भारतीय रिज़र्व बैंक

RESERVE BANK OF INDIA

www.rbi.org.in

PUN.CAB.ACAD.No.S756/09-06-002/2026-2027 September 07, 2026

The Managing Director/Chief Executive Officer
Urban Cooperative Banks

Madam/Sir,

Programme on Priority Sector Lending for Urban Co-operative Banks (UCBs)
(Online Mode)
October 07 to 09, 2026

Reserve Bank of India, CAB, Pune is conducting a 'Programme on Priority Sector Lending" for officers of Urban Cooperative Banks (UCBs) through online mode from October 07 to 09, 2026.

2. Programme Objectives: This programme will cover the guidelines on the salient features of Master Direction on PSL, ANBC, PSLCs and Calculation of PSL shortfall with respect to UCBs. The objectives of the programme are:

- Defining Priority Sectors and understanding the evolution and objectives of PSL Guidelines in India.
- Calculation of ANBC and relevance of CEOBE
- Targets and Sub-Targets defined for various categories and description of loans under various Categories and sub-Limits prescribed.
- Features of PSLCs and related guidelines

3. Venue and accommodation

The programme will be conducted on CISCO WebEx platform from 09.45 HRS to 17.30 HRS on all days. The participants can join from any device with a camera (laptops, PC, Smartphones etc.) and a stable internet connection with good bandwidth. The details regarding joining the WebEx platform will be intimated to the participants in due course.

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

5. We request you to nominate Compliance Officers / officers of UCBs handling work related to Priority Sector Lending from your bank for this programme. Nominations may please be sent to nomination.ami@rbi.org.in on or before **September 30, 2026**. The nominations shall be accepted on 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. Prathmesh Patil – Telephone No. 020 2558 2396 / Shri Ketan Lanjewar – 020 2558 2389) or through e-mail to nomination.ami@rbi.org.in

IMPORTANT DATES	
Programme Dates	October 07 to 09, 2026
Last date for receipt of nomination	September 30, 2026
Programme Timings	09:45 HRS to 17:30 HRS
Completion of programme	17:30 HRS on October 09, 2026

Yours sincerely

Nagarjun Gowrishankar

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

Encl.: As above

Annex I

Broad Course Contents

- **Module I - Priority Sector Lending Guidelines**
  - Defining Priority Sectors, Genesis of Concept
  - Categories and types of Loans covered.
  - Targets and Sub-Targets for various REs

- **Module II - Priority Sector Lending – calculation**
  - Concept of ANBC and CEOBE, Calculation of Targets under PSL
  - Monitoring of Achievements
  - Adjusted PSL – Concept and Methodology

- **Module III - An Overview of PSLCs**
  - Concepts and Guidelines
  - Major Initiatives for increasing PS Lending to Agri, SMF and Micro Sectors
  - Transforming Agriculture through Strengthened Infrastructure - Role of Institutional Lenders - Prospects & Opportunities

- **Module IV – Alternative tech driven approaches to financing MSMEs**
  - Bridging Information Asymmetry for Inclusive MSME Growth, Approaches to Formalisation of MSMEs
  - Role of Account Aggregators in Enhancing Credit Flow to MSMEs
  - Technological interventions for MSME Financing
  - Use of alternative credit assessment methods
  - Role of Fintech and use of big data

Annex II

Programme on Priority Sector Lending for UCBs

October 07 to 09, 2026

Fee Structure

Group	Base Fees per participant	18% GST	Total fees to be paid per participant, (Including GST)
Scheduled UCBs, Non-Scheduled UCBs with deposit base of more than Rs.100 crore	₹ 4,050	₹ 729	**₹ 4,779**
Non-Scheduled UCBs with deposit base of less than Rs.100 crore	₹ 2,400	₹ 432	**₹ 2,832**

Please use the programme code AMI-19082026 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.