



भारतीय रिज़र्व बैंक RESERVE BANK OF INDIA

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PUN.CAB.APTP.No. S339/ 09.06.002 /2025-2026

June 16, 2025

The Managing Director/Chief Executive Officer
All Scheduled Commercial Banks & Small Finance Banks
(including Regional Rural Banks, Local Area Banks) (excl. UCBs)

Madam/Sir,

Programme on Priority Sector Lending for Banks (Excluding UCBs) (July 28 – 30, 2025)

Reserve Bank of India, CAB, Pune is conducting a Programme on Priority Sector Lending for officers of Banks handling priority sector lending (excl. UCBs) during July 28 to 30, 2025 at CAB Campus, Pune.

2. Programme Objectives: The objectives of the programme are as under:

- To equip bank officers with a comprehensive understanding of Priority Sector Lending (PSL) guidelines and its role in fostering sustainable and inclusive economic growth through efficient implementation of PSL mandates
- To enhance their ability to identify eligible projects and sectors,
- To improve their skills in monitoring and compliance to ensure effective credit delivery under PSL.

3. Venue and accommodation

The programme is residential. The arrangements regarding lodging and boarding will be made at the CAB campus, Pune. Participants may report to the CAB on the evening of the day preceding the programme and may vacate at the conclusion of the programme. Overstay and accompanying guest are not permitted.

4. Course Contents: The broad course content of the programme is given in an Annex I.

कृषि बैंकिंग महाविद्यालय, विद्यापीठ मार्ग, पुणे - 411 016 (महाराष्ट्र) भारत

फोन : (91-020) 25538392 फैक्स : (91-020)25538959/25537089 ई-मेल: principalcab@rbi.org.in

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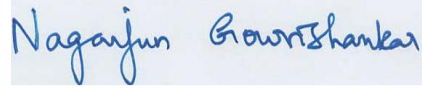
हिंदी आसान है, इसका प्रयोग बढ़ाइये

5. We request you to nominate suitable officers from your organisation handling priority sector lending for this programme. Nominations may please be sent to nomination.ami@rbi.org.in on or before **July 18, 2025**. Please note that nominations shall be accepted on a First Come First Served Basis. **The details of the participation fee are given in Annex II.**

6. For nomination related enquiries, you may please contact the Nomination Desk (Shri. Prathamesh Patil – Telephone No. 020 2558 2396) or through e-mail to nomination.ami@rbi.org.in

IMPORTANT DATES	
Programme Dates	July 28 to 30, 2025
Last date for receipt of nomination	July 18, 2025
Reporting at CAB	July 27, 2025, evening
Completion of programme	05.15 pm on July 30, 2025

Yours sincerely



(Nagarjun Gowrishankar)
Assistant General Manager
Programme Director
Contact: 020 - 25582328
Email ID- gnagarjun@rbi.org.in

Encl.: As above

Programme on Priority Sector Lending Guidelines for Banks (excl. UCBs)

Broad Course Content

Module I: Understanding PSL and Its Policy Framework

Introduction to PSL

- Introduction to PSL
- Sectoral Coverage Under PSL
- Role of Banks in PSL
- Concept of ANBC and CEOBE,
- Calculation of Targets under PSL
- Overview of PSLCs: concepts and guidelines

Sectoral Coverage Under PSL

- Agriculture, MSMEs, Renewable energy
- Lending to Livelihood groups (SHGs, JLGs and others)

Module II: Innovations and Digital Solutions in PSL

Innovations and Technology

- Role of Fin-Tech
- Use of Big Data
- Account Aggregator
- TReDS

Module III: Monitoring, Supervision, and NPA Management

Monitoring of PSL Accounts

- Tools and Techniques for effective monitoring
- Fraud Risk Management
- Early Warning Signals
- Restructuring of Priority Sector Loans

NPA Management in PSL Accounts

- Recovery of non-performing loans and advances - Law and Practice

- Debt Recovery Tribunal
- SARFAESI Act
- IBC
- Lok Adalat and OTS

Module IV: Strategies for Effective Implementation: Customer Protection

Customer Protection

- Customer Service Guidelines
- Fair Practices Code
- Salient Features of IOS

Best Practices (Presentation by Participants)

- Sharing Best Practices across banks

Annex II**Programme on Priority Sector Lending for Banks (Excluding UCBs)
(July 28 – 30, 2025)****Fee Structure**

Group	Fees per participant	18% GST	Total fees to be paid per participant (including GST)
Commercial Banks and Financial Institutions	17,600	3,168	20,768
	10,900	1,962	12,862
RRBs, LABs, State Cooperative Banks and NBFCs	13,200	2,376	15,576
	8,200	1,476	9,676
SFBs, Payment Banks, Government Departments, DCCBs, NGOs, State Level FIs, Non-NBFC MFIs and Certified Credit Counsellors	8,800	1,584	10,384
	5,500	990	6,490

Please use the programme code AMI-28072025 in Sender to Receiver Information while remitting the fee through NEFT.

PLEASE DON'T REMIT THE PAYMENT THROUGH RTGS. PLEASE MAKE THE PAYMENT BY NEFT ONLY.
In terms of section 48 of RBI Act 1934, RBI is exempted from payment of Income Tax or Super Tax on any of its Income, Profits or Gains. Nominating institutions should, therefore, not deduct TDS on the Programme Fees.



Reserve Bank of India established the College of Agricultural Banking (CAB) in 1969 to provide training inputs in Rural and Cooperative Banking. Subsequently, recognizing the changing needs of the Indian financial sector, the College expanded its scope to provide training in other areas like agricultural banking, MSME financing, Financial Inclusion & Literacy, Human Resources & Leadership, etc. From the Academic Year 2021, the College has further identified four focus areas (4 Cs), namely, Corporate Governance, Cyber Security, Consumer Protection, and Compliance Management, to build capacity amongst the bankers and financial professionals to enhance the robustness and service standards in the financial system.

The College also conducts programmes and research conferences in collaboration with various institutions. The College further conducts customized training programmes for institutions, both national and international, as per their specific requirements.

The College has been nominated as the 'Nodal Institution' for imparting training to various stakeholders of UCBs on cyber security under the Mission 'AVTU' in 2021, apart from being nominated as the Nodal Institution to impart specialised NAMCABs workshops in the area of MSME financing, since 2015.