



INDIAN INSTITUTE OF BANKING & FINANCE

(An ISO 21001:2018 Certified)

TRAINING PROGRAMME ON

Regulatory Requirement of Priority Sector Lending and Operational Guidelines for achieving the targets for Banks/NBFC's/FI's/SFB's (Virtual Mode)

20.01.2026 & 21.01.2026 (Tuesday & Wednesday)

Coordinated by:

**Indian Institute of Banking & Finance,
Professional Development Centre (PDC), South Zone,
94, Jawaharlal Nehru Road
Vadapalani, Chennai - 600 026**

For Details & Nomination, please contact:

Individuals can also register for the programme at their own cost

Mr. G . Padmanaban Head – PDC, South Zone, Chennai Phone: +91- 44 – 23721429 Mobile: 7397240035 E-mail: head-pdcsz@iibf.org.in	Ms. Priya Maria A Senior Executive, PDC-South Zone, Chennai Phone: +91- 44 -24722990 Mobile: +91 9566274128 E-mail: se.pdcsz1@iibf.org.in	Mr Harinadh Nethinti Junior Executive, PDC-South Zone, Chennai Phone: +91- 44 -24722990 Mobile : 8317550652 E-mail : je.pdcsz2@iibf.org.in
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BACKGROUND

During its 97 years of service, IIBF which is an "Institute of the Bankers, for the Bankers and by the Bankers", has emerged as a premier institute in banking and finance education. Considering the emerging requirements of the bankers in the ever changing dynamic environment, IIBF has been providing training to bankers in select areas. IIBF has world class training facilities at its Leadership Center, Mumbai. It also has five Professional Development Centres (PDCs) at Chennai, Delhi, & Kolkata, Mumbai & Guwahati conducting training sessions in virtual mode and physical training classes, covering any banking subjects.

PURPOSE

Priority Sector Lending (PSL) is one of the most critical regulatory obligations for Banks, NBFCs, Financial Institutions, and Small Finance Banks in India. The Reserve Bank of India (RBI) mandates that a significant portion of credit must flow to specific sectors such as agriculture, MSMEs, housing, education, renewable energy, and weaker sections of society. These requirements are not merely compliance checkboxes—they are designed to ensure financial inclusion, equitable growth, and national development.

However, meeting PSL targets is often challenging. Institutions face multiple hurdles:

- Complex regulatory updates: RBI frequently revises PSL norms, sub-targets, and eligible categories.
- Operational bottlenecks: Branch staff struggle to align day-to-day lending practices with compliance requirements.
- Audit scrutiny: Non-compliance can lead to penalties, reputational risks, and adverse audit observations.
- Strategic balancing: Institutions must integrate PSL obligations into their overall credit portfolio without compromising profitability or asset quality.

This program is designed to address these challenges head-on. It goes beyond theory to provide practical, operational guidance that branch managers, compliance officers, and credit teams can immediately apply. Participants will gain:

- A clear understanding of PSL regulations, including sectoral definitions, eligible loans, and reporting formats.
- Insights into common pitfalls and audit findings, helping institutions avoid costly errors.
- Operational strategies for achieving PSL targets—whether through direct lending, on-lending, or innovative credit structures.
- Tools to monitor and track PSL performance, ensuring timely corrective action.
- Sector-specific nuances, especially in MSME and agriculture lending, which are often the most scrutinized areas.

By the end of the program, participants will not only be confident about what the regulations demand, but also about how to operationalize them effectively. This ensures that institutions can meet their PSL obligations with clarity, compliance, and confidence, while simultaneously contributing to India's broader developmental goals.

CONTENT OVERVIEW

- Understanding the Regulatory Framework
- Sectoral Coverage & Eligibility Norms
- Operational Guidelines for Achieving PSL Targets
- Sectoral Nuances - Scope and potential available for extending Agriculture credit to different subsector activities and Government of India's initiatives for boosting Agriculture
- Credit Risk and Risk Mitigation in Agriculture financing
- Sectoral nuances - Digital Tools, Innovations & Future of MSME Financing
- Co-Lending Arrangements (CLAs) - Prudential Norms - General Conditions
- Future Outlook & Strategic Alignment

DURATION

20th to 21st January'2026 (2 days), from 09.45 AM to 5.30 PM.

METHODOLOGY	TARGET GROUP	TRAINING PERIOD
Lectures, Case Studies, Discussions & interactions and sharing of experience on Virtual Platform (ZOOM/Webex)	Officials working in the Front-line staff/officers in Branches /Credit Intensive Branch Officials/ Administrative offices/Regional and Zonal offices/Internal Audit Officials attending compliance at Head Office.	Timings: 09.45 AM to 5.30 PM

TRAINING FEE:

Rs.5,000/- plus GST @18% aggregating to **Rs.5,900/- per participant (In case of TDS deduction, please send us TDS certificate)**

Programme fees may be remitted to the credit of Institute's account as given below:

- ✓ Name of the Bank branch: State Bank of India, Vidya Vihar(West), Mumbai.
- ✓ Account no: **37067835882** IFSC code: **SBIN0011710**
- ✓ PAN No: AAATT3309D and GSTIN No. 33AAATT3309D2ZY

(Kindly provide your GST Number in the nomination letter to facilitate raising of invoice)



INDIAN INSTITUTE OF BANKING & FINANCE
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Nomination Form (for Banks/FIs & Other Organisations)

Programme Title: Programme on Regulatory Requirement of Priority Sector Lending and Operational Guidelines for achieving the targets for Banks/NBFC's/FI's/SFB's

Date: 20th January 2026 & 21st January 2026 (Tuesday & Wednesday)

Programme Type: Virtual Mode

Participants Nominated:

Sl. No	Name (Mr./Ms./Mrs.)	Designation	Branch /Office	Mobile No. and Land Line No.	E-mail
1					
2					
3					
4					

Name of the Bank/FI	:
Address	:
GST No	:
PAN No	:
Phone/Mobile Number of Nominating Official :	
E-Mail ID of Nominating Official	:

Fee

Rs.5,000/- plus GST @18% aggregating to **Rs.5,900/-** per participant (In case of TDS deduction, please send us TDS certificate)

Please send your nominations at the earliest to:

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Nomination Form (for Self-Sponsored Candidates)

Programme Title: Programme on Regulatory Requirement of Priority Sector Lending and Operational Guidelines for achieving the targets for Banks/NBFC's/FI's/SFB's

Date: 20th January 2026 & 21st January 2026 (Tuesday & Wednesday)

Programme Type: Virtual Mode

Details of the candidate:

Sl. No	Name (Mr./Ms./Mrs.)	Designation	Branch /Office	Mobile No. and Land Line No.	E-mail
1					

Fee

Rs.5,000/- plus GST @18% aggregating to **Rs.5,900/-** per participant (In case of TDS deduction, please send us TDS certificate)

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