

District Credit Plan

Networking

Mudra Loans

DBT

Digital Payments

Digital Financial Inclusion

Communication

Agent Banking

Lead Bank Scheme

Team Management

SLBC Collaboration

PMJDY

Direct Benefit Transfer

Negotiation Skills

Leadership



Programme on Lead Bank Scheme and SLBC

August 19 – 22, 2019

Coordinator

Dr Naveen Kumar K



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

Programme on Lead Bank Scheme and SLBC

The Lead Bank Scheme (LBS) was formulated by the Reserve Bank of India in 1969 and stands out as a unique model in the world to enhance the banking access to priority and other neglected sectors of the economy for an inclusive growth.

Over the period, the LBS underwent significant changes in its strategies, approach and coverage. From the year 2014 onwards even all districts in metropolitan areas are also brought under the fold of the LBS. For the first time, all the schemes of Government (PMJDY, PMJJBY, PMSBY, APY, PMMY, PMVVY, DAY-NRLM, PMSBY, etc) 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.

In view of several changes that have taken place in the financial sector, the Reserve Bank of India (2018) had constituted a "Committee of Executive Directors" of the banks to study the efficacy of the Lead Bank Scheme and suggest measures for improvement. Based on the Committee's recommendations the 'action points' are deliberated to implement by the SLBC Convener Banks/Lead Banks and NABARD. With the revamp of Lead Bank Scheme, the SLBC Convener Banks/Lead Banks need to plan and strategies the implementation of 'action points'. The committee also indicated various 'action points' for lead banks for enhancing the effectiveness of Lead District Managers (LDMs) in the district.

In the challenging environment, both the SLBC and Lead bank Officer's requires the leadership and management skills to deal with various banking and non-banking issues pertaining into implementation and management of LBS. The effective implementation of LBS also needs sound understanding on ICT/digital development in the field of banking along with emerging regulatory compliances in the sector. In this context, the programme aims to enlighten the participants about the LBS philosophy and scheme focusing on scientific skills for preparation and implementation of District Credit Plan, its monitoring and to sharpen their managerial skills and leadership towards inclusive banking and finance.

Objectives

- Preparation of District Credit Plan/Annual Credit Plan: Aim, Scope and its Coverage
- Lead Bank Scheme: Role and Responsibility of SLBC, DCC, DLRC and BLBC in Implementation, Monitoring and Reporting the Performance
- To understand the revamp of LBS and various Action Points for SLBC Convener Bank/Lead Banks/LDMs
- To provide the inputs on Leadership and Managerial Capabilities for high Performance.

Program Coverage

Day: 1

☐ Lead Bank Scheme (LBS)

- ❖ Review of the Lead Bank Scheme
- ❖ Duties and Responsibilities of Lead Bank Officer/Lead Bank Manager
- ❖ Roles and Responsibilities of Different Forums: BLBC, DCC, DLRC and SLBC
- ❖ Revamp of LBS and various Action Points for SLBC Convener Bank/Lead Banks/LDMs

☐ District Credit Plan (DCP)

- ❖ Potential Linked Plan and Its importance in DCP
- ❖ Preparation and Implementation
- ❖ Monitoring and Reporting the Performance

☐ Priority Sector Lending (PSL)

- ❖ PSL Targets and Achievements: Issues and Challenges
- ❖ Identification of Potential Areas in Priority Sector

Day: 2

☐ Digital Financial Inclusion & Information and Communication Technology

- ❖ Innovation and Disruption in Digital Financial Services
- ❖ Emerging Bank Business Models in Microfinance & Financial Inclusion
- ❖ FinTech Innovations in Rural, Agriculture and MSME Lending
- ❖ Government Programmes and Services: Digital India, Digital Village, PMJDY, JAM Trinity, Mudra Loans, Jan Suraksha Schemes, PMSBY, NRLM, etc.
- ❖ Digital Payments and Remittances: Debit Cards, microATM, POS, Mobile Payments, Mobile Wallets, UPI, AEPS, e-KYC, NUUP, Agent Banking Models, etc.
- ❖ Direct Benefit Transfer (DBT) and Aadhaar Enabled Payments: The Emerging Trends

Day: 3

☐ Filed Visits

- Exposure visit to Innovative Agribusiness & Agro-Processing units, such as
- ❖ Integrated Agriculture and Allied Farms

- ❖ Hi-tech Green House & Package Units
- ❖ Integrated & Technology enabled Drip Irrigation System
- ❖ High-Tech Agri Business Centre
- ❖ High Yield Variety Crops
- ❖ Agri-tourism
- ❖ Agro Processing Units
- ❖ Soil Testing Labs
- ❖ Farmer Learning Centers, etc.

Day 4

☐ Leadership and Management

- ❖ Leadership Skills for LDMs, District Coordinators and SLBC Officers
- ❖ Time Management
- ❖ Communication Skills
- ❖ Working Together: Collaboration and Networking
- ❖ Negotiation Skills and Conflict Management
- ❖ Management of FLCCs & RSETIs

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.

Target group

- Lead District Managers/Lead Bank Officer of Lead Banks
- District Coordinators
- Chief Manager in charge of Lead Bank Scheme (HO/ZO/RO)
- Second line officers overseeing Lead Bank Scheme and officers in SLBC Cell.

Programme Coordinator

Dr Naveen Kumar K

Assistant Professor

Rural Finance and Development (RFD)

Dates

August 19–22, 2019

The programme will commence on August 19, 2019 at 9.00 am and conclude by 5.00 pm on August 22, 2019. Participants are requested to reach NIBM Campus by the evening of August 18, 2019.

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.

Nominations and Enquiries

Please address your enquiries and nominations to:

Dr Naveen Kumar K

Programme 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

Last Date for Receiving Nominations: August 9, 2019

Last Date for Availing Early Bird Incentive 5%: August 3, 2019

(See Fee Structure on home page of the NIBM website)

Programme Fee (per participant)

US \$ 1600 for foreign participant

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

	Fee	GST	Fee+GST	TDS
Member Banks :	36000	6480	42480	3600
Non-Member Banks :	42000	7560	49560	4200

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 NIBM 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. with Oriental Bank of Commerce : **Current A/C 11281131004402**
4. Bank's Swift Code : **ORBCINBBFCP**
5. Oriental Bank of Commerce A/c No. with Correspondent Bank : **36152559**
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.