financial Management and Research, Chennai; Institute of Development Studies, Jaipur and Chandragupt Institute of Management, Patna.

Centre for Professional Excellence in Cooperatives (C-PEC)

BIRD has established C-PEC as an independent centre to promote professional excellence in Cooperative Credit Structure (CCS). The Centre will design standardised training modules and certify the professional competencies of cooperative officials and training establishments through appropriate mechanisms of accreditation, examination, certification and other support services.

APRACA Centre of Excellence (ACE)

BIRD has been recognized as a Centre of Excellence by the Asia Pacific Rural and Agriculture Credit Association (APRACA), especially in the area of linkage banking and accordingly a centre called 'APRACA Centre of Excellence (ACE)' has started functioning in BIRD. The other ACE members are BAAC, Thailand; BRI, Indonesia; ACPC, Philippines; and Bank Indonesia. The mix of activities to be taken up by ACE include conduct of training courses, exposure visits, research and studies, consultancy services, pilot testing of innovations and development of technical and training manuals.

STUDIES AND CONSULTANCIES

BIRD conducts studies related to rural development issues and also takes up consultancy assignments. BIRD has successfully completed several Consultancy assignments for prestigious clients such as Government of India, ILO, Commercial Banks, RRBs, Tamil Nadu Forest Department, etc. Some of the recent studies taken up were on - Credit Absorption Capacity of Borrowers in U P, Inclusive Growth in Urban Areas- A Case Study, Poverty Alleviation: Comparison between a RRB and a Local Area Bank in Andhra Pradesh, SHG Federations- Opportunities & Challenges, A case study on Core Banking Solution in Saurashtra Gramin Bank and Training Needs Assessment of Recovery Management in RRBs.

WORKSHOPS AND SEMINARS

BIRD regularly conducts workshops, seminars, conferences, etc. on topics relevant to agriculture and rural development banking. Some of the recent seminars/workshops organised were on 'Microfinance in India – Issues and Challenges', 'Global Warming & Climate Change', 'Agricultural Productivity Challenges in Eastern India', 'Organic Farming', 'Joint Liability Groups' (JLGs), 'HR Challenges in Rural Banking', 'Microfinance in North East Region - Issue & Challenges' and the 2nd National Seminar on Microfinance- Issues & Challenges.

INFORMATION DISSEMINATION

The Institute disseminates information related to research studies and various workshops and seminars. It brings out the 'Micro Finance Review', a half yearly journal on Microfinance and an in-house monthly 'BIRD Newsletter'.

INFRASTRUCTURE

BIRD has an aesthetically laid out campus located in a compact area of 42 acres with appropriate learning facilities and infrastructure of international standards. The infrastructure includes:

- Centrally air-conditioned class rooms
- Single occupancy A.C. hostel rooms (150)
- A central library in the campus containing a rich and vast collection of more than 65,000 multi-disciplinary titles of national/ international interest.
- Computer Centre with LAN & Internet facilities
- Syndicate rooms
- Conference hall
- Auditorium (capacity 350)
- Technology Park
- Gym and Indoor Sports Complex (Badminton, TT, Carom, etc.)
- Yoga and dispensary facility; Walking track of 1.7 Kms.

3. ABOUT POST GRADUATE DIPLOMA IN RURAL BANKING (PGDRB)

[Affiliated to Indira Gandhi National Open University (IGNOU), New Delhi]

INTRODUCTION

Sustainable development of rural areas is vital to achieve balanced and inclusive growth in India. Banks and Financial Institutions play an important role in Rural Development and there is an urgent need for building their capacities to achieve prosperity in rural areas.

AIM OF THE PROGRAMME

To develop a competent and committed cadre of Professionals in Rural banking in the country

OBJECTIVES

On completion of the programme, the candidates will be able to:

- Develop abilities to assess the banking and credit needs of the rural people
- Implement innovative delivery systems for improved delivery of financial services
- Develop capabilities to tackle the challenges in dealing with the rural poor and financial exclusion
- Discharge their role as rural development bankers effectively
- Develop skills to tap social capital for the economic development of rural areas
- Design and manage programmes in rural areas through participatory development
- Analyse the socio-economic milieu of the rural poor and the socially disadvantaged groups
- The 'National Rural Livelihood Mission' is an ambitious initiative of the Government of India which will require a huge pool of trained manpower at the grassroot level for effective implementation
- The PGDRB will add tremendous value to the job prospects of candidates looking to work in these sectors.

COURSE DESIGN

The PGDRB is designed to cover:

- Philosophy, Concept & Policies in Rural Banking & Development
- Rural Development Management
- Rural Banking & Finance
- Rural Livelihood Projects Management
- Banking with the poor

The pedagogy of PGDRB will comprise:

1. Classroom teaching/Interactive learning
2. Case studies

3. Field work / Project work/ Immersion
4. Attachment with a Rural branch of a Bank/ NBFC/ MFI

Part (1) envisages developing knowledge, skills and attitude for working in rural society through appropriate orientation, management theories and practices. Skills necessary to work in a rural financial institute will be imparted in this segment.

Part (2) envisages appreciation of the concepts and ideas imparted in the classroom and learn skills appropriate to deal with practical problems.

Part (3) envisages a deeper understanding of and developing sensitivities for rural society, livelihoods and the dynamics of poverty through project/field work.

Part (4) envisages imparting of necessary skills for working in rural financial institutions through “hands on learning”.

COURSE DURATION

Two Semesters (July 2011 to June 2012)

PROGRAMME FRAMEWORK

The programme comprises two semesters and envisages 17 courses with 60 credits. Classroom teaching is supplemented by field work, organizational attachment, project work and seminars.

SEMESTER 1 (July – December 2011)

SN	Course Title	Credit
1	Rural Environment & Village Stay	4
2	Managerial Economics and Development Theory	4
3	Rural Research Methods & Quantitative Techniques	4
4	Accounting	4
5	Computers & Information Technology	2
6	Marketing of Financial Services	4
7	Agricultural Project: Financing and Analysis	4
8	Microfinance	4
9	Communication	Non credit course
	Total	30

SEMESTER II (January – June 2012)

SN	Course Title	Credit
1	Bank SMEs Interface	2
2	Human Resource Management & Organisational Behaviour	4
3	Financial Management	4
4	Financial Institutions and Markets	2
5	Rural Banking- Products & Services	4
6	Banking Law & Practice	4
7	Contemporary Issues: Rural Banking	2
8	RFI Attachment- Project Work	8
	Total	30

BATCH SIZE**40 candidates**

(75 % seats will be for graduates from open market and 25 % for in-service candidates sponsored by Banks, MFIs, NGOs etc. However, if sufficient number of candidates is not available in one category, the seats will be reallocated from the other category)

ELIGIBILITY

The minimum qualification for admission to the PGDRB is Graduation in any discipline from any recognized university with minimum 50% aggregate marks [45% in case of the candidates belonging to Scheduled Caste (SC)/ Scheduled Tribe (ST) and Physically disabled candidates]. Those who are in the final year and expect to complete the Graduation by 01 August 2011 can also apply.

Sponsored In-Service candidates:

Candidates from RRBs, Cooperative Banks (including Long Term CCS), Commercial Banks, MFIs, NGOs, Government development departments/agencies, Corporate Bodies, etc.

25% seats are earmarked for sponsored in-service candidates who fulfill the following conditions:

- i. Graduates in any discipline from any recognized university with minimum 50% aggregate marks [45% in case of the candidates belonging to Scheduled Caste (SC)/ Scheduled Tribe (ST) and physically disabled candidates].
- ii. Should attach a certificate with the Application Form from the employer to the effect that they will be sponsored, if selected.
- iii. The sponsoring agency should be willing to grant uninterrupted leave to the candidate (if selected) for the entire period of the Course.

Reservation for the SC, ST, OBC and Physically Disabled Persons will be made as per GOI norms.

AGE LIMIT

Age limit for fresh graduates will be **25 years** and for sponsored in-service candidates **30 years**, as on 01 July 2011. The relaxation in age limit for SC/ST and OBC and Physically Disabled Persons will be as per GOI norms.

SELECTION

The candidates will be shortlisted on the basis of their academic performance. The short listed candidates will be called for Group Discussion and Personal Interview at BIRD, Lucknow for final selection.

Weightage will be given to women candidates and candidates who have studied up to class 10th in rural areas.

JOB OPPORTUNITIES

Some of the job opportunities for Rural Banking professionals are as under:

- It is estimated that almost all people who joined banks during 70's and 80's would have retired by 2012. According to one estimate, in the next five years, around 63,000 employees would be retiring in Public Sector Banks and there would be a recruitment of about 85,000 fresh employees.
- Private sector banks are looking for Rural Development Officers for deepening their presence in rural market.
- The Microfinance sector in India is growing rapidly and as per existing estimates, there is a demand for about 6500 Area Managers/ Field Officers during the next 5 years
- Large scale retirements in the coming years in the Regional Rural Banks and District Central Cooperative Banks will open up huge opportunities for recruitment in these Institutions as well.
- For ensuring branchless banking and door-step financial services for the poor, particularly in rural areas, as envisaged by RBI in total financial Inclusion, a large number of professional Business Facilitators (BFs) and Business Correspondents (BCs) are required. The BFs/ BCs are appointed by Commercial Banks, both public and private, RRBs and Cooperative Banks.
- **Students passing out from first batch of PGDRB have been recruited by public sector banks, private sector banks, reputed MFIs and NGOs.**

HOW TO APPLY

The Prospectus-cum-application form can be downloaded free of cost from **BIRD's website: www.birdindia.org.in**.

SUBMISSION OF APPLICATION

The filled in application form should be submitted along with application fee of Rs. 500 (Rs. 200 for SC/ST and Physically Disabled candidates) through a Demand Draft drawn in favour of Bankers Institute of Rural Development payable at Lucknow.

The application complete in all respects should be sent to the Director, Bankers Institute of Rural Development (BIRD), Sector-H, LDA Colony, Lucknow- 226012, **so as to reach him on or before 05:00 p.m. on 24 June 2011**.

Applications received after the cut off date will not be entertained.

The incomplete applications will be rejected.

BIRD reserves the right to make changes in the PGDRB Programme, its design/ content, without assigning any reasons whatsoever.

IMPORTANT DATES

Particulars	Date
Last date for receiving completed Application Forms at BIRD (by hand or by post/courier)	24 June 2011
Dispatch of Intimation letters to shortlisted candidates for Group Discussion and Personal Interview (The list will also be uploaded on BIRD's website)	30 June 2011
Communicating final selection of candidates for admission to the PGDRB Programme Interview (The list of selected candidates will also be uploaded on BIRD's website)	15 July 2011

The programme will commence on 25 July 2011.

PROGRAMME FEE AND OTHER COSTS

PGDRB is a fully residential programme. The break-up of the fees for entire Programme is as under:

Details	Indian Students	International Students
Course fee (Includes Tuition Fee, infrastructure support like central air-conditioning, etc., Technology support and Library Fees)	Rs. 2,15,000	USD 7,000
**Lodging charges (Hostel Room)	Rs. 60,000	USD 1,500
**Boarding charges	Rs. 50,000	USD 1,200

**The boarding and lodging expenses are applicable to the period during which the students will stay in the BIRD campus.

The hostel accommodation will be single occupation well furnished centrally AC rooms.

PAYMENT OF FEE

The total Course fee and Lodging charges amounting to Rs. 3,25,000/- will be paid in two installments. The first instalment of Rs. 1,65,000 will be paid before commencement of first semester, second installment of Rs. 1,60,000 before the commencement of second semester.

Caution Deposit: *A refundable Caution Deposit of Rs. 10,000 is required to be paid at the time of enrolment.*

Study Loan: BIRD can facilitate, but does not guarantee, the process of availing Educational Loans from Banks. The repayment of loan, if availed, is solely the responsibility and liability of the student.

SCHOLARSHIPS

BIRD is trying to arrange need- based financial assistance from different Financial Institutions in the form of partial/ full waiver of course fee for meritorious candidates.

PLACEMENTS

BIRD will endeavor to organize placements to the successful candidates on completion of the PGDRB Programme. The students of first batch of PGDRB were recruited by public sector banks, private sector banks, reputed MFIs and NGOs.

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