

**AGRICULTURAL/RURAL FINANCE: STATE BANK  
LAUNCHES 2<sup>ND</sup> PHASE TRAINING PROGRAMS**

State Bank of Pakistan is launching 2<sup>nd</sup> Phase of special training programs to create awareness among the farming community regarding Agricultural/ Rural Finance Credit and identify the handicaps/ problems being faced by the banks in the disbursements/ enhancement Agricultural Credit. The first 3-days program of the series would be held at SBP BSC Bank, Muzaffarabad from 15<sup>th</sup> to 17<sup>th</sup> January, 2004. The other training programs are scheduled to be held at Gujranwala from 26<sup>th</sup> to 28<sup>th</sup> January, 2004; Islamabad from 12<sup>th</sup> to 14<sup>th</sup> February, 2004; D.I. Khan from 19<sup>th</sup> to 21<sup>st</sup> February, 2004; Multan from 11<sup>th</sup> to 13 March, 2004; Bahawalpur from 25<sup>th</sup> to 27<sup>th</sup> March, 2004; and Sialkot from 8<sup>th</sup> to 10<sup>th</sup> April, 2004.

It may be mentioned that during the last meeting held on 4<sup>th</sup> July, 2003 the Agricultural Credit Advisory Committee (ACAC) under the Chairmanship of the Governor, State Bank of Pakistan and attended by all Presidents of Commercial Banks, the representatives of Chambers of Agriculture and Farmers Associations appreciated the efforts made by the SBP in the context of enlarging the eligibility criteria and creating awareness among the farming community and sharing of knowledge & experience with its stakeholders. The Committee expressed that a meaningful result could only be achieved through such trainings and desired that these trainings may also be continued/ conducted on regular basis at the remaining SBP BSC centers, as well as other centers in collaboration with commercial banks/ Chambers of Agriculture/ Farmer Associations/Bodies etc. During these training sessions, focus would be given to the five major Commercial Banks, who are playing excellent major role in the disbursement of Agricultural loans. In addition to these trainings, efforts would also be made to arrange workshops/ Field gatherings at “ FARMS” with maximum participation of the farmers/ growers all over Pakistan, particularly in Southern Punjab & Upper Sindh areas for the benefit of the rural/farming community.

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These Training Programs would be conducted through SBP Trainers, ZTBL and five big Commercial Banks, while the training participants would be local/ regional nominees preferably Mobile Credit Officers/Agricultural Credit Officers from ZTBL, five big Commercial Banks, Provincial Co-operative Banks, Domestic Private Banks, Chambers of Agriculture, Farmers Association / Abadgars / Growers Association and SBP BSC (Bank) officers. The local District Nazims / Naib Nazims and Senior Office Bearers of Farmers Associations / Abadgars would also be requested to attend the opening / closing sessions as per their convenience. Director, Syed Ishtiaq Ali, Joint Directors (M/s. A.D. Butt and Muhammad Afzal) and the Junior Joint Director (Dr. Muneer Ali Shah) of Agricultural Credit Department of the State Bank of Pakistan will deliver comprehensive lectures at the above mentioned centers. The final session at all centers would be chaired by the Economic Adviser (Dr. Abdul Naseer) of the State Bank of Pakistan. Besides SBP, the officials of ZTBL and all Heads of Agricultural Division/Department of the five big banks (ABL, HBL, MCB, NBP, UBL) would also make presentations on their systems/ disbursement/ appraisals / procedure/ documentations and new products for enhancing the volume of Agricultural credit at each center. The private Bank particularly Bank of Punjab, Bank of Khyber, Askari Commercial Bank and Bolan Bank Ltd. would also make their presentations.

In order to make the proposed training sessions more meaningful and result oriented, the Managing Director, SBP: BSC (Bank) would be requested to preside the inaugural sessions at different centers convenient to him alongwith his key note address. Moreover the Governor, State Bank of Pakistan would also be requested to grace the concluding sessions preferably at Multan, Bahawalpur, Sialkot & Gujranwala (subject to his availability), as these centers are not only the major Agricultural producing areas but also represent the most populated regions of the farming/ rural community.