

**Training Programme
on
Monitoring and Follow-up of
Advances in Retail, Agriculture &
MSME Sectors
(OCTOBER 23 – 25, 2019)**

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
October 18, 2019**

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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राष्ट्रीय ग्रामीण विकास परिषद्
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 know various aspects of monitoring and follow up of advances under RAM Sectors.
- To help banks to maintain a healthy 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.
Pre sanction Process to ensure asset quality.
Post sanction follow up of Agri. Credit.
Post sanction follow up of MSME Credit.
Post sanction follow up of Retail Credit.
Risk Management in Credit.
IRAC norms.

- NPA Management-Soft and Hard recovery measures.

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.

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 Oct 22, 2019 (evening). Before reaching the guest house, they may contact reception at 040 – 2400 8500.