

November 27 – 30, 2018

**Programme on
Lead Bank Scheme:
Preparation and Management of
District Credit Plan for Inclusive
Growth**

Target Group

- Lead District Managers/Lead Bank Officers of Lead Banks
 - Chief Managers in Charge of Lead Bank Scheme (HO/ZO/RO)
 - Second Line Officers Overseeing Lead Bank Scheme and Officers in SLBC Cell.
 - District Coordinators of Non-Lead Districts
-

Coordinator
Dr Naveen Kumar K



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

Programme on Lead Bank Scheme: Preparation and Management of District Credit Plan for Inclusive Growth

Background

The Lead Bank Scheme (LBS) was formulated by the Reserve Bank of India (RBI) in 1969 to enhance the bank finance to priority and other neglected sectors for the overall development of rural economy. In view of several changes that are taken place in financial sector, the High Level Committee (2009) of RBI felt that the Lead Bank machinery is critical for achieving inclusive growth through sustainable financial inclusion and development.

Over the period, the LBS underwent significant changes in its strategies, approach and coverage. From the year 2014 onwards all districts in metropolitan areas are also brought under the fold of the LBS with the objective of providing an institutional mechanism for coordination between government authorities and banks. PMJDY is the biggest and most comprehensive financial inclusion initiative in the world which is also operationalized through LBS. It is a national mission of financial inclusion to ensure access to financial products and services in an affordable manner. The three new social security schemes have brought insurance and guaranteed pension within the reach of the common man along with several government schemes related to rural and urban economy. For the first time, all the schemes are to be channelized through banks and all benefits also will flow through banks. As a consortium leader, the Lead Bank Manager (LDM) would coordinate with banks, government departments/officials and other stakeholders such as NGOs, MFIs and so on, in planning and formulation of the District Credit Plan.

The vertical and horizontal linkages of LDM will help in synergizing efforts to achieve district plan priorities within a stipulated time period. In this context, the programme aims to enlighten the participants about the Lead Bank philosophy and scheme focusing on scientific skills for preparation of District Credit Plan, its monitoring and to sharpen their managerial skills and leadership towards inclusive growth.

Objectives

- Micro and Macro Perspectives of LBS in Inclusive Development & Growth
- Preparation of District Credit Plan/Annual Credit Plan: Aim, Scope and its Coverage
- RBI Perspectives on LBS: Monitoring & Reporting the Performance and MIS
- To Provide the Inputs on Leadership and Managerial Capabilities for High Performance.

Programme Coverage

Day: 1

(A) Lead Bank Scheme

- Review of the Lead Bank Scheme
- Duties and Responsibilities of Lead Bank Officer/Lead Bank Manager
- Roles and Responsibilities of Different Forums: BLBC, DCC and SLBC

(B) Potential Linked Plan

(C) District Credit Plan

- Preparation and Implementation
- Monitoring and Reporting the Performance
- Priority Sector Lending: Achievements and Challenges

Day: 2

(A) Financial Inclusion & Financial Literacy

- Emerging Business Models in Financial Inclusion
- Business Correspondents and Business Facilitators
- Comprehensive Financial Inclusion Plan
- Pradhan Manthri Jan Dhan Yojana (PMJDY)
- Jan Surakasha Schemes
- Differentiated Banks
 - ◆ Small Finance Banks
 - ◆ Payments Bank

(B) Information and Communication Technology

- Alternate Delivery Channels
- Direct Benefit Transfer (DBT)
- Aadhaar Enabled Payments
- Fintech Innovations

Day: 3

Exposure Visits

Exposure to Innovative Agribusiness & Agro-Processing units, such as (i) Integrated Agriculture and Allied Farms, (ii) Green House & Package Units, (iii) Integrated & Technology enabled Drip Irrigation Technology, (iv) High-Tech Agri Business Centre, (v) High Yielding Variety Crops, (vi) Agri-Tourism, (vii) Agro Processing Units, and (viii) Soil Testing Labs.

Day 4

(A) Livelihood Promotion: Policy and Strategy

- National Rural Livelihood Mission
- National Urban Livelihood Mission
- Pradhan Manthri Mudra Yojana
- Affordable Housing
- Swachh Bharat Abhiyan (Mission)

(B) Leadership and Management

- Time Management
- Collaboration and Networking
- Management of Public Relations

Methodology

The programme will be highly participative in nature and will be based on concept sessions, group discussions, case-studies, experience sharing and exposure visits.

Programme Coordinator

Dr Naveen Kumar K

Dates

November 27–30, 2018

The programme will commence on November 27, 2018 at 9.00 am and conclude by 5.00 pm on November 30, 2018. Participants are requested to reach NIBM Campus by the evening of November 26, 2018.

Venue

NIBM Campus, Kondhwe Khurd, Pune, INDIA

Programme Fee (per participant)

Mem. Banks : Fee: 36000 GST: 6480 Fee+ST: 42480 TDS: 3600

Non-Mem. Banks : Fee: 42000 GST: 7560 Fee+ST: 49560 TDS: 4200

Please see the enclosed sheet for Programme Fee details and Mode of Remittance. The Pune City Route Map is also enclosed for local conveyance.

Hostel 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 the appropriate clothes/gears.

Nominations and Enquiries

Please address your enquiries and nominations to:

Dr Naveen Kumar K

Programme Coordinator

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NIBM Post Office

Kondhwe Khurd

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For further details, visit us at Website: www.nibmindia.org

Last Date for Receiving Nominations: November 17, 2018

Last Date for Availing Early Bird Incentive: November 12, 2018