

**Training Programme
on
Management of
Advances in Retail, Agriculture &
MSME Sectors
(JANUARY 20 – 24, 2020)**

NOMINATION FORM

(Please fill up the form with
telephone/mobile numbers and complete
address for effective communication)

1. Name:
2. Designation:
3. Address of Branch/RO/ZO/HO:
4. Tele/Fax/ Mobile No:
5. E-mail address:

Date:

Place:

Forwarding Authority
Signature

Please send your nominations to:

Centre for Financial Inclusion &
Entrepreneurship (CFIE)
National Institute of Rural Development &
Panchayat Raj
Rajendranagar, Hyderabad -500 030
E-mail address: cfie.nirdpr@gmail.com Phone: 040-
2400 8534/548

Programme Director:

Dr .M. Srikanth

Programme Coordinator:

Shri G. Anjaneyulu

**Last date for nomination
January 13, 2020**

ABOUT NIRD&PR

Established in 1958, National Institute of
Rural Development and Panchayat Raj
(NIRD&PR) is a premier training institute and
a centre of excellence in research and
consultancy services in the rural development
arena. Recognized internationally as one of
the UN-ESCAP centres of excellence, it builds
capacities of functionaries in rural
development, elected representatives of
Panchayats, bankers, NGOs and other
stakeholders. The institute is located in the
historic city of Hyderabad in Telangana state.

LOCATION & FACILITIES

NIRD&PR is located on a sprawling 42
hectare beautiful campus in Rajendranagar,
Hyderabad. The institute has a well organized
and computerized library with a collection of
over 90,000 volumes. Besides well-equipped
classrooms and guest houses, the institute has
a healthcare centre, a community health club
with modern equipment, and facilities for
yoga, Badminton, Tennis, Table Tennis,
Swimming pool, etc.

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Entrepreneurship**



राष्ट्रीय ग्रामीण विकास परिषद
National Institute of
Rural Development
& Panchayat Raj
Rajendranagar
Hyderabad-500030
Telangana, India.
www.nirdpr.org.in

ABOUT CFIE

NIRD&PR has an exclusive Centre for Financial Inclusion & Entrepreneurship (CFIE) to impart training, research and consultancy services in the areas of banking and rural credit. The erstwhile name of CFIE is Centre for Rural Credit & Development Banking (CRCDB). The unique feature of the centre is its faculty is experienced bankers and practitioners in the industry. As banks play a crucial role in rural development, NIRD&PR has been associated with several banks in providing quality training to rural credit officers. CFIE conducts training programmes, organizes workshops and conferences on broad themes such as micro-finance, financial inclusion, agricultural & rural credit, opportunities & challenges in MSME sector, monitoring & follow up of priority sector lending, management of stressed assets, etc

ABOUT THE PROGRAMME

At the present juncture, when all banks are struggling with huge portfolio of Non-Performing assets (NPAs), maintaining the quality of loan assets is a real challenge before a credit official. Maintaining the quality of loan assets is possible only by ensuring a meaningful supervision and monitoring of the credit facilities in a planned and structured manner. The entire post-sanction process comprises three stages i.e. follow-up, supervision and monitoring, which are distinct and are mutually exclusive. The very purpose of all these is to ensure end-use of funds, maintain the quality of loan assets and ensure compliance of the terms of sanction. This programme provides the knowledge and improves the skills of the participants, so as to make them effective in monitoring and follow-up of advances in Retail, Agriculture & MSME - (RAM)- Sectors.

OBJECTIVES OF THE PROGRAMME

- To enable the participants understand various aspects of advances under RAM Sectors
- To help banks to maintain a healthy RAM credit portfolio and improve brand image
- To enable banks reduce their NPAs and increase their bottom line

OUTCOME OF THE PROGRAMME

At the end of the training programme, the participants will gain adequate knowledge and skills in the area of monitoring and follow up of advances in RAM Sectors. They will also become better supervisors of their loan portfolio. Standard reading material will be supplied to each participant for ready reference.

CONTENTS OF THE PROGRAMME

Status and Overview of credit under RAM
Priority Sector Lending (PSL) norms
Credit Appraisal in RAM sectors
Retail Credit – SWOT Analysis
Financing Dairy, Poultry Projects
Agriculture Value Chain Financing
MUDRA Loans – An Evaluation
Pre sanction & Post sanction follow up of advances
Risk Management in Credit
IRAC norms and NPA Management

RESOURCE PERSONS

CFIE's in-house faculty with long experience in the rural credit sector, several subject matter specialists and practitioners in rural credit and monitoring, follow-up of advances will engage the participants in formal and informal discussions.

ANDRAGOGY

Includes interactive classroom sessions, field visits, and interactions with stakeholders, group work, panel discussion, analysis, planning and presentation. Action Plan consisting of

(a) a structured learning, captured in writing on a daily basis and (b) consolidation of the overall learning made (collective and individual) forms to be the very important program element.

TRAINING FEE

Training fee of Rs.3000/- per day per participant is payable excluding GST of 18%. The fee can be remitted to the bank account as given below:
Name of the account: CRCDB and MI NIRD
Bank's Name: SBI, NIRD Campus,
Rajendranagar, Hyderabad
Account No. : 62094863681 (SB Account)
IFS Code: SBIN0020965

PROFILE OF THE PARTICIPANTS

Agriculture Field Officers, Rural Credit Officers, Branch Managers of Rural and Semi-urban Bank branches, Officers in R.O/Z.O/H.O dealing with rural finance (agri & allied sectors), newly recruited/promoted officers, officers involved in monitoring & follow up of advances in RAM Sectors. Scale I to IV officers in banks will get benefitted by attending this programme.

BOARDING AND LODGING

The participants will be provided decent accommodation at the guest house in the campus. The participants are requested to report at NIRD&PR hostel, Rajendranagar, Hyderabad on Jan 19, 2020 (evening). Before reaching the guest house, they may contact reception at 040 – 2400 8500.