STATE BANK INSTITUTE OF RURAL BANKING, HYDERABAD
(ISO 9001:2015 CERTIFIED INSTITUTE)

PROGRAM ON GROUP LENDING: A RISK MITIGATED FINANCING MODEL

WORLD-CLASS LEARNING & RESEARCH:

SBIRB is an Apex Training Institute of State Bank Group. It is one of the premier institutes of the country catering to the training needs of Agriculture, Rural Banking and Financial Inclusion. What makes the programmes at SBIRB unique is that the training is imparted by an elite group of experienced practicing bankers with excellent academic background.

OUR OBJECTIVES:

- To equip the bankers with requisite skill and knowledge.
- To provide orientation required for rural banking.
- To sensitize the bankers to the rural environment.

OUR FACULTY

- Experienced bank officials in Senior Management Grade.
- Having technical expertise & with academic excellence
- Drawn from across the country having varied experience and in-depth knowledge.
- International exposure

THE PROGRAMME:

Self Help Groups /Joint Liability Groups represent a unique approach to financial intermediation. The approach combines access to low-cost financial services with a process of self-management and development especially for women who join as members of SHG.

Most often, SHGs are linked to wider development or community programmes. SHGs are thus seen to confer many benefits, both economic and social, providing new and real opportunities for rural people. The programme covers opportunities for lenders in SHG finance and appraisal technics in SHG/JLG finance.

COURSE CONTENT:

Topics	Contents
SHG Linkage	• Ecosystem of Micro Finance • SHG /JLG Bank Linkage • National Rural Livelihoods Mission (NRLM) and State Rural Livelihoods Mission (SRLM) • Indirect SHG Finance through MFIs

WHO CAN ATTEND: Credit Officers in Banks / Financial Institutions /NGOs working with SHGs/JLGs