

November 19 – 20, 2018

**Workshop on  
Innovations in  
Rural and Agriculture Banking  
Best Practices from Industry**

*Coordinator*  
**Dr Naveen Kumar K**



**National Institute of Bank Management  
Pune, India**

# Workshop on Innovations in Rural and Agriculture Banking Best Practices from Industry

## Workshop Rationale

Banking and financial services play a critical role in rural and agrarian economy. They can generate value for the clients by making money available for investments or for current expenses at the time and place they are required. Innovations in rural and agricultural banking will create additional value for the clients by way of reduction in transaction and other associated cost of access to financial services. Innovations in delivery and recovery process, products and services are valuable for the banks adopting them if they increase their profitability by reducing their costs or increasing revenues. Revenues can be increased by an innovation that improves the bank's competitiveness by serving new segments or by generating additional income in their business with existing clients. Innovations in the area of risk management, and reductions in transaction and supervisory costs have had significant positive impacts on rural and agricultural finance institutions.

In the last one decade, the face of the rural banking in India has undergone large scale transformation. Historically, banks target clientele is limited to poor farmers in rural areas; but time has come to include a generation which can use and adapt information and communication technology effectively and profitably. This evolution in rural and agrarian economy has directed a massive change in the nature of the supply of banking services, adopting a more inclusive approach combined with innovative banking solutions.

Given this perspective, banks must embark upon an appropriate business strategies and innovations to reach the unbanked and under banked segments in rural and agricultural sectors, including the microenterprises. The program will deliberate on various innovations adopted by the banks in rural and agriculture banking.

## Objectives

- To deliberate on recent innovations and best practices in rural and agricultural banking.
- To impart knowledge and skills in financing rural and agriculture sector with a special trust on microenterprise lending.

## Content

- ❑ Rural and Agriculture Economy: An Overview of Bank Business Opportunities
- ❑ Bank Business Models: Rural, Agriculture and Microenterprise Sectors
- ❑ Innovation in Products and Lending
  - Multipurpose Rural Credit Products
  - Products to Finance Agriculture crop loan, investment credit, supply-chain finance or channel finance, working capital loan, etc.
  - Microenterprise Products
  - Intermediary or Co-lending Lending Models
  - Microfinance and Financial Inclusion Products
  - Innovations and Emerging Trends in Agricultural Insurance
- ❑ Innovation in Lending Procedures
  - Credit Rating or Credit Scoring with the help of Data Analytics
  - Multiple Delivery Channels/Client Management
  - Direct Lending through Relationship Managers (Retail Agri, Commodity Finance -WHR)
  - Indirect Lending through Business Correspondents/Intermediaries and Outsourcing Models
  - Contract Farming and Agribusiness Models
  - Farmer Producer Companies
  - Group Lending Approaches
- ❑ ICT and Technological Innovations in Rural and Agriculture Banking
  - Digital Innovations in Sanction, Disbursement and Monitoring
  - Fintech Innovations in Rural, Agriculture and MSME Lending
  - Technology in Risk Management

## Methodology

The Workshop will adopt interactive lectures, case studies, group and panel discussions with help of bankers from public sector, private sector, cooperative and small finance Banks along with experts from Fin-tech companies and NBFCs.

## Target Group

Middle and senior executives in-charge of rural, agriculture and MSME credit at Corporate, Zonal, Regional and Branch Levels from banks (Public, Private, RRB, Small Banks and Cooperatives)

*Incumbents of Special Agribusiness Branches*

## Dates

November 19 – 20, 2018

The Workshop will commence on November 19, 2018 at 9.00 am and conclude by 5.00 pm on November 20, 2018. Participants are requested to reach NIBM Campus by the evening of November 18, 2018.

## Venue

NIBM Campus, Kondhwe Khurd  
Pune, India.

## Accommodation

The workshop is fully residential. Participants will be provided well-furnished single room AC accommodation in the Institute's hostel complex on the campus. However, they will not be permitted to bring their family members to stay on the campus. In case any Officer/Executive with physical/medical disability is being nominated, kindly inform us in advance with particulars of disability to facilitate necessary arrangements.

The Institute has facilities for outdoor and indoor games and a large walking/jogging trail for physical fitness besides a yoga centre. Participants are therefore encouraged to bring appropriate clothes/gear.

## Workshop Coordinator

Dr Naveen Kumar K  
Assistant Professor  
(Rural Finance and Development)

Dr Naveen Kumar K holds a PhD in Economics. He has coordinated many national and international level Executive Development Programmes (EDPs) at NIBM. He conducts EDPs in the areas of Agricultural Finance, Agri-business and Value Chain Finance, Rural Infrastructure Finance, Financing of Farm and Non-farm activities, Microfinance, Financial Inclusion, Micro-enterprise Development, etc. Dr Naveen Kumar K has undertaken research and consultancy work for national and international agencies in the area of rural and agricultural finance.

**Last Date for Receiving Nominations:**  
November 9, 2018

**Last Date for  
Availing Early Bird Incentive of 5%:**  
November 3, 2018  
(See fee structure on  
home page of the website)

## Nominations and Enquiries

Please address your enquiries and nominations to:

Dr Naveen Kumar K  
Workshop Coordinator  
National Institute of Bank Management  
NIBM Post Office, Kondhwe Khurd  
Pune 411 048 (INDIA)  
Telephone : 0091-20-26716000 (EPABX)  
0091-20-26716224 (Direct)

Fax : 0091-20-26834478

E-mail : naveen@nibmindia.org

**For further details, visit us at Website:**  
[www.nibmindia.org](http://www.nibmindia.org)

## Workshop Fee (per participant)

US \$ 1000 for foreign participant  
(See fee structure on home page of the website for incentive)

	Fee	GST	Fee+GST	TDS
Member Banks :	16800	3024	19824	1680
Non-Member Banks :	21600	3888	25488	2160

The fee includes the cost of tuition, board and lodging facilities, teaching material, etc. (Goods and Services Tax (GST) @ 18% and TDS @ 10%. Kindly send the TDS Certificate on priority to NIBM).

## Mode of Payment for Indian Participants

- The fee may preferably be transferred by RTGS/NEFT/ECS to our A/c No. 20002400021 with Bank of Maharashtra, NIBM Branch, Pune (IFSC Code MAHB0001124). NIBM PAN No. AAATN0040P and GSTIN No. 27AAATN0040P1ZJ.
- National Institute of Bank Management  
NIBM Post Office, Kondhwe Khurd, Pune 411 048, INDIA.

## Mode of Payment for Foreign Participants

### Mode of Remittance: SWIFT\*

1. Name & Address of our Bankers : Oriental Bank of Commerce  
C-2, Shop No. 4-5, Bramha Estate  
Kondhwe Khurd, Pune 411 048  
Maharashtra, India
2. Name of the Account : National Institute of Bank Management
3. NIBM's Bank Account No. : Current A/C 11281131004402  
with Oriental Bank of Commerce
4. Bank's Swift Code : ORBCINBBFCP
5. Oriental Bank of Commerce A/c No. : 36152559  
with Correspondent Bank
6. Preferred currency : USD
7. Correspondent Bank : CITIBANK N.A.
8. Swift code for Citi Bank : CITIUS33

**\* The Foreign Bank Charges/ SWIFT charges/Commission is to be borne by the remitter. The fees mentioned in the invoice/brochure is to be paid to NIBM, net of all bank charges.**

**\*Payments will be accepted only through electronic mode.  
Cheques/DDs/Pay Orders will not be accepted.**

- **For all electronic remittances, kindly send a confirmatory e-mail at: [accounts@nibmindia.org](mailto:accounts@nibmindia.org) giving details of the remitter and participant, name and dates of programme, etc.**

Please see Workshop fee structure on home page of the website for early bird incentive, incentives for SAARC and other developing countries, mode of remittance, Pune City route map and local conveyance.