

**Training Programme  
on  
Rural Credit & Follow-up on  
Advances  
(JULY 30 – AUGUST 03, 2018)**

**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 8482/548/534

**Programme Directors:**

Dr .M. Srikanth and Shri G.Umesan Pillai

**Last date for nomination and confirmation  
JULY 23, 2018**

**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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**HIGH VALUE AGRI LOANS**



**Centre for Financial Inclusion &  
Entrepreneurship**



राष्ट्रीय ग्रामीण विकास एि  
National Institute of  
Rural Development  
&Panchayat Raj  
Rajendranagar Hyderabad –  
500030 Telangana, India.  
www.nird.org

### **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**

Rural finance refers to financial transactions related to both agricultural and non-agricultural activities that take place among households and institutions in rural areas. Providing rural finance on a large scale can catapult the pace of economic development in the country. Late 19<sup>th</sup> century concerns with rural unrest and indebtedness in India led to a policy approach involving moneylender regulation and replacement of moneylender finance through provision of institutional credit in various forms. Introduction of various Govt. sponsored programmes/schemes culminated in substantially reducing the poverty. There is also a need to increase high value advances by banks in rural areas for the overall rural development and also achieve the PSL targets. This will help in gaining momentum to accelerate percolation of benefits of growth to the rural areas.

### **OBJECTIVES OF THE PROGRAMME**

- To enhance the appraisal skills of the field officers/ credit analysts/ rural bankers.

- To help the banks to increase the investment credit portfolio in agriculture & allied sectors including MSME segments.
- To focus on pre- and post-sanction follow up and monitoring of rural credit portfolio.

### **OUTCOME OF THE PROGRAMME**

At the end of the training programme, the participants will gain adequate knowledge on different models of rural finance extended by public, private sector banks, NBFCs and Cooperative Banks for the development of rural poor. The officers will be able to appraise investment credit proposals in agriculture & allied sectors, and MSME segments confidently. They will also become better supervisors of their loan portfolio. Standard reading material will be supplied to each participant for ready reference.

### **CONTENT OF THE PROGRAMME**

- Financing Agriculture: Status and Overview
- KCC,JLG, Loan against Warehouse Receipts
- Credit Appraisal of Projects in Agriculture & Allied sectors
- Financing Dairy & Poultry Project
- Financing Micro Minor irrigation Project
- Financing MSME Sector and Loans under MUDRA Scheme
- Emerging Areas in Agriculture Finance – Contract Farming – Supply Chain Management
- Micro Finance and SHG Bank Linkage
- Physical and Financial follow-up of Advances
- NPA and recovery management
- Soft Skills & Leadership Development

### **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, recap 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.2500/- 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 Rural credit/MSME loan portfolio, etc.,

### **BOARD 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 July 29, 2018 (evening). Before reaching the guest house, they may contact reception at 040 – 2400 8500.