



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 Priority Sector Lending *(February 18-21, 2019)*

Programme Director:

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WHY THIS PROGRAMME & WHAT FOR?

Directed credit through the window of priority sector lending 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 hassle-free 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. There is a feeling that the need for priority sector lending in India may further intensify in future as the path towards formal credit is still plagued with several problems threatening to derail the process of inclusion. We, as a nation have set upon ourselves a vision of universal financial access through affirmative financial inclusion for mainstreaming the marginalized section of our society. In addition to the economic considerations of financial inclusion, its ethical aspect is also of paramount importance for every conscious citizen of the country. We must therefore try to give adequate opportunities to everyone to empower himself/herself which in turn would lead to a more prosperous and equitable society.

WHAT FOR?

- To sensitize bank officers about the imperatives of priority sector lending including Government sponsored schemes and inclusive growth through financial inclusion.
- To inculcate in them the profitability aspect of priority sector lending and bankability of the marginalized section of society.

PROGRAMME TAKE-AWAYS :

- Priority Sector Lending – Concepts, Targets, Classification
- Agricultural Lending – Appraisal, Documentation and Post-Sanction Monitoring
- MSMEs – Importance, Main Features of MSMED Act 2006, CGTMSE, Nursing sick MSEs
- Microfinance – Concepts of SHGs, JLGs, Bank Linkage and Viability Angle

- Financial Inclusion – Importance for Inclusive Growth, Information Technology Enabled FI, Business Facilitators / Correspondents, Bankability Aspects
- MSME Financing – Appraisal, Documentation and Post-Sanction Supervision for Healthy MSME Portfolio
- Healthy Agricultural Portfolio – Issues of Crop Insurance, KCC, Scale of Finance
- Repayment – Issues and Challenges
- Profitability Aspects of Priority Sector Lending
- Managing Risk in Priority Sector Financing

PEDAGOGY:

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

FOR WHOM ?

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

WHEN ?

The programme will commence on February 18, 2019 (Monday) at 09:30 am and will be over by evening of February 21, 2019 (Thursday). The participants may accordingly make their travel arrangements so as to reach IIBM on February 17 (Sunday) and depart on February 22, 2019 (Friday).

WHERE :

IIBM campus (Near Kendriya Vidyalaya, Khanapara), Jawahar Nagar, Guwahati – 781022. For details regarding location of IIBM please visit our website. OLA and UBER Taxi services are 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 February 14, 2019.**

FEE :

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

	Fee	GST 18%	Total
Commercial Banks	₹14,000/-	₹ 2,520/-	₹ 16,520/-
Sponsor Banks of IIBM viz. RBI, NABARD, SBI, United Bank of India, UCO Bank, Central Bank of India, Allahabad Bank, Punjab National Bank & IDBI Bank Ltd.	₹12,800/-	₹ 2,304/-	₹ 15,104/-
Cooperative Banks & RRBs	₹ 10,000/-	₹ 1,800/-	₹ 11,800/-

“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 Commence-ment Date	Name of the Participant/s	Name of Bank/ Organisation	Amt. of Fee	EFT/ NEFT No.	EFT/ NEFT Date
