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professional excellence

# **INDIAN INSTITUTE OF BANKING & FINANCE**

**(ISO 9001:2015 Certified)**

## **PROGRAM ON PRIORITY SECTOR LENDING WITH FOCUS ON AGRICULTURE & ALLIED ACTIVITIES**

**(Virtual/online Mode)**



**From 18.12.2023 To 20.12.2023 (3 days)**  
**(Mon - Wed)**

**The Individual Participants may also sponsor themselves**

**For Details & Nomination, please contact:**

**Mr. Prabhakara. S**  
**Joint Director-Training**  
**Mobile: 9004566705**  
**Email: [prabhakara@iibf.org.in](mailto:prabhakara@iibf.org.in)**



## **PROGRAM ON FINANCING PRIORITY SECTOR LENDING WITH FOCUS ON AGRICULTURAL LENDING** (Virtual/online Mode)

### **BACKGROUND**

During its 94 years of service, IIBF which is an "Institute of the Bankers, for the Bankers and by the Bankers" has emerged as a premier institute in banking and finance education. Considering the emerging requirements of the bankers in the ever-changing dynamic environment, IIBF has been providing training to bankers in select areas. IIBF has world class training facilities at its Leadership Center at Mumbai. It also has three Professional Development Centres (PDCs) at Delhi, Chennai, Kolkata & Mumbai with residential facilities at Delhi to accommodate more than 50 participants at a time. The present programme on priority sector lending with focus on financing agriculture has been designed considering the bankers' need in the area.

### **PURPOSE**

As per the extant RBI guidelines the domestic commercial banks including foreign banks are required to achieve total priority sector lending target of 40 per cent of ANBC or credit equivalent amount of off balance sheet exposure whichever is higher. At the same time, RRBs and SFBs are required to achieve 75%. UCBs are required to achieve 60%, 65% and 75% by the end of March 31, 2024, 2025 and 2026 respectively. Banks (including Commercial Banks, RRBs, SFBs and UCBs) that fail to achieve the priority sector targets/sub-targets are required to deposit the shortfall to the extent of allocated amounts as contribution to the Rural Infrastructure Development Fund (RIDF) with the National Bank for Agriculture and Rural Development (NABARD) and other eligible funds set up with the Small Industries Development Bank of India (SIDBI), the National Housing Bank (NHB) and MUDRA Ltd with low interest returns.

For the year 2023-24, the government has fixed a target of Rs.20.00 lakh crore with focus on animal husbandry, dairy and fisheries for disbursement to agriculture by all agencies put together. In case all banks excluding foreign banks, out of total priority sector target, the total agriculture target alone constitutes 18% of ANBC or credit equivalent amount of off balance sheet exposure whichever is higher. Banks need to innovate and experiment different models for financing agriculture.

**OBJECTIVES:** To understand the Reserve Bank of India guidelines on priority sector lending more particularly guidelines on agriculture lending.

- To explore various opportunities in agriculture lending.
- To examine various innovative models of financing agriculture.
- To recognize the risks in agriculture lending and to put mitigants in place
- To understand NPA management and methods of recover of loans

### **CONTENT OVERVIEW**

- Overview of Agriculture and RBI guidelines on Priority Sectors
- Government Support to Agriculture & Farmers including various schemes,
- Regulatory & Institutional framework for Agriculture: Function and policies of RBI in Rural Banking, NABARD–Main functions, Refinance Support. Lead Bank Scheme, State level and District Level Credit Committees, Rural Credit Institutions etc.

- Short term Production Credit: Kisan Credit Card (KCC) and Post-Harvest Loans to farmers against pledge/hypothecation of agricultural produce (including warehouse receipts), Interest Subvention Scheme (ISS)/ Prompt Repayment Incentive (PRI)/ PMFBY
- Investment Credit to Agriculture Minor Irrigation/ Land Development/ Plantation & Horticulture projects and Agricultural Equipment loans including, Tractors, Harvesters, Power Tillers etc. under Farm Mechanization scheme.
- Investment Credit to Allied Activities: Poultry, Dairy, Fishery, Bee-Keeping, Sericulture etc.
- Group lending in agriculture-SHG/JLG Concepts/ Contract Farming/ FPOs/ FPCs/- concepts and guidelines
- Financing Agricultural Infrastructure and Ancillary activities including financing of Food and Agro based industries
- Financing Innovative and Hi-Tech Projects: Greenhouse and Floriculture, Group lending etc.
- Risk Mitigation in Agriculture - IRAC norms for Agriculture & Allied sector loans - Restructuring/Rescheduling norms for Agriculture/Allied sector loans affected due to natural calamities
- Documentation, Obtaining/charging security,
- Monitoring & Follow up of Agricultural Loans, Recovery through R.C.s, SARFAESI Action, Filing Suits with Civil Courts/DRTs, Lok Adalats and OTS/Compromise Proposals

**METHODOLOGY:** Programme will be conducted in Virtual Mode and can be attended from anywhere by using devices with Internet like PC, Laptop, Tablet or Smart Phone. The sessions will be handled by experienced faculties and experts from industry. After completion of the Training, Participation Certificates will be issued by the Institute to the participants.

**TARGET GROUP:** Officers/Executives at **Junior and middle Management level in PSU/RRBs & Co-op Banks and Private sector & Foreign banks**, working in Branches/ROs/Zos and Corporate Office handling/to be posted to handle Priority Sector Advances/Agriculture portfolio.

**DURATION: 3-days from 18<sup>th</sup> to 20<sup>nd</sup> December, 2023 (Mon.-Wed). Program Timing: 10.00 AM to 5.15 PM.** Program commences at 9.45 AM on **18<sup>th</sup> December, 2023**

**LOCATION:** Participants would be required to join the training programme with necessary infrastructure at their home or office. Basic requirements to join the programme is a Laptop / PC with Webcam, Headphones with Mic, Internet connection with good speed to stream Virtual sessions / Webinars preferably the Broadband connectivity.

**FEE:** Rs.6000/- per participant plus GST @ 18% i.e. Rs.1080/- aggregating to **Rs.7080/-** (In case of TDS deduction, please send us TDS certificate). Programme fees may be remitted to the credit of Institute's account with State Bank of India, details of which are given below:

- ✓ Account in the Name of : **Indian Institute of Banking & Finance**
- ✓ Name of the Bank branch: **State Bank of India, Vidya Vihar Branch**
- ✓ Account no : **36919200263 (Savings A/c)**
- ✓ IFSC code : **SBIN0011710**
- ✓ PAN No : **AAATT3309D**
- ✓ GST TIN ID : **27AAATT3309D1ZS** for Maharashtra

**For further details and nomination kindly contact:**

<p><b>Mr. Prabhakara S.</b>  <b>Programme Coordinator &amp; Joint Director</b>  <b>Phone: +91-22-68507015, Mobile: 9004566705</b>  <b>Email: <a href="mailto:prabhakara@iibf.org.in">prabhakara@iibf.org.in</a></b></p>	<p><b>Mr. P N Mehrotra,</b>  <b>Director (Training),</b>  <b>Phone: +91-22-68507004, Mobile: 8291294676</b>  <b>Email: <a href="mailto:dir.trg@iibf.org.in">dir.trg@iibf.org.in</a></b></p>
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INDIAN INSTITUTE OF BANKING & FINANCE  
(ISO 9001:2015 Certified)  
Kohinoor City, Commercial II, Tower 1, 3<sup>rd</sup> floor,  
Off LBS Marg, Kiroli Road,  
Kurla (W), Mumbai – 400070.

**NOMINATION FORM**

**Program Title:** Program on Financing Priority Sector Lending with focus on Agricultural Lending  
Date: 18<sup>th</sup> to 20<sup>th</sup> December, 2023 (Mon.-Wed.) Programme Type: VIRTUAL/Online  
(10.00 AM to 5.15 PM)

Program commences at 9.45 AM on 18<sup>th</sup> December, 2023

**THE PARTICIPANTS NOMINATED:**

Sl. No	Name (Mr./Ms./Mrs.)	Designation	Branch/Office	Mobile No. and Land Line No.	E-mail
1					
2					
3					
4					
5					
6					
7					

Bank/Organisation: \_\_\_\_\_

Address: \_\_\_\_\_

Pin Code: \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_ E-mail: \_\_\_\_\_

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- ✓ **(PAN No: AAATT3309D and GST TIN No: 27AAATT3309D1ZS for Maharashtra)**
- ✓ **Kindly narrate: "PS"-18<sup>th</sup>-20<sup>th</sup> Dec 2023"; "<No.of> participants"**

**Kindly Send Nominations on above mentioned address or email to:**

<b>Mr. Prabhakara S.</b> Programme Coordinator & Joint Director Phone: +91-22-68507015 Mobile: 9004566705 Email: <a href="mailto:prabhakara@iibf.org.in">prabhakara@iibf.org.in</a>	<b>Mr. P N Mehrotra,</b> Director (Training), Phone: +91-22-68507004, Mobile : 8291294676 Email: <a href="mailto:dir.trg@iibf.org.in">dir.trg@iibf.org.in</a>
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