



कृषि बैंकिंग महाविद्यालय
College of Agricultural Banking

(An ISO 9001:2008 Certified Training Institute of Reserve Bank of India)



NAFCUB

Ref. No.: NF\R&D\2016-17

Dated: June 2nd, 2016

The President/Chief Executive,
All Scheduled & Large Urban Cooperative Banks

Sir,

**RBI Programme on Credit Management for UCBs
from 26th-28th, September 2016 at CAB Pune, Maharashtra**

Urban Cooperative Banks have an important role to play in the financial sector as they cater to the needs of people of small means. Local character and flexibility in operations are some of the strengths which UCBs have to leverage on to march ahead in this era of intense competition. While UCBs have to follow the principles of cooperation, they also have to upgrade their banking skills and become more professional in their functioning and management. Loans and advances represent the largest asset class that a UCB owns. At the same time, loans are the most risky asset on the balance sheet, and if not managed efficiently could result in significant loan losses. With increasing competition, spreads of UCBs are under severe pressure and it is imperative for them to ensure that their loan portfolios remain healthy. Other important topics relating to Credit management will be discussed during the programme such as On balance sheet and Off balance sheet credit products- Credit Appraisal Methods and Credit Monitoring.

With a view to upgrading the skills and knowledge of the officials of UCBs to effectively manage their loans portfolio and manage the credit risk, the College of Agricultural Banking along with NAFCUB has scheduled a programme on Credit Management for UCBs from 26th-28th September 2016.

The programme is beneficial for Chief Executives / Managing Directors, PS/PA's, General Managers, Senior Managers as well as Directors of Urban Cooperative Banks. The programme fee is as under:

Rs. 7,500 /- for residential participants and non residential Rs. 5000/- for those banks with **deposit above 100 crores.**

Rs. 4,500/- for residential participants and non residential participants Rs. 3,000/- for those banks with **deposit below 100 crores.**

We request you to kindly send the names of your delegates along with demand draft of requisite fee favoring "NAFCUB Training Fund A/c." drawn on any bank in Delhi latest by 20th August 2016. For further details of the programme, please contact Shri Yogesh Sharma, Director, NAFCUB on his mobile 09810805695 or email- nafcubbyogesh@rediffmail.com or nafcubtraining@rediffmail.com.

Thanking you,

Yours faithfully,


SUBHASH GUPTA
CHIEF EXECUTIVE

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NATIONAL FEDERATION OF URBAN COOPERATIVE BANKS & CREDIT SOCIETIES LTD.

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