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Articles :

- Agricultural Credit in India : Current Status and Way forward
- Impact of COVID-19 on Digital Payments in India
- Risk Management Lessons from Recent Bank Failures in USA
- Investment Potential and Financing Opportunities under Groundwater Irrigation in India – A Macro Analysis

Special Features :

- Symposium on Strengthening Financial Sustainability and Operational Viability of Regional Rural Banks (RRBs) – May 11-12, 2023

Regular Features :

- Campus Capsule
- Gist of Important Circulars

सीएबी कॉलिंग CAB Calling

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मुख्य संपादक की कलम से

From the Desk of Editor-in-Chief

प्रिय पाठकगण,

सीएबी कॉलिंग के इस अंक में बैंकिंग और वित्तपोषणसे संबंधित विविध विषयोंपर चार शोधपत्रों को प्रस्तुत किया गया है।

इस अंक का पहला लेख भारत में कृषि ऋण की स्थिति से संबंधित है। कृषि ऋण वितरण पर ऐतिहासिक आंकड़ों की मददसे, पिछले कुछ वर्षों के दौरान कृषि ऋण में रुझान, भूमि धारिता के आकार के अनुसार ऋण वितरण की भिन्नता, कृषि ऋण के क्षेत्रवार वितरण में असमानता और कुल कृषि ऋण में ग्रामीण वित्तीय संस्थाओं (आरएफआई) की हिस्सेदारी का विश्लेषण किया गया एवं चर्चा की गई। लेखमें हितधारकोंसे जुड़े महत्वपूर्ण मुद्दों का संक्षिप्त विवरण देने के साथ इस पर चर्चा की गई है कि कृषि क्षेत्रमें लगे लोगोंके जीवन और आजीविका में सुधार के लिए वित्त पोषण को अधिक समावेशी और प्रभावी बनाने के लिए क्या किया जाना चाहिए।

दूसरे लेख में कोविड-19 महामारी की अवधि के दौरान भारतमें डिजिटल भुगतान परितंत्र में हुए बदलाव पर प्रकाश डाला गया है और इसमें नकदी के सिर्फ प्रतिस्थापनसे परे जाकर तकनीकी नवाचारों के उद्देश्य की पड़ताल की गई है। लेख में यह तर्क दिया गया है कि नकदी की प्राथमिकता को डिजिटल स्वीकृति में वृद्धि के लिए बाधाके रूपमें कार्य नहीं करना चाहिए, क्योंकि घरों और व्यवसायों द्वारा डिजिटल वित्त विकल्प त्वरित ऋण सुविधाओं तक पहुंचको आसान बना सकते हैं, आयके स्तरमें झटके को कम कर सकते हैं, अधिक खर्चको बढ़ावा दे सकते हैं और कुल मिलाकर, आर्थिक वृद्धि और विकासको बढ़ावा दे सकते हैं। लेख में इस बात पर भी प्रकाश डाला गया है कि डिजिटल प्लेटफॉर्म लीकेज को रोककर और सरकारी खजाने में लागत बचत करके सार्वजनिक फंडिंग की स्थिति को बढ़ा सकते हैं। इसमें कोई संदेह नहीं है कि डिजिटल अपनाने के माध्यमसे नकदीपर निर्भरता कम होने से वित्तीय समावेशन में सुधार और आर्थिक गतिविधियों को तेजीसे औपचारिक बनाने में योगदान मिल सकता है।

असफलताएं हमें बहुत कुछ सीखा जाती हैं। तीसरे लेख में वर्ष 2023 के दौरान संयुक्त राज्य अमेरिकामें तीन बैंक की विफलताओं के

Dear Readers,

This issue of CAB Calling presents set of four research papers on diversified topics related to banking and financing.

The first paper of the issue deals with the status of agricultural credit in India. With the help of historical data on agricultural credit dispensation, the trend in agriculture credit during last few years, the variability of credit dispensation in terms of land holding size, disparity in region wise distribution of agricultural credit and the share of Rural Financial Institutions (RFIs) in total agricultural credit have been analyzed and discussed. The paper summarizes the issues of concern to the stakeholders and what needs to be done to make the financing more inclusive and effective for improving the lives and livelihood of people engaged in agriculture sector.

The second paper throws a light on the changes in the digital payment ecosystem in India during Covid-19 pandemic period and examines the purpose of technological innovations beyond mere cash substitution. The paper argues that the preference of cash should not act as an impediment to the rise in digital acceptance as the digital finance options by households and businesses can ease access to quick credit facilities, smoothen shocks to income levels, spur greater spending and overall, boost economic growth and development. The paper also highlights that digital platforms can enhance efficiency of public funding by curbing leakages and accruing cost savings to the exchequer. There is no doubt that a reduced cash dependence through digital adoption can contribute to improvement in financial inclusion and fast-track formalization of economic activities.

Important lessons are learnt from the failures. An

विश्लेषणसे पता चलता है कि फंडिंगके अस्थिर और केंद्रित स्रोतोंपर निर्भर रहनेवाले अस्थिर व्यापार मॉडलको अपनाने से उन बैंकों में गहरा वित्तीय संकट पैदा हो गया है। लेख में इस बात पर प्रकाश डाला गया है कि बैलेंसशीट में उच्च वृद्धि, बिना बीमावाली जमाराशि और एचटीएम/एएफएस पुस्तकों में अप्राप्त हानि अत्यधिक बैंक दबाव की स्थिति उत्पन्न करती है, विशेषकर उस समय जब जब तरलता जोखिम की घटनाएं सामने आ रही होती हैं। सोशल मीडिया और मोबाइल बैंकिंग के युगमें, बैंकसे आहरण तेजीसे होने लगते हैं। यह लेख ऐसे जोखिमों से होनेवाले नुकसान को रोकने/कम करने के लिए बैंकोंके पास मजबूत जोखिम प्रबंधन प्रणाली और दबाव परीक्षण क्षमताओंकी आवश्यकता को रेखांकित करता है।

निजीनिवेश के माध्यमसे कृषिमें पूंजी निर्माणमें तेजी लाने के लिए कृषिमें दीर्घकालिक ऋण प्रवाहको बढ़ाने की आवश्यकता है। कृषिमें विभिन्न निवेश गतिविधियों के मध्य, सिंचाई बुनियादी ढांचे का निर्माण सबसे महत्वपूर्ण है, क्योंकि यह कृषिमें किए जानेवालेअन्य सभी निवेशोंका आधार है। इस संदर्भ में, इस अंक का अंतिम लेख भारत में सिंचाई की स्थिति और इस क्षेत्रमें मौजूद निवेशके अवसरों और ऋण क्षमता का एक व्यापक दृष्टिकोण प्रस्तुत करता है। यह लेख भूजल सिंचाईसंरचनाओं के वित्तपोषणके महत्व पर प्रकाश डालता है, क्योंकि यह छोटे और सीमांत किसानोंद्वारा निजीनिवेशके माध्यमसे होता है। यदि पीएम-केयूएसयूएम और पीएम-केएसवाई जैसी केंद्रीय क्षेत्र की सब्सिडी योजनाओं के साथ समन्वय करके वित्तपोषण किया जाए तो सिंचाई परियोजनाओं की बैंक योग्यता को बढ़ाया जा सकता है।

कॉलेजके परिसरमें 03 सितंबर, 2022 को भारतसरकार, आईबीए और नाबाईद्वारा संयुक्तरूपसे आयोजित आरआरबी में परिचालन और शासन सुधार पर एक कार्यशाला के दौरान आरआरबी के लिए एक अर्थक्षमता योजना की संकल्पना की गई थी। इस पृष्ठभूमिमें, कॉलेजने आरआरबीकी वित्तीय स्थिरता और परिचालन अर्थक्षमता को मजबूत करनेपर आरआरबीके अध्यक्षोंके लिए 12-13 मई, 2023 के दौरान एक परिसंवाद का आयोजन किया। इस परिसंवादमें अर्थक्षमता योजनाके चार प्रमुख तत्वों पर तकनीकी सत्र शामिल थे, अर्थात्, (i) बिजनेस मॉडल, पोजिशनिंग और रणनीति, (ii) परिचालनगत कार्यनिष्पादन, (iii) संगठनात्मक पुनर्स्थापन और (iv) प्रौद्योगिकी का लाभ उठाना। हम एक विशेष उल्लेख के तौरमें परिसंवाद के विचार-विमर्श और मुख्यबिन्दुओं का सारांश प्रस्तुत कर रहे हैं।

इस अंक में अप्रैल-जून 2023 के दौरान भारतीय रिज़र्व बैंक द्वारा जारी महत्वपूर्ण नियामक परिपत्रोंका सार और उसी अवधि के दौरान कॉलेजद्वारा आयोजित प्रशिक्षण कार्यक्रमोंसे संबंधित कैंपस कैप्सूल जैसी नियमित विशेषताएं भी शामिल हैं।

आप की टिप्पणियों और फीडबैक का हमेशा की तरह स्वागत है।

analysis of three bank failures in USA during the year 2023 in third paper reveals that adopting unsustainable business models relying on volatile and concentrated sources of funding had led to the deep financial crisis in those banks. The paper highlights that high growth in balance sheet, uninsured deposits and unrealized losses in the HTM/AFS books create situations of extreme bank stress, particularly when liquidity risk events occur. In the era of social media and mobile banking, bank runs transpire swiftly. The paper underscores the need for banks to have robust risk management systems and stress testing capabilities to prevent/mitigate losses from such risks.

There is a need to increase the long term credit flow in agriculture to accelerate the capital formation in agriculture through private investments. Among various investment activities in agriculture, creation of irrigation infrastructure is most crucial as it forms the basis for all other investments to follow in agriculture. In this context, the final paper of this issue presents a macro view of status of irrigation in India and investment opportunities and credit potential exist under the sector. The paper highlights the importance of financing groundwater irrigation structures as it happens through private investments by small and marginal farmers. The bankability of irrigation projects can be enhanced if financing is done in convergence with the central sector subsidy schemes such as PM-KUSUM and PM-KSY.

A viability plan for RRBs was conceptualized during a Workshop on Operational & Governance Reforms in RRBs convened jointly by the GoI, IBA and NABARD in the College campus on September 03, 2022. In this backdrop, the College organized a Symposium on Strengthening Financial Sustainability and Operational Viability of RRBs during May 12 - 13, 2023 for the Chairmen of RRBs. The Symposium comprised of technical sessions on four key elements of the viability plan, viz., (i) Business Model, Positioning, and Strategy, (ii) Operational Performance, (iii) Organizational Repositioning and (iv) Leveraging Technology. We present a summary of the deliberations and key takeaways of the Symposium as a special feature.

This issue also contains regular features such as the gist of important regulatory circulars issued by the Reserve Bank of India during April – June 2023 and the campus capsule related to training programmes conducted by the College during the same period.

Your comments and feedback are welcome, as always.



Agricultural Credit in India: Current Status and Way forward

- Dr. Ashutosh Kumar¹

Over the 75 years since independence, the agricultural sector has been instrumental in achieving higher economic growth, food security and poverty reduction in India. With increasing share of purchased inputs in agriculture, the importance of credit as a critical input needs no emphasis. Given the importance of this sector, GoI, RBI, NABARD and other stakeholders have taken several steps for strengthening of agricultural credit delivery system to support its resource requirements. Resultantly, the Ground Level Credit (GLC) to agriculture in India has increased from ₹ 5.11 lakh crore (2011-12) to ₹ 18.63 lakh crore (2021-22) at a CAGR of 12.8%. Further, ratio of agricultural credit to agriculture Gross Value Added (GVA) has increased from 34.02% to 47.03% during this period. In 2022-23, the GLC was ₹ 21.66 lakh crore against target of ₹ 18.50 lakh crore, registering an achievement of 117%. Although, for last several years, credit targets have been met, yet issues relating to its inter regional and inter personal variation, especially for small and marginal farmers in distribution of credit continue to steal the limelight of policy makers. To address these issues and for ensuring enhanced credit widening and credit deepening in an equitable way, there is a need to enhancing outreach of Rural Financial Institutions, addressing demand side challenges and structural issues, tapping into the digital revolution, and addressing infrastructural bottlenecks.

Key Words : Agriculture, Agricultural Credit, Regional Disparity

JEL Classification : Q14

I. Introduction :

Agriculture Sector : Backbone of Indian Economy

The agriculture & allied sector carries immense importance for the Indian economy. Over the 75 years since independence, the agriculture sector has been instrumental in achieving higher economic growth, food security and poverty reduction in India. It has also enabled us to achieve lower food prices for its vast population, improved nutritional outcomes, expansion of rural employment, agricultural exports, and enhanced level of foreign exchange earnings through

improved competitiveness of our agricultural commodities in the world markets. Of the total workforce, 54.6% is engaged in agriculture and allied sector activities (Census 2011) and accounts for 18.4 % of India's GVA at current prices for 2022-23 (Source : NSO, May 2023). With increasing share of purchased inputs in agriculture, the importance of credit as a critical input needs no emphasis. Given the importance of the agriculture sector, Government of India has taken several steps for strengthening of farm credit delivery system for providing credit at lower rates of interest to support the resource requirements of the agricultural sector.

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Impact of COVID-19 on Digital Payments in India

- Akshara Awasthi, Pratibha Kedia and Prabhat Kumar¹

Pandemic proved to be a turning point for digital transformation. It provided impetus to digitalization by fostering a digital shift in payment habits and preferences of consumers, industries and services. Despite digital payments gaining strong traction, the demand for currency notes has persisted as indicated by high currency to GDP ratio. COVID-19 pandemic spurred precautionary cash holdings owing to heightened uncertainty, dramatic fall in interest rates and cash being a confidence-building tool during crisis times. A structural break test analysis on currency in circulation points to existence of a break during the COVID-19.

Key Words : Digital payments, COVID-19, Monetary transaction, Payment infrastructure

JEL Codes : E 42, G 21 and O33

I. Introduction

A global transformation of the payment industry has been underway for several years, challenging incumbent providers and re-shaping long-established relationships, time scales and payment methods. The widespread adoption of debit and credit cards, the innovations in online banking, the new payment technologies such as contact less, mobile and instant payments, the activity of “Fintech” and large internet platform companies (Google, Facebook, Amazon), nowadays represent an alternative to cash. Besides these on-going trends in the industry of payment services, the outbreak of COVID-19 pandemic “game-changer” in the process of substitution of cash and other traditional means of payment in society, pushing the adoption of the most innovative payment solutions in business models of merchants. The fear of infection had prompted

retailers to ask customers to wear masks and maintain physical distancing and customers on their part have preferred to avoid any contact, even when it comes to the act of paying. Despite scientific evidence indicating that banknotes are probably not a major channel of infection, there was an exceptional weariness around the use of cash, thus dramatically accelerating the rate of adoption of digital banking services, including payments and contact less instruments.

Digital initiatives were rolled out by legislation and industries to address the gaps faced by consumers in accessing financial services and internet services at affordable rates. Electronic payment instruments at physical retail locations - Point of Sales (POS) - have become more attractive relative to cash because the latter involves more physical contact. Retailers promoted the usage of contact less payments at the expense of cash and

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Risk Management Lessons from Recent Bank Failures in USA

Santosh Kumar Pandey¹

An analysis of three banks failures in USA during March-May 2023, viz., SVBFG, SNBY and FR Bank highlights the problems associated with following unsustainable business model based on volatile and concentrated sources of funding. High growth in balance sheet achieved through uninsured deposits from firms of a few industries/sectors can prove to be problematic during periods when liquidity conditions tighten. Also, having high amount of unrealised losses in the HTM/AFS books create situations of extreme bank stress when liquidity risk events occur. In an environment of mobile banking and social media, bank runs have become quite swift in which deposit withdrawals happen at lightning speed. This requires a review of liquidity risk buffer requirements prescribed to banks. It is necessary to monitor a few indicators such as uninsured deposits as a percentage of total deposits, unrealised losses in HTM/AFS books as a percentage of bank's capital and concentration risk from liability side. It is also required that banks' liquidity risk management systems & procedures, stress testing capabilities and management of interest rate risk in banking book see major improvements so that preventive action can be taken in a timely manner.

Key Words : Financial risk, Risk management, Bank failure

JEL Classification : G32, G21

I. Introduction

During March-May 2023, a number of US banks failed raising concerns on the viability of entire financial system in USA. Among the banks which failed were Silicon Valley Bank (SVB) which was the biggest bank failure in USA till March 2023 and Signature Bank which was the second biggest failure since collapse of Washington Mutual closed in 2008. After these two big failures, another bigger bank named First Republic Bank collapsed in May 2023. According to USA's Federal Deposit Insurance Corporation (FDIC), the aggregate balance sheet size of these three failed banks was about \$ 548.5 billion which was more than the total

assets of 25 banks which failed during Global Financial Crisis (GFC) of 2008 (\$373.59 billion).

The impact of these bank failures in early part of 2023 can be gauged from the fact that FDIC had to announce that none of the depositors of Silicon Valley Bank and Signature Bank would be allowed to lose despite most of the deposits not being under the ambit of deposit insurance of FDIC. This extraordinary measure was required to restore confidence in the banking system. The enormity of the problem can be gauged by the following chart taken from US FDIC's website which depicts the bank failures in USA over a period of last 23 years.

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Investment Potential and Financing Opportunities under Groundwater Irrigation in India – A Macro Analysis

- Dr. Kaliappan Subramanian¹

Irrigation in India has evolved over a period of time and yet the percentage irrigated area has reached only around 55% through public and private investments. Groundwater has become the main source of growth in irrigated area, and it now accounts for over 64 percent of the total irrigated area in the country. In order to increase the productivity and cropping intensity, there is a need to increase the irrigated area beyond the current level by accelerating investments in the minor irrigation sector, particularly in groundwater irrigation. Unlike surface water irrigation, groundwater irrigation development is done through private investments. As 86% of the farmers belongs to marginal and small farmer category, they can't mobilize the funding from their own resources for investment in groundwater. This is where the role of financing institutions becomes critical in promoting groundwater based irrigation in India. An attempt was made in this paper to assess the investment potential for promoting the groundwater based irrigation system through wells and pump sets. The viability and bankability of the irrigation projects can be enhanced by sanctioning the irrigation projects in convergence with the subsidy schemes available under centre sector like *Pradhan Mantri Kisan Urja Suraksha evam Utthan Mahabhiyaan* (PM-KUSUM) and *Pradhan Mantri Krishi Sinchayee Yojana* (PM-KSY).

Key Words : Groundwater, Irrigation, Wells, Pump sets

JEL Classification : Q15, G21

I. Introduction

Irrigation plays a critical role in agricultural production and food security. The productivity under irrigated agriculture is much higher than that under rain-fed or unirrigated conditions. Besides the productivity enhancement, irrigation also helps to improve the cropping intensity, facilitates the crop diversification towards high value and cash crops, reduction of production and climate risks. Thus, the financial viability of the irrigated agriculture is better than the unirrigated agriculture.

Irrigation facilities are created by tapping the water available in the form of groundwater as well

as surface water resources from tanks, ponds and rivers. As per the Central Water Commission's Annual Report (2022), the water resources potential of the country, which occurs as a natural runoff in the rivers is about 1999.20 Billion Cubic Meters (BCM). It constitutes a little over 4% of the total river water of the world. However, due to various constraints of topography and uneven distribution over space and time, only about 1123 BCM of the total annual water potential can be used beneficially. This can be achieved by use of 690 BCM of utilizable surface water and 433 BCM through ground water.

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Symposium on Strengthening Financial Sustainability and Operational Viability of Regional Rural Banks (RRBs) - May 11-12, 2023

Background

The College organised a Conference of the Chairmen of Regional Rural Banks during September 01-02, 2022. Following the Conference, the Government of India, IBA and NABARD jointly convened a Workshop on Operational & Governance Reforms in RRBs on September 03, 2022. The workshop was chaired by the Secretary, Department of Financial Services (DFS). During the workshop, a viability plan for RRBs was also conceptualized. The viability plans are expected to aim at credit expansion, business diversification, improvement in asset quality, expansion in digitization, and cost rationalization with various monitorable parameters. These viability plans have now been finalised by the RRBs and are expected to drive the transformation of these important rural financial institutions in the coming years. During the aforesaid Workshop, the College announced a proposal to hold a Symposium of RRBs to discuss about the viability plan after its finalisation.

Symposium of RRBs - 2023

In the above backdrop, College of Agricultural Banking (CAB) organised a Symposium on Strengthening Financial Sustainability and Operational Viability of RRBs during May 12-13, 2023 for Chairmen of RRBs. The theme of the Symposium was “Towards Financially Sustainable and Operationally Viable RRBs through Innovation, Recalibration and Leapfrogging.” The Symposium comprised of technical sessions by subject matter experts on four key elements of the viability plan, viz., (i) Business

Model, Positioning, and Strategy, (ii) Operational Performance, (iii) Organizational Repositioning and (iv) Leveraging Technology.

Inaugural Session

Shri V G Sekar, CGM & Principal, CAB, in his welcome address, mentioned about the importance of the capacity building of banking professionals, especially RRBs, and highlighted the CAB’s role in this endeavour. Outlining the objectives of the symposium, he highlighted its importance in providing thought leadership for discussion on various approaches to achieve targets under the viability plan.

Shri Shaji K V Chairman, NABARD, in his inaugural address, discussed the strengths of RRBs. He underlined the need for RRBs to evolve their own policies, new business models and necessary operational & internal governance frameworks to ensure sustainability and operational viability. He also urged upon RRBs to utilize the emerging financing opportunities in the form of agriculture term loans for accelerating the capital formation in agriculture and value chain financing in convergence with the relevant Schemes of the Govt. of India for interest subvention and credit guarantee.

Shri J K Dash, Executive Director, RBI, in his keynote address, spoke on the prospects beyond “Consolidation and Recapitalization” and articulated the way forward for the RRBs to achieve their full potential. He highlighted the prospects for RRBs in the areas of rural business, financial



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वित्तीय क्षेत्र में क्षमता निर्माण एवं विकास

भारतीय रिजर्व बैंक द्वारा वर्ष 1969 में ग्रामीण एवं सहकारी बैंकिंग में प्रशिक्षण इनपुट प्रदान करने के लिए कृषि महाविद्यालय (सीएबी) की स्थापना की गयी। इसके बाद, भारतीय वित्तीय क्षेत्र की बदलती आवश्यकताओं को ध्यान में रखे हुए, महाविद्यालय द्वारा कृषि बैंकिंग, एमएसई वित्त पोषण, वित्तीय समावेशन और साक्षरता, मानव संसाधन और नेतृत्व आदि जैसे अन्य क्षेत्रों में प्रशिक्षण प्रदान करने के लिए अपने दायरे का विस्तार किया गया। अक्टूबर 2021 से महाविद्यालय द्वारा चार फोकस एरिया (4C) यथा कॉर्पोरेट गवर्नेन्स, साइबर सुरक्षा, उपभोक्ता संरक्षण और अनुपालन प्रबंधन पर अधिक ध्यान दिया गया है ताकि वित्तीय प्रणाली में मजबूती प्रदान करने और सेवा मानकों में वृद्धि करने के लिए बैंकों तथा फाइनेंशियल प्रोफेशनलों का क्षमता वर्धन किया जा सके।

महाविद्यालय द्वारा FAO, APRACA, CICTAB, UNDP और राष्ट्रमंडल सचिवालय जैसी अंतर्राष्ट्रीय एजेंसियों के सहयोग से कार्यक्रम और अनुसंधान सम्मेलन भी आयोजित किए जाते हैं। इसी के साथ महाविद्यालय द्वारा राष्ट्रीय और अंतर्राष्ट्रीय संस्थानों के लिए उनकी आवश्यकतानुसार कस्टमाइज्ड प्रशिक्षण कार्यक्रम भी आयोजित किए जाते हैं।

वर्ष 2015 से एमएसएमई वित्त पोषण के क्षेत्र में विशेषीकृत नैमकेब कार्यशालाएं आयोजित करने के लिए नोडल संस्थान के रूप में नामित किए जाने के साथ ही वर्ष 2021 में मिशन 'अवतु' के अंतर्गत साइबर सुरक्षा पर सहकारी बैंकों के विभिन्न स्टेकहोल्डरों के प्रशिक्षण प्रदान करने के लिए महाविद्यालय को 'नोडल संस्थान' के रूप में नामित किया गया है।

Building & Enhancing Capabilities in the Financial Sector

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 enhanced thrust on four focus areas (4Cs), 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 international agencies like FAO, APRACA, CICTAB, UNDP and the Commonwealth Secretariat. 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.



College of Agricultural Banking
<https://cab.rbi.org.in/>