



INDIAN INSTITUTE OF BANK MANAGEMENT

"A Centre of Excellence in the Service of Banks, FIs and their Customers"

(An Institute sponsored by RBI, NABARD and five PSU Banks)



PROGRAMME ON RURAL LENDING AND FINANCIAL INCLUSION (January 22-24, 2018)

Programme Director:

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WHY THIS PROGRAMME ?

Directed credit through priority sector dispensation with special attention towards agriculture and MSME sector is a major policy intervention in our country. The main objective of the priority sector lending programme is to enable the vulnerable sections of our society to get easy access to credit at an affordable rate and also to ensure adequate flow of resources to those segments of the economy, which have high potential for generating employment and improving livelihood. The experience in the realm of development shows that credit plays a pivotal role in every growth segment, be it agriculture, MSME, exports and infrastructure. Despite the huge growth of secondary and tertiary sectors in the post-independence period, agriculture still plays a very important role in our economy as majority of the rural people are still dependent on it, either directly or indirectly. The high agricultural target fixed by Government of India every year for the banking sector and its increasing importance on MSME sector is a testimony to this reality. There is a feeling that the need for rural lending in India may further intensify in future as we have started concentrating more on increasing productivity of our farmlands by bringing in scientific methods of cultivation.

WHAT FOR?

- To sensitize bank officers about the imperatives of agricultural lending with special attention towards introduction of scientific methods.
- To inculcate in them the profitability aspect of agricultural lending and need to unlock the hidden potential of this sector.

PROGRAMME TAKE-AWAYS :

- Priority Sector Lending – Concepts, Targets, Classification
- Agricultural Lending – Appraisal, Documentation and Post-Sanction Monitoring
- Healthy Agricultural Portfolio – Issues of Crop Insurance, KCC, Scale of Finance
- Repayment – Issues and Challenges
- Importance of MSME Financing in rural areas
- Managing Risk in Rural Financing
- Financial Inclusion – Present status and future challenges

PEDAGOGY:

The programme will include lectures, discussions, sharing of experiences, field visits and power point presentations.

FOR WHOM?

The programme has been especially designed to cater to the training requirements of officers of RBI, Commercial Banks, RRBs and Co-operative Banks (Scale I-IV) who are associated with agricultural lending and monitoring work at various levels.

WHEN?

The programme will commence on January 22 (Monday) at 09:30 am and will be over by evening of January 24, 2018 (Wednesday). The participants may accordingly make their travel arrangements so as to reach IIBM on January 21 (Sunday) and depart on January 25, 2018 (Thursday).

WHERE:

IIBM campus (Near Kendriya Vidyalaya, Khanapara), Jawahar Nagar, Guwahati – 781022. For details regarding location of IIBM please visit our website. The contact number of some Radio taxi services are My Taxi : 03612228888, Green Cab : 03617151515. OLA and UBER Taxi services are also available.

REGISTRATION:

Participants should be nominated by their banks. **Online nomination facility is also available in our website www.iibm.ac.in. The last date for receiving the nomination is January 18, 2018.**

FEE :

The all-inclusive fee for the programme is as below:

	Fee	GST 18%	Total
Commercial Banks	₹ 10,500/-	₹ 1,890/-	₹ 12,390/-
Sponsor Banks of IIBM viz. RBI, NABARD, SBI, United Bank of India, UCO Bank, Central Bank of India, Allahabad Bank and Punjab National Bank	₹ 9,600/-	₹ 1,728/-	₹ 11,328/-
Cooperative Banks & RRBs	₹ 7,500/-	₹ 1,350/-	₹ 8,850/-

“Payment of fees for all employees of RBI shall be borne by RBI Guwahati. A copy of nomination letter may be sent to RBI Guwahati for facilitating payments on time.”

Generally payment of participation fees is to be made in advance through National Electronic Fund Transfer (NEFT) on or before the due date for submission of nomination. In exceptional cases a Demand Draft/Pay Order drawn in favour of Indian Institute of Bank Management payable at Guwahati may be forwarded along with hard copy of nominations. It may kindly be ensured that the officers being deputed for training carries details of remittance of programme fees.

a. Details of our Bank Account are as follows:

Beneficiary Name	INDIAN INSTITUTE OF BANK MANAGEMENT
Bank A/c No.	10821418158
A/c Type	S B A/c
MICR Code	781002037
IFS Code	SBIN0010669
Name of the Branch	IIBM Branch
Name of the Bank	STATE BANK OF INDIA

b. While remitting programme participation fee kindly advise us the following particulars.

Title of Programme including Commencement Date	Name of the Participant/s	Name of Bank/ Organisation	Amt. of Fee	EFT/ NEFT No.	EFT/ NEFT Date
