

# Programme Report

## Programme on “ Restructuring and strengthening Agricultural / Rural Financing Institutions – 20<sup>th</sup> – 24<sup>th</sup> July, 2009.

The programme was organized under the sponsorship of Reserve Bank of India and conducted at College of Agricultural Banking, Pune from 20<sup>th</sup> – 24<sup>th</sup> July, 2009. As could be seen from the programme design and contents, the subject area of the programme has been of great contemporary relevance and significance to all the National level agricultural banking , cooperative and rural financing institutions in the countries of the SAARC region who have an abiding concern in strengthening **RFIs. The programme objectives and contents were designed to cover** essential aspects of re-structuring and strengthening rural agricultural institutions / organizations. The programme was organized with the objectives –

- a. to apprise the participants with the analytical tools for business planning in the process of re-structuring and strengthening agricultural / rural financing institutions
- b. to provide input for conducting efficient business operations with a view to achieving self sustainability, viability and profitability.

The programme was attended by 17 participants including 7 from Sri Lanka, 5 from India, 4 from Nepal and 1 from Bangladesh.

The programme was conducted with participative method by using suitable training techniques based on experience sharing of the participants. The participating officers presented status paper about the activities and working of their respective organizations and also about the existing system of rural / agricultural finance in their respective countries.

- An Overview of the Indian Financial System with Particular Reference to Rural Financial Institutions
- Cross Country Experience in Restructuring and Strengthening of RFIs - Presentations of Country Papers/ Sharing of Experiences by Participants
- Recap Session
- Restructuring & Strengthening of RFIs in India-Regional Rural Banks
- Restructuring & Strengthening of the Rural Cooperative Credit Structure in India
- Business Development in Rural Financial Institutions
- Field Visit programme
  - Interaction with District Development Manager, NABARD
  - Visit to Maharashtra Godavari Gramin Bank & Discussion with the Chairman
  - Visit to Aurangabad District Central Cooperative Bank & Discussion with the MD
  - Visit to and interaction with A Primary Agricultural Credit Society and an NGO

- New Business Models for RFIs - Microfinance, Self Help Groups, BC & BF Models
- Recap Session
- Analysis of Financial Statements of Banks: Key Performance Parameters, Branch Profitability
- Role of ICT in Rural Finance

The programme was inaugurated by Ms Kamala Rajan, Principal, College of Agricultural Banking and the keynote address was delivered by Shri. Nitin Gadre, IAS, Director CICTAB & VAMNICOM. The valedictory address was proposed by Chief General Manager, Regional Office NABARD, Pune. The programme was coordinate by Shri. R.N.Dash and Shri. S Thyagarajan, Faculty members & Programme Director's.

The day to day programme schedule is given below :

**International Programme on  
Restructuring and Strengthening of Rural Financial Institutions  
(R-I-L-CICT-05-E)  
(July 20-24, 2009)**

<b>Programme Director(s)</b>	<b>Programme Officer</b>	<b>Venue</b>
R N Dash S Thyagarajan	P G Ketkar	Class Room "Bhagirathi"

<b>Programme Objectives:</b>	
1.	To apprise the participants with the process and techniques of business planning for restructuring and strengthening Agricultural/Rural Financial Institutions
2.	To provide input for conducting efficient business operations to achieve sustainability, cost-effectiveness and profitability

**TIME TABLE**

<b>Monday, July 20, 2009</b>		
09.15 - 10.00	Registration, Introductions and Overview of the Programme	Programme Directors
10.00 - 11.00	Programme Inauguration	Ms Kamala Rajan, Principal, CAB Consultant, CICTAB Programme Directors
	Keynote Address by Director, VM National Institute of Cooperative Management, Pune	Shri Nitin Gadre, IAS, Director, VAMNICOM
11.30 - 13.00	An Overview of the Indian Financial System with Particular Reference to Rural Financial Institutions	R N Dash
14.00 - 15.30 16.00 - 17.00	Cross Country Experience in Restructuring and Strengthening of RFIs - Presentations of Country Papers/ Sharing of Experiences by Participants	R N Dash S Thyagarajan K N Jnanendra

<b>Tuesday, July 21, 2009</b>		
09.15 - 09.45	Recap Session	Programme Directors
09.45 - 11.15	Restructuring & Strengthening of RFIs in India- Regional Rural Banks	S Thyagarajan
11.30 - 13.00	Restructuring & Strengthening of the Rural Cooperative Credit Structure in India.	K N Jnanendra
14.00 - 15.00	Business Development in Rural Financial Institutions	K V Rao, GM, NABARD, Pune
15.30 - 16.00	Briefing about the Field Visit	Programme Directors
17.00	Departure for Aurangabad	
<b>Wednesday, July 22, 2009</b>		
09.00 - 17.00	<ul style="list-style-type: none"> <li>• Interaction with District Development Manager, NABARD</li> <li>• Visit to Maharashtra Godavari Gramin Bank &amp; Discussion with the Chairman</li> <li>• Visit to Aurangabad District Central Cooperative Bank &amp; Discussion with the MD</li> <li>• Visit to Ajanta/ Ellora Caves</li> </ul>	
<b>Thursday, July 23, 2009</b>		
09.00 - 14.00	Visit to and interaction with <ul style="list-style-type: none"> <li>• A Primary Agricultural Credit Society</li> <li>• An NGO</li> </ul>	
15.00	Return Journey to Pune	
<b>Friday, July 24, 2009</b>		
09.15 - 09.45	Recap Session	Programme Directors
09.45 - 11.15	New Business Models for RFIs - Microfinance, Self Help Groups, BC & BF Models	R N Panigrahi
11.45 - 13.15	Analysis of Financial Statements of Banks: Key Performance Parameters, Branch Profitability	Anil Deshpande, Consultant
14.15 - 15.45	Role of ICT in Rural Finance	S Sahu/ V G Sekar
16.00 - 17.00	Evaluation and Valediction of the Programme	Principal, CAB CGM, NABARD, Pune Consultant, CICTAB Programme Directors

Library Timings (Mon-Fri)	08.30 - 20.00
---------------------------	---------------

**R N Dash**  
Programme Director, CAB Pune

**S Thyagarajan**  
Programme Director, CAB Pune

