



ACSTI
BENGALURU



The Bank that Listens

THE KARNATAKA STATE CO-OPERATIVE APEX BANK LTD.,

HEAD OFFICE :

'Uthunga' No. 1, Pampamahakavi Road , Chamarajpet, Bengaluru - 560018

Website : www.karnatakaapex.bank.in

Training is an Investment Not an Expenditure

Development Through Training

ACSTI
BENGALURU



PROSPECTUS



AGRICULTURAL CO-OPERATIVE STAFF TRAINING INSTITUTE

OF THE KARNATAKA STATE CO-OPERATIVE APEX BANK LTD.,

(ACCREDITED INSTITUTION BY C-PEC, BIRD, LUCKNOW)

(An ISO 9001 : 2015 Certified Institute)

67, Padmanabhanagar, Banashankari 2nd Stage, Bengaluru - 560070

W-mail : acsti@karnatakaapex.bank.in



VISION AND MISSION OF THE ACSTI

"OUR VISION"

- ★ To contribute to the Economic Prosperity of the Co-operative.
- ★ Institutions in the State.
- ★ To impart effective training for professional efficiency.
- ★ To develop highest standards of ethics and excellence among Co-operatives.

"MISSION"

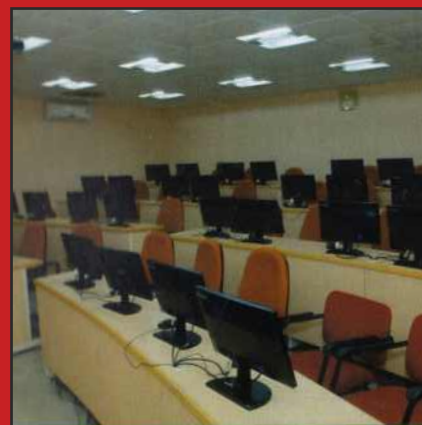
Committed to provide training with unrelenting attention to efficiency improvement and knowledge development among the Co-operatives in the changing scenario with performance excellence and skill development.



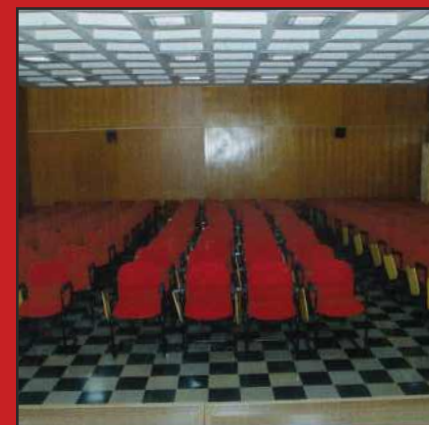
ACSTI VIP CLASS ROOM



ACSTI CLASS ROOM



ACSTI COMPUTER LAB



ACSTI CONFERENCE HALL



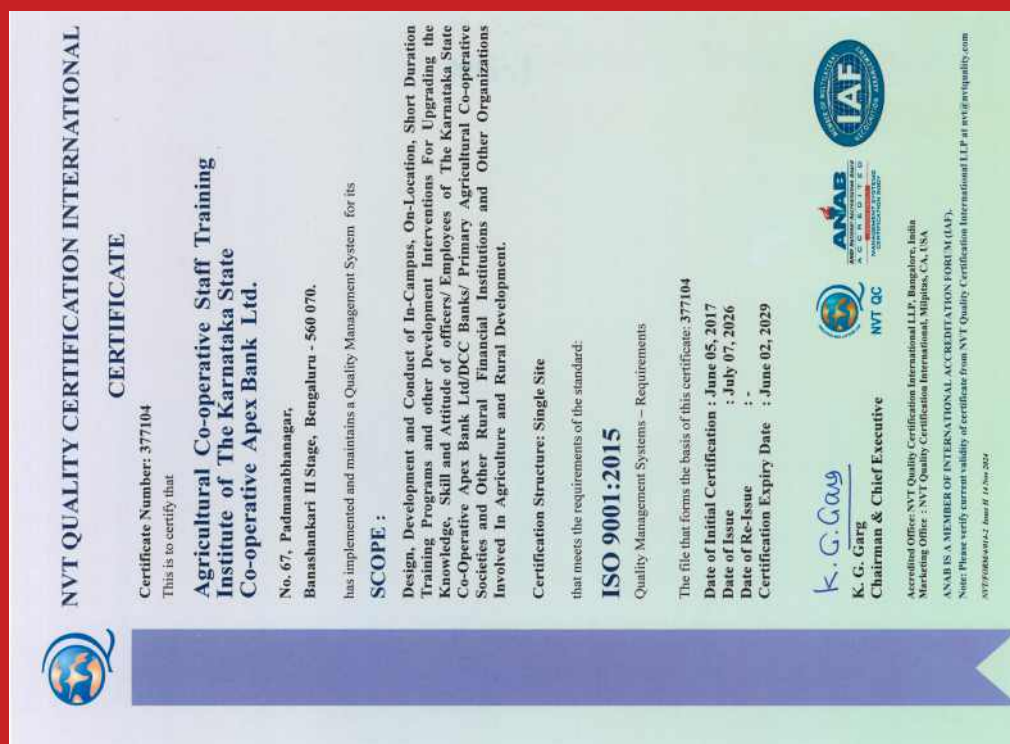
ACSTI HOSTEL ROOM



ACSTI LIBRARY



CERTIFICATIONS



From the CGM's Desk



Agricultural Co-operative Staff Training Institute, sponsored by KSC Apex Bank Ltd., Chamarajpet, Bengaluru, was established in the year 1985 for imparting training programmes to suit the needs of different categories of staff of Apex Bank/DCC Banks and Primary Agricultural Co-operative Societies. The Institute has excellent infrastructural facilities of its own with well furnished three Air-conditioned class rooms with Smart Inter-active Digital Panel Board, an Air-conditioned Computer lab with Internet facility with a seating capacity of 32 participants and access to independent computers for each participant, a spacious Air-conditioned conference hall with audio visual aids, LCD projector and good library having more than 3944 books and other Financial/Banking related magazines. It has its own well furnished 18 renovated hostel rooms and two Dormitories and one well furnished Dining Hall with Canteen facility. The Institute is an ISO 9001:2015 certified institute which is awarded for meeting International Quality Management System Requirements and also having C-PEC "A" Grade Accreditation.

The Chief General Manager is the head of the Institute supported by two C-TFC trained Faculty Members who are experts in imparting professional training to the participants. Further, the services of Banking and HRD professionals with vast and rich experience are also utilized as Guest Faculties.

The Institute works with a strong belief that "Training is a continuous process and should be treated as an investment and the trainee should be considered as an asset to the Organisation".

The training programme schedule for the year 2026-27 has been prepared on the basis of suggestions from Apex Bank, NABARD, DCC Banks, Faculty Members, subject experts and feed-back from the participants.

The Personnel of the Short term Co-operative Credit Structure are required to face new challenges to compete with Commercial Banks especially in the field of non-farm advances which has become imperative for the survival.

In this connection, I take this opportunity to thank Apex Bank, all the DCC Banks and PACS who have been deputing their personnel to the training programmes arranged by us and hope that this tempo will continue for the year 2026-27 also.

We will be sending the announcement letters regularly for each of the programme and Client Institutes are requested to depute sufficient number of their Bank staff and the CEOs / Functionaries / Board Members of PACS in their district to the training programmes arranged by the institute during the year 2026-27 and make use of the training imparted.

Looking forward for your positive response in nominating sufficient number of staff from your bank and also in deputing CEOs/Functionaries/Board Members of PACS to respective training programmes conducted by us free of cost.

Thanking you.

[Signature]

Yours Sincerely,
SUJYOTHI MONNAPPA
 CHIEF GENERAL
 MANAGER Trg.



**AGRICULTURAL CO-OPERATIVE STAFF TRAINING INSTITUTE (ACSTI)
OF THE KARNATAKA STATE CO-OPERATIVE APEX BANK LTD.,**

Key officers of ACSTI

Sl. No.	Name	Designation	Mobile
1.	Smt.Sujyothi Monnappa	Chief General Manager	91080 51705
2.	Sri Adeppa	AGM/Faculty Member	91080 51792
3.	Smt.Lavanya .M	Manager / Office Superintendent	98861 56516
4.	Sri.Arifulla Khan	Manager/Faculty Member	73382 88042
5.	Sri.B.Siddegowda	Co-ordinator/ Assistant Manager	99807 95077

Note : For customized training programmes tailored to PACS, DCCBs, and UCBs, kindly reach out to us at the above numbers.

Short Term Co-operative Credit Structure in Karnataka

Organisations	Functions
NABARD	Policy Formulation, Credit Support and Supervision
↓ StCB	Policy Formulation, Sanction, Implementation and Monitoring
↓ DCCB	Sanction, Monitoring, Control and Implementation of Policies
↓ BRANCHES	Field Support, Recommendation, Consolidation and Control
↓ PACS	Assessment of loan Requirements, Disbursement and Control
↓ MEMBERS	End users of Credit & Beneficiaries

Calendar of Training Programmes for the Year 2026-27

Sl. No.	Name of the Training Programme	Institution	Target group	Duration-days
Part A PROGRAMME FOR StCB / DCC BANKS :				
1	Retail Loans, Documentaion, NPA & Recovery Management	StCB / DCCBs	Br.Mgrs/Officers / Staff of StCB/DCCBs	3
2	Programme on NPA & Recovery Management	StCB / DCCBs	Officials of StCB/DCCBs	3
3	Programme on Investment & Funds (SLR) Management	StCB / DCCBs	Officers / Middle Level Officers of StCB/DCCB	2
4	Programme on Pre & Post Loan Documentation including Borrower Appraiser (Farm, Non-Farm & Housing)	StCB / DCCBs	Officers / Middle Level Officers of StCB/DCCB	3
5	Project Appraisal & Loan Documentation - Farm & Non-Farm Sector	StCB / DCCBs	Officers/Staff of StCB/DCCBs	4
6	Induction Training Programme for newly recruited staff	StCB/DCCBs	Newly recruited staff of StCB / DCCBs	2 Weeks
7	Programme on General Banking	StCB/DCCBs	Officers & staff of StCB / DCCBs	4
8	Programme on Digital Banking & Cyber Security	StCB / DCCBs	Officers / Staff of StCB / DCCBs	3
9	Programme on Developing Efficiency & Effectiveness for Class-IV / Sub-staff of StCB / DCCBs	StCB / DCCBs	Sub-staff of StCB / DCCBs	3
10	Programme on Branch Management	StCB / DCCBs	Officers / Officials of StCB / DCCBs	3
11	Programme on Role of Circle Supervisors / Field Supervisors / Managers / Bank Inspectors	DCCBs	Field Supervisors / Inspectors / Officers of DCCBs	4
12	Workshop on Income-tax, TDS & GST Norms	StCB / DCCBs	Officials of StCB/DCCBs	1
13	Workshop on Cash Management , Fake Notes & Deposit Mobilisation	StCB/ / DCCBs	Officials of StCB / DCCBs	1
14 N	Workshop on Jewel Loan	StCB/ / DCCBs	Staff of StCB / DCCBs	1
15 N	Programme on Common Observations in NABARD / RBI Guidelines	StCB/ / DCCBs	Staff of StCB / DCCBs	3
16 N	Programme on Banking Operations & Procedures	StCB/ / DCCBs	Staff of StCB / DCCBs	4
17 N	Programme on Pre & Post Loan Documentation including Borrower Appraiser (Farm, Non-Farm & Housing) (Exclusively for Women Employees)	StCB / DCCBs	Officers / Middle Level Officers of StCB/DCCB	3
Part B PROGRAMME FOR PACS :				
18	Capacity Building on Professionalism in PACS	PACS	PACS Functionaries	4
19	Business Diversification & Planning in PACS	PACS	PACS Functionaries	4
20	Self - Sustenance through Improved Governance & Management of Resources	PACS	Board Members	2
21	How to do the Existing Business Better in the Post- Reform Scenario	PACS	PACS Functionaries	4
22 N	Refresher Programme on PACS ERP Software	PACS	PACS Functionaries	2
23 N	Workshop on Income-tax, TDS & GST Norms	PACS	PACS Functionaries	1
PART C ON-LOCATION PROGRAMMES :				
I	For DCCBs			
24	NPA & Recovery Management	DCCBs	Managers/Supervisors/Clerks	2
II	For PACS			
25	Business Development plan	PACS Funtionaries	PACS Functionaries	2