



Campus Programme on  
**Achieving Priority Sector  
Lending Targets in MSME,  
Agri and Retail Segment:  
Opportunities and Managing Risks**

*Programme Directors*

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**May 12 – 14, 2025**



**National Institute of  
Bank Management  
Pune, India**



## Introduction

Priority Sector Lending (PSL) is a regulatory mandate for banks, ensuring that credit flows to critical sectors of the economy, including Agriculture, MSMEs, and Retail Sector (Education, Housing, Social Infrastructure, Renewable Energy, and Weaker Sections). Failure to achieve PSL targets/sub-targets results in mandatory allocation of shortfalls to low-yield funds like the Rural Infrastructure Development Fund (RIDF) managed by NABARD, and similar funds with NHB, SIDBI, and MUDRA Ltd. Additionally, persistent shortfalls may lead to regulatory scrutiny and constraints on business expansion.

To effectively meet PSL targets year after year, banks must adopt a strategic approach by optimising their lending portfolio across the three major PSL business segments, viz., Agriculture, MSMEs and Retail. Each business segment has ample loan products as well as Government schemes that can fulfil the PSL criteria and can help the Bank to achieve its goal.

## Objectives

The training programme will equip bankers with a practical understanding of PSL compliance, business opportunities, and risk management, enabling them to align their lending strategies with regulatory requirements while ensuring profitability and sustainable growth.

### Programme Coverage

#### A. Overview of PSL Compliance

- PSL compliance across different banking categories
- PSL targets and sub-targets
- Compliance monitoring and consequence of shortfall
- Preparing branch-level business plan for PSL
- RBI's guidelines for PSL

#### B. Business Opportunities in PSL

##### (i) Agriculture

- Agriculture and agribusiness financing projects
- Strategies to achieve PSL target in agriculture segment
- Digital innovations in agriculture and agribusiness financing
- Risks and mitigation strategies
- NPA management

##### (ii) MSME

- MSME classification, eligibility and financing opportunities
- On-lending and co-lending models for MSMEs
- Supply chain and invoice financing
- Export finance and trade credit

##### (iii) Retail

- Types of retail loan products that qualify for PSL classification
- Risk profiles of these loan products
- Profitability of these product profiles
- Strategies to achieve PSL credit in this segment
- Management of SMAs and NPAs in retail segment.

## **Target Audience**

Branch managers and credit officers from branches, regional, zonal and corporate officers of commercial banks, small finance bank and urban cooperative banks.

## **Pedagogy**

The programme will have speakers from both academia and practice, with the former discussing the latest RBI regulations, business opportunities and financing case studies and the latter highlighting the innovative lending practices in PSL business and compliance management. Group discussions on case studies would lead to greater participation and learning.

## **Dates**

May 12 – 14, 2025

The participants are requested to report at the venue by the evening of May 11, 2025.

## **Venue**

NIBM Campus, Kondhwe Khurd, Pune, India

## **Accommodation**

The programme is fully residential. Participants will be provided well-furnished, single room AC accommodation in the Institute's hostel complex in the campus. However, they would not be permitted to bring their family members to stay in the campus. In case, any officer / executive with physical / medical disability is being nominated, kindly inform us in advance with particulars of disability to facilitate necessary arrangements. The Institute has facilities for outdoor and indoor games, and a large walking / jogging trail for physical fitness besides a yoga centre. Participants are therefore encouraged to bring appropriate clothes / gear.

Participants attending the workshop on campus will be subject to the prevailing guidelines for educational institutes as per the notifications by the government / civic authorities.

## **Completion / Participation Certificate**

A completion / participation certificate will be given to the participant at the end of the programme provided he / she attends the programme for the mandated hours of engagement.

## ***Nominations and Enquiries***

Nominations are invited from both institutions and individuals from India and abroad. Executives working in banks / financial institutions / consulting firms / technology firms in the banking and financial services domain can also apply for the programme in their individual capacity.

*Please address your enquiries regarding nominations and programme content to:*

### ***Programme Directors***

#### **Prof. Aditi N Kakade**

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Mobile: 7875885105

*Enquiries related to programme registration, accommodation, etc. may kindly be addressed to:*

### ***Programme Office***

National Institute of Bank Management

NIBM Post Office, Kondhwe Khurd,

Pune 411048 (India)

Email: [trainings@nibmindia.org](mailto:trainings@nibmindia.org) / [progofficer@nibmindia.org](mailto:progofficer@nibmindia.org)

Tel: +91-20-69046000 (Board) / 6904 6214 / 6166 / 6210 / 6211

WhatsApp: 7887884083 (Messages Only)

**Website: [www.nibmindia.org](http://www.nibmindia.org)**

**For registrations / nominations, please login using the following link:**

**<https://erp.nibmindia.org/POApplication#/>**

**If you find any difficulty in accessing the above link, then kindly advise your IT department to whitelist [nibmindia.org](http://nibmindia.org) domain in the firewall.**

**Last date for receiving nominations: May 2, 2025**  
**Last date to avail 'Early Bird Discount': April 27, 2025**

## Campus Fee (per participant)

US \$ 1200 for foreign participant

	Fee	GST	Fee+GST	TDS
Member Banks	: 33000	5940	38940	3300
Non-Member Banks	: 39000	7020	46020	3900
Individual Nominee	: 39000	7020	46020	----

The fee includes the cost of tuition, teaching material, lodging facilities, etc. (GST @ 18 % and TDS @ 10%. Kindly send the TDS certificate on priority to NIBM).

As per the resolution of NIBM's 86th Finance Committee meeting held on January 31, 2023, all organisations / banks are required to make the full payment for all their nominations for the NIBM 'Executive Training Programmes, prior to the commencement of the respective programmes. The Reserve Bank of India has given its consent for the same.

### Discounts

1. 5% 'Early Bird' discount for nominations received at least 15 days prior to commencement of programme.
2. Bulk nominations: The following discounts will be applicable –  
(a) 6-10 nominations – 5% (b) 11-19 nominations – 10%  
(c) 20 and above – 15%

### Mode of Payment for Indian Participants

- The fee may preferably be transferred by RTGS/NEFT/ECS to our A/c No. 20002400021 with Bank of Maharashtra, NIBM Branch, Pune (IFSC Code MAHB0001124). NIBM PAN No. AAATN0040P and GST No. 27AAATN0040P1ZJ.
- National Institute of Bank Management  
NIBM Post Office, Kondhwe Khurd, Pune 411 048, INDIA.

### Mode of Payment for Foreign Participants

#### Mode of Remittance: SWIFT\*

1. Name & Address of our Bankers : Punjab National Bank  
C-2, Shop No. 4-5, Bramha Estate  
Kondhwe Khurd, Pune 411 048  
Maharashtra, India
2. Name of the Beneficiary : National Institute of Bank Management
3. NIBM's Bank Account No. with Punjab National Bank : 11281131004402
4. Bank's Swift Code : PUNBINBDDIB
5. Preferred Currency : USD
6. Correspondent Bank of Punjab National Bank : WELLS FARGO BANK NA
7. Punjab National Bank A/c No.: with Correspondent Bank : 2000193007918
8. Swift Code with Wells Fargo Bank : PNBPU3NNYC
9. IFSC : PUNB0108810

\* The Foreign Bank Charges/ SWIFT charges/Commission is to be borne by the remitter. The fees mentioned in the invoice/brochure is to be paid to NIBM, net of all bank charges.

**\*Payments will be accepted ONLY through electronic mode.  
Cheques / DDs / Pay Orders will NOT be accepted.**

- For all electronic / digital remittances, kindly send a confirmatory e-mail to: [accounts@nibmindia.org](mailto:accounts@nibmindia.org), giving details of the remitter, participant, workshop dates, title of workshop, etc.

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