



Programme on Lending Strategies to Priority Sector in the Emerging Environment

February 13 – 17, 2017

Coordinators
Dr Ashutosh Kumar Tripathi
Dr Naveen Kumar K



National Institute of Bank Management
Pune, India

Programme on Lending Strategies to Priority Sector in the Emerging Environment

The priority sector bank lending policy was designed to ensure that vulnerable sectors and sections of society get access to credit at an affordable rate and also there is adequate flow of resources to those segments of the economy, which have a higher employment potential. Therefore, lending under the priority sector helps for development of the national economy. However, the RBI annual report for the year 2013-14 indicates that 10 out of 26 public sector banks, four out of 20 private sector banks and one out of 39 foreign banks could not achieve the target of the overall priority sector as on March 31, 2014.

In April 2015, on the basis of recommendations of an internal working group set up to revisit the existing priority sector lending guidelines, the RBI announced fresh norms. Under the changed scenario, banks have to design and implement economically viable and practically feasible strategies/ approaches for improving outreach on the one hand and managing quality of their portfolios on the other. Priority sector lending needs to be seen from the business development angle and not merely a target-oriented lending. The RBI is keen on encouraging banks for lending to the priority sector and improving the norms for lending to it. Therefore, there is a need to identify high credit potential areas for capital formation in agriculture/agri-business sector for stepping up economic growth. Keeping the upcoming challenges and opportunities in view, the captioned program is designed primarily to discuss the policy level issues, strategies/ approaches for increasing credit flow to emerging areas and risk mitigation in priority sector lending.

Pedagogy

The programme will be highly participative in nature and supported by:

- ◆ Classroom lectures and case studies
- ◆ Group discussions
- ◆ Interaction with experts, policy makers, progressive farmers and agri-entrepreneurs.

Objectives

- To design and implement economically viable and practically feasible strategies/ approaches for improving outreach and managing quality of portfolios.
- To identify high credit potential areas in agriculture/agri-business sector for stepping up economic growth.
- To discuss the policy level issues, strategies/ approaches for increasing credit flow to emerging areas, risk mitigation and recovery management in priority sector lending.

Coverage

- Macro level analysis of priority sector lending
- RBI norms on priority sector lending
- Emerging areas/opportunities in the priority sector: Hi-tech agriculture, agri-business, agro-food processing, agri-value chain finance, agri-infrastructure, contract farming, non-farm sector, etc.
- Innovative lending strategies/approaches to the priority sector.
- Risk management in priority sector risks, mitigation measures and prevention of NPAs in priority sector lending.

Target Group

- ❖ Branch managers of commercial banks including regional rural banks
- ❖ Branch managers of specialized agri-business branches of public and private sector banks
- ❖ Middle-level management looking after priority sector portfolio at various levels, including DDMs and LDMs.

Dates

February 13 – 17, 2017

The programme will commence on February 13, 2017 at 9.00 am and conclude by 5.00 pm on February 17, 2017. Participants are requested to reach the NIBM campus by the evening of February 12, 2017.

Venue

NIBM Campus, Kondhwe Khurd
Pune, India.

Accommodation

The programme 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.

Programme Fee (per participant)

US \$ 2000 for foreign participant

(See fee structure on home page of the website for incentive)

	Fee	ST	SBAC	KKC	Fee+ST+ SBAC+KKC	TDS
Mem. Banks	: 35000	4900	175	175	40250	3500
Non-Mem. Banks	: 41000	5740	205	205	47150	4100

The fee includes the cost of tuition, board and lodging facilities, teaching material, etc. (Service Tax (ST) @ 14%, Swachh Bharat Abhiyan Cess (SBAC) @ 0.5%, Krishi Kalyan Cess (KKC) @ 0.5% 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 ST No. AAATN0040PST001.
- 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 giving details of the remitter and participant, name and dates of programme, etc.

Please see programme 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.

**Last Date for
Receiving Nominations:**
February 3, 2017

**Last Date for
Availing Early Bird Incentive:**
January 28, 2017
(See fee structure on
home page of the website)

Nominations and Enquiries

Please address your enquiries and nominations to:

Dr Ashutosh Kumar Tripathi
Dr Naveen Kumar K
Programme Coordinators
National Institute of Bank Management
NIBM Post Office, Kondhwe Khurd
Pune 411 048, India

Tel. : 0091-20-26716000 (EPABX)
0091-20- 26716468 (Direct)
0091-20-26716570 (Direct)

Fax : 0091-20-26834478

E-mail : ashutosh.tripathi@nibmindia.org
naveen@nibmindia.org

Website : www.nibmindia.org