Campus Programme

3 Days

May 11 – 13, 2026

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

Programme Directors

Prof Aditi N Kakade

Dr Nisha Bharti



National Institute of Bank Management

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 optimizing 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

- **To equip bankers with a practical understanding of PSL compliance, business opportunities, and risk management.**
- **To enable them to align their lending strategies with regulatory requirements while ensuring profitability and sustainable growth.**

Contents

A. Overview of PSL Compliance

- PSL Compliance across different banking categories
- PSL Targets & Sub-Targets
- Compliance Monitoring & Consequence of Shortfall
- Preparing branch level business plan for PSL
- Important guidelines of RBI 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

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.

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 period of engagement.



Who Should Attend?

Branch Managers and credit officers from branches, regional, zonal and corporate officers of Commercial banks, Small Finance Bank and Urban Cooperative Banks

When?

May 11 – 13, 2026

The participants are requested to report at the venue by the evening of May 10, 2026.

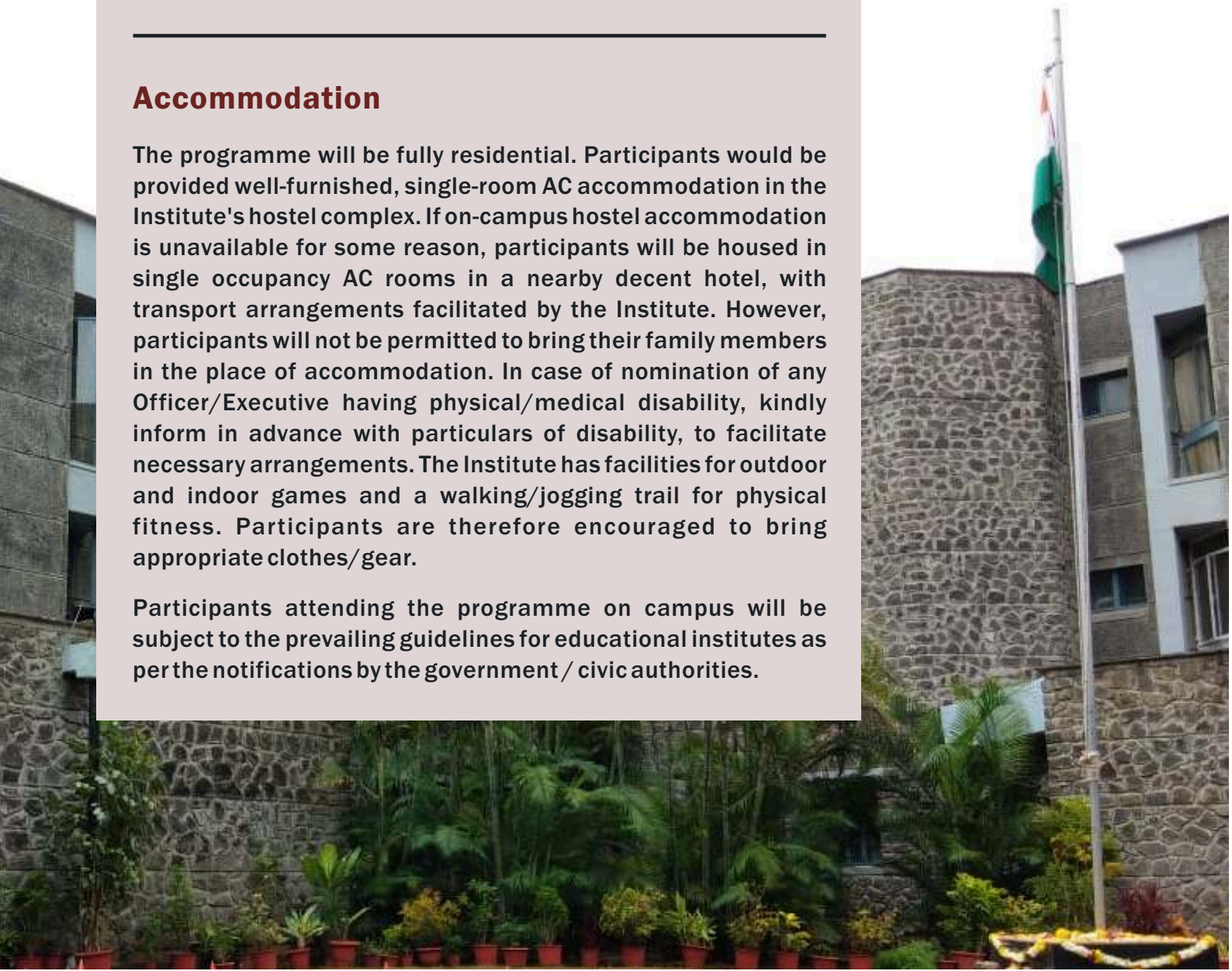
Where?

NIBM Campus, Kondhwe Khurd, Pune, India

Accommodation

The programme will be fully residential. Participants would be provided well-furnished, single-room AC accommodation in the Institute's hostel complex. If on-campus hostel accommodation is unavailable for some reason, participants will be housed in single occupancy AC rooms in a nearby decent hotel, with transport arrangements facilitated by the Institute. However, participants will not be permitted to bring their family members in the place of accommodation. In case of nomination of any Officer/Executive having physical/medical disability, kindly inform in advance with particulars of disability, to facilitate necessary arrangements. The Institute has facilities for outdoor and indoor games and a walking/jogging trail for physical fitness. Participants are therefore encouraged to bring appropriate clothes/gear.

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



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
Adjunct Faculty

Prof Aditi N Kakade has completed Master of Commerce from University of Bombay with specialization in Financial Management and Management Accounting. She retired as Chief General Manager from IDBI Bank with 40 years of experience in Corporate, MSME and Retail Credit.

Email: ankakade@nibmindia.org; Tel: +91-20-6904 6223 (D); Mobile: +91-9930656310

Dr Nisha Bharti
Assistant Professor

Dr Nisha Bharti is a Postgraduate in Agriculture and Doctorate in Rural management. Her area of expertise is Financial Inclusion with a special focus on Agriculture finance, Agri-business finance, Climate finance, agri-tech finance etc.

Email: nisha.bharti@nibmindia.org; Tel: +91-20-6904 6143 (D); Mobile: +91-7875885105

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 / progofficer@nibmindia.org
Tel: +91-20-69046000 (Board) / 69046214 / 6166 / 6210 / 6211
WhatsApp: 7887884083 (Messages Only)
Website: www.nibmindia.org

REGISTER NOW

(In case of difficulty in accessing the link, kindly advise your IT department to whitelist nibmindia.org domain in the firewall)

Last Date for receiving nominations: May 01, 2026
Last Date to avail 'Early Bird Discount' : April 26, 2026

Discounts for bulk nominations:
5% for 6-10 nominations
10% for 11-19 nominations
15% for 20 nominations and above

5% 'Early Bird' discount for nominations received at least 15 days before the start date.

Fees and Modes of Payment

US$ 1200 for foreign participant

FEE (Per 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 / Workshops', prior to the commencement of the respective programmes / workshops. The Reserve Bank of India has given its consent for the same.

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

Modes of Payment

For Indian Participants

The fee may 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.

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	: PUNBINBBDIB
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	: PNBPUS3NNYC
9.	IFSC	: PUNB0108810

For all electronic/digital remittances, kindly send a confirmatory email to accounts@ nibmindia.org giving details of the remitter, participant, workshop dates, title of workshop, etc.

Payments will be accepted ONLY through electronic mode. Cheques / DDs / Pay Orders will not be accepted.