



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

December 11 – 15, 2017

Target Group

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

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 in 1969 and stands out as a unique model for the upliftment of neglected sectors in the economy through banking services. The designated banks were made key instruments for local development and entrusted with the responsibility of identifying growth centres, assessing deposit potential and credit gaps, and evolving a coordinated approach for credit deployment in each district, in concert with banks and development agencies. The High Level Committee (2007-08) of RBI felt that the Lead Bank machinery is critical for ensuring that banks and the state governments work together to achieve inclusive growth focusing on sustainable financial inclusion and development.

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 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. 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 Lead bank Scheme in inclusive development & growth
- Understanding of Potential Linked Plan and its implication to District Credit Plan

- Preparation of District Credit Plan/Annual Credit Plan: Aim, Scope and its Coverage
- RBI Perspectives on Lead Bank Scheme: Monitoring & Reporting the performance and MIS

Content

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

D. Priority Sector Lending : Achievements and Challenges

E. Financial Inclusion & Financial Literacy

- Emerging Business Models in Microfinance
- 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

F. Information and Communication Technology

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

G. Livelihood Promotion: Policy and Strategy

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

H. 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 field visits.

Programme Coordinator

Dr Naveen Kumar K

Dates

December 11 – 15, 2017

The programme will commence on December 11, 2017 at 9.00 a.m. and conclude by 5.00 p.m. on December 15, 2017. Participants are requested to reach NIBM Campus by the evening of December 10, 2017.

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 1, 2017**

**Last Date for Availing Early Bird Incentive of 5%:
November 24, 2017**

(See Fee Structure on home page of the NIBM 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
Mem. Banks :	42000	7560	49560	4200
Non-Mem. 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*

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.