

Priority Sector Lending :

STATUS, ISSUES AND FINANCING STRATEGIES

21-25 July, 2025

With a view to boosting lending to priority sector, there is need to build competence of officers engaged in financing to this Sector. The programme has been designed to enhance the skills of bank officers engaged in financing to Priority Sector.

PROGRAMME COVERAGE

- Priority Sector Lending: An Overview with a discussion on its Sub-Sectors and importance for banks.
- Financing Agriculture Sector Issues & Way Forward.
- Crop loans/KCC norms/Farm mechanization & Hitech Agriculture.
- Concept of Co-Lending and On-Lending in P.S. advances.
- Role of Agro processing and Agriculture Infrastructure sector in strengthening the credit portfolio of banks.
- Micro, Small and Medium Sector Enterprises: Overview of Policy Framework, Emerging Credit scenario, various Incentives allowed to MSME Sector, Appraisal of MSME Projects.
- Financing to Housing and Education loans under Priority sector.
- Govt. Sponsored schemes and Social Security schemes.
- Study of Financial Statements and Financial Analysis.
- Assessment of Working Capital facilities including Non-Fund Credit facilities.
- Credit Guarantee Funds and other Innovations in the area of Priority Sector.
- Role of Credit Information Companies (CIBIL, Highmark etc).
- Hitech Agriculture Projects – Greenhouse Financing concept.
- Charging of Securities and Documentation for P. S. loans.
- Follow-up and Supervision of Advances including TReDS etc.
- Use of Jansamarth portal for better appraisal of loans.
- IRAC norms and Various Recovery tools for recovery of Bank's dues.

LEVEL OF PARTICIPATION

Officers/Branch Managers engaged in Financing Priority Sector Lending and Officials looking after P.S Loans in Controlling Offices

PARTICIPATION FEES

Rs.27,500/- plus GST per participant

Residential on Twin sharing basis

Register Now

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