



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



**Programme on  
Lending Strategies to  
Priority Sector in the Emerging Environment**

**January 8 – 12, 2018**



**Target Group**

- Branch Managers/credit officers of commercial banks (including RRBs) & Small Finance Banks
- Branch Managers of specialized Agribusiness branches of public and private sector banks
- Middle Level Management looking after priority sector portfolio at various levels, including DDMs and LDMs.

**Programme Coordinator  
Dr Naveen Kumar K**

## Programme on Lending Strategies to Priority Sector in the Emerging Environment

Priority sector bank lending policy was designed to ensure adequate and timely availability of credit to vulnerable sectors and sections of society which are often deprived of credit due to the perceived lack of viability and creditworthiness.

In April 2015, on the basis of recommendations of an internal working group set up to revisit existing priority sector lending guidelines, the RBI had 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. Further, there is an immediate 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, the captioned Programme 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.

### Objectives

- To design and implement economically viable and practically feasible strategies/approaches for improving outreach and managing quality of priority sector portfolios.
- To identify high credit potential areas in agriculture/agribusiness 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

### Content

- Macro level analysis of Priority Sector Lending
- RBI norms on Priority Sector Lending
- Emerging Areas/Opportunities in 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 Priority Sector
- Priority Sector Lending Certificates, Securitization and Outright purchases
- Monitoring of Priority Sector Lending
- Risk Management in Priority Sector – Risks, Mitigation measures and prevention of NPAs

### Pedagogy

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

- Classroom Lectures and case studies
- Group discussions
- Interaction with the experts, policy makers, progressive farmers and agri-entrepreneurs
- Field visits to progressive farms and agri-business units

### Target Group

- Branch Managers/credit officers of commercial banks (including RRBs) & Small Finance Banks
- Branch Managers of specialized Agribusiness branches of public and private sector banks
- Middle Level Management looking after priority sector portfolio at various levels, including DDMs and LDMs.

### Dates

January 8 – 12, 2018

The Programme will commence on January 8, 2018 at 9.00 a.m. and conclude by 5.00 p.m. on January 12, 2018. Participants are requested to reach NIBM Campus by the evening of January 7, 2018.

### Venue

NIBM Campus, Kondhwe Khurd, Pune, India.

### 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.

## Programme Coordinator

**Dr Naveen Kumar K** holds a Ph.D. 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.

## 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

Tel : 0091-20-26716000 (EPABX)  
26716224 (Direct)

Fax : 0091-20-26834478

E-mail : naveen@nibmindia.org

Web : www.nibmindia.org

### Last Date for

### Receiving Nominations:

December 29, 2017

### Last Date for

### Availing Early Bird Incentive of 5%

December 23, 2017

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

## Programme Fee (per participant)

### US \$ 2000 for foreign participant

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

	Fee	GST	Fee+ GST	TDS
Member Banks :	42000	7560	49560	4200
Non-Member Banks :	49200	8856	58056	4920

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\*

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