



## 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 Reinventing Profitability in Agricultural Lending**

**(October 24-26, 2018)**

**Programme Director:**  
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### **WHY THIS PROGRAMME?**

Directed credit through priority sector dispensation with special attention towards agriculture 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 is a testimony to this reality. There is a feeling that the need for agricultural 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
- Financing Post Harvest Activity
- An Overview of Banking Institutions Catering to Agricultural Sector in Rural and Semi-urban Areas
- Repayment – Issues and Challenges
- Profitability Aspects of Agricultural Lending
- Managing Risk in Agricultural Financing

## 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.

## PEDAGOGY:

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

## WHERE?

IIBM Campus (Near Kendriya Vidyalaya, Khanapara), Jawahar Nagar, Guwahati - 781022. Those coming by air may avail of prepaid taxi from Guwahati LGB Airport to IIBM. Those coming by train may avail of auto-rickshaw/taxi from Paltanbazar side of Guwahati Railway Station to IIBM. Participants are to make their own arrangements for to & fro journey/local visits. The services of Uber & Ola are available in Guwahati

## WHEN?

The programme will commence on October 24, 2018 (Wednesday) at 09:30 am and will be over by evening of 26 October, 2018 (Friday). The participants may accordingly make their travel arrangements so as to reach IIBM on October 23, 2018 (Tuesday) and depart on October 27, 2018 (Saturday).

**We provide hostel accommodation on a twin sharing basis.**

## REGISTRATION:

Participant should be nominated by their banks through E-mail: [iibm.ghy@gmail.com](mailto:iibm.ghy@gmail.com) or Fax (+91)-361-2363103, 2363102. Online nomination facility is also available in our website [www.iibm.ac.in](http://www.iibm.ac.in). The last date for receiving nomination is October 19, 2018.

## FEE:

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

	Fee	GST 18%	Total
Commercial Banks and Financial Institutions	₹ 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 & Punjab National Bank.	₹ 9,600/-	₹ 1,728/-	₹ 11,328/-
Cooperative Banks & RRBs	₹ 7,500/-	₹ 1,350/-	₹ 8,850/-

Generally payment of participation fees is to be made in advance through National Electronic Funds 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 Commence-ment Date	Name of the Participant/s	Name of Bank/Organisation	Amt. of Fee	EFT/NEFT No.	EFT/NEFT Date