

AGRICULTURAL CREDIT DEPARTMENT

**SUMMARY OF 03DAYS SPECIALISED TRAININGS ON
AGRICULTURAL CREDIT/RURAL FINANCE CONDUCTED BY A.C.D.**

1. Three days Specialised Trainings at six places on agricultural credit/Rural finance organized by the Agricultural Credit Department have successfully been completed as under:-

SR. NO.	VENUE	DATE OF TRAININGS	PRESENTATIONS MADE BY	DISTRICT GOVTS.	CHAMBER OF AGRI/COMM/ INDUSTRIES	FARMERS ASSOCIATIONS
1.	Lahore	28-30th April,03	HLB. UBL ZTBL BOP	NaibNazim. Mr.Farooqe Amjad Mir	Mr.Azam Cheema. President,Punjab Chamber Of Agri.	1.Mr.QaiserZulfiqar Khan. President. 2.Mr.SadiqKhan Khakwani General Secretary 3.Mr.Farooq Bajwa
2.	Peshawar	08-10th May,03	HLB.MCB. ZTBL.BOK. ACB	Naib Nazim. Dr.M.Iqbal Khalil.	M/S.Farhatullah & Zahar Shah,Sr.VP& Press Secretary, Sarhad Chamber of Agri.	Mr.Khan Faraz, General Secretary, Pakistan,Tobacco Board.
3.	Quetta	16-18th May,03	NBP.UBL. ABL.ZTBL. BOP.BOLAN BANK	Nazim Quetta Mr.Mohd. Rahim Kakar	Mr.Ahmed KhanSarparah, Joint Secretary, Federation Chamber of Agri. Baluchistan.	1.Dr.Abdul Nasir Kassi. 2.Mr.M.Ibrahim Achakzai. Agriculturists. 3.Mr.Tahir Ahmed Khalifa,Sukrana FeedMills,Quetta
4.	Faisalabad	22-24th May,03	NBP.MCB. ABL.ZTBL. BOP.PPCB	-----	Mr.Siddique Nasim Ch. Chairman, FaisalabadChamber Of Agri.	
5.	Sukkur	29-31st May,03	NBP.HBL. MCB.ZTBL BOP	Naib Nazim Mr.Iqbal Dawood Pakwalla	M/S. Shakeel Ahmed Mukhtar. President, Mirza Iqbal Baig, Secretary,Sukkur Chamber of Comm&Indus.	M/S.Syed Bahadur Ali Shah & Iftikhar Hussain Shah, Sindh Abadgar Board.
6	Hyderabad	05-07th June,03	UBL.MCB. ABL.ZTBL. BOP	Naib Nazim, Mr.Nawab Rashid Ali Khan.	M/s. Qamar-uz-Zaman Shah,President, Dr.Shah Nawaz, General Secretary, Sain Buksh Rind, Press Secretary, Sindh Chamber Of Agri.	Mr.MahmoodNawaz, General Secretary, Sindh Abadgar Board.

2. The Mobile Credit Officers/Agricultural Credit Officers and other Senior Officials(Credit Portfolio) from NBP,HLB,MCB,UBL,ABL,ZTBL,PPCB,14 Private Domestic Commercial Banks attended the trainings. The trainings were also attended by the Secretaries & Co-Ordinators of Local Credit Advisory Committees/Sub-Committees for Agricultural Credit.

3. All sessions remained fully participative and appreciated by all the participants and guest speakers. M/S. Syed Ishtiaq Ali Director, A.D. Butt, Muhammad Afzal, Joint Directors, Dr. Muneer Ali Shah, Junior Joint Director, Agricultural Credit Department made their comprehensive presentations on the role of SBP in the development and growth of agricultural sector through re-vamping of Supervised Agricultural Loans Scheme & enlarging the eligibility criteria during the last three years, besides system/procedures for monitoring and supervising the agricultural credit. The Heads of Agricultural credit Departments/Divisions of HBL, NBP, UBL, MCB, ABL, ZTBL, Bank Of Punjab, Bank Of Khyber, Askari Commercial Bank and Bolan Bank, Punjab Provincial Co. Operative Bank also made their comprehensive presentations on their systems procedures/ appraisal of loan applications documentations, securities, disbursements recoveries and new products for the purpose of creating awareness and sharing of experience/ knowledge with each participating banks, particularly the new private domestic commercial banks. M/S Muhammad Sohrab Abbasi, Shafiqullah Siddiqui, Saeed Ahmed Khan, Muhammad Iqbal, Muhammad Aslam Yasin Khan and Syed Saroor Ahmed, Chief Managers, Lahore, Peshawar, Quetta, Faisalabad, Sukkur and Hyderabad, SBP.BSC. Offices respectively, while welcoming the participants also appreciated the decision of the ACAC for conducting such meaningful and comprehensive trainings at their offices.
4. At all centers, the participants were divided into four groups and were given sufficient time & opportunity for assessments and preparing their presentations on specific issues and recommendations. The participants made their groups' observations and recommendations besides highlighting the basic hurdles in the disbursement and recoveries of agricultural credit. It was generally agreed that the farming/rural community is still un-aware about the rights & privileges/benefits available to them under the enhanced eligibility criteria and revised/re-vamped Agricultural Loans Scheme of SBP. It was also agreed that the role of middlemen/arthees/commission agents who are still capturing about 70% of the credit market in agricultural sector at very exorbitant rates despite excess liquidity and cheaper rate of the commercial banks. This can only be captured by the bank through regular & close inter-action with the farming community. Unless the banks create and adopt farmers friendly and consultative relationship, the credit needs of the agricultural sector cannot be met adequately and timely. The officials of the banks should come out of their chambers/ branches and pay regular & frequent field visits and follow simplified/standardized/minimized documentations.

5. The Economic Advisor, Director, ACD and the Chief Managers during all concluding sessions emphasized upon the importance of agricultural sector and advised the banks particularly the new private domestic commercial banks to make their professional and honest efforts to provide adequate & timely banking credit to the farmers /growers in their areas of operations specially in the field of construction of godowns silos, coldstorages, transportations, marketing, livestock, vegetables, fruits packing, grading, processing, polishing, distributions and exports. They may also establish consortiums/syndication by pooling of funds with any bank having rural branches/ infra-structure or lend to ZTBL, NGOs, Leasing Companies for onward disbursements to farming community. Such training programs will also be conducted at the remaining SBP.BSC(Bank) Offices during the next financial year beginning from 1st July, 2003. This will help in uplifting the living/economic standard of Rural Community who are still being exploited by the middlemen/ arthees/commission agents through charging them with high rate of mark-up. The final proposals/recommendations/feed-back of these training sessions are being consolidated and would be placed before ACAC in its next meeting to be held in July, 2003 for its consideration/approval.

SYED ISHTIAQ ALI
DIRECTOR/ACD
14-06-2003

Mr.A.D.Butt. Joint Director/Training Co.Ordinator/ACD.
Mr.Muhammad Afzal, Joint Director/ACD.
Dr. Muneer Ali Shah, Junior Joint Director/ACD.