



## 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 Financing SHG, JLG & Promotion of FI (February 25-28, 2019)

#### **Programme Director:**

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#### *WHY THIS PROGRAMME ?*

Directed credit through priority sector dispensation with special attention towards SHG, JLG Financing 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 improving the livelihood opportunities of SHG & JLG members. The better recovery performance by the members of SHGs & JLGs consistently for the last many years has conclusively proved the efficacy of this sector in improving the balance-sheets of the banks. The growing importance accorded by Government of India towards covering millions of SHG & JLG members through various government sponsored programmes is a testimony to this reality. There is a feeling that the need for SHG- JLG lending in India may further intensify in future as various state governments have started giving more emphasis on group mode of financing in order to bring about qualitative changes in the livelihood patterns of the rural poor. Moreover, issues & challenges encountered in the process of widening and deepening various initiatives of financial inclusion would be covered.

#### *WHAT FOR?*

- To sensitize bank officers about the intricacies of SHG-JLG financing with special attention towards ensuring higher recovery
- To inculcate in them the profitability aspect of group mode of financing and the need to unlock hidden potential of this sector.
- To demystify various issues associated with financial inclusion initiatives.

#### *PROGRAMME TAKE-AWAYS :*

- Priority Sector Lending – Concepts, Targets, Classification
- An overview of the microFinance Sector
- Issues associated with SHG-JLG lending
- Repayment – Issues and Challenges
- Profitability Aspects of Group Mode of Financing
- Managing Risk in Group Mode of 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, NABARD, 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 February 25 (Monday) at 09:30 am and will be over by the evening of February 28 (Thursday). The participants may accordingly make their travel arrangements so as to reach IIBM on February 24, (Sunday) and depart on March 01, 2019 (Friday).

### **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 shall be nominated by his/her organization through email: [programme@iibm.ac.in](mailto:programme@iibm.ac.in). Online nomination facility is also available in our [website www.iibm.ac.in](http://www.iibm.ac.in). The last date for receiving the nomination is February 20, 2019.

### **FEES :**

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

	Fee	GST 18%	Total
Commercial Banks and Financial Institutions	₹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.	₹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 Commencement Date	Name of the Participant/s	Name of Bank/ Organisation	Amt. of Fee	EFT/ NEFT No.	EFT/ NEFT Date

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