

AGRICULTURAL CREDIT DEPARTMENT

COMPREHENSIVE REPORT ON 03 DAYS SPECIAL OUTREACH AND TRAINING PROGRAM (PHASE-III) ON AGRICULTURAL CREDIT, CONDUCTED BY A.C.D. WITH THE COURTESY OF COMMERCIAL BANKS DURING, 2004-05

Three days Special Outreach and Training Program on Agricultural Credit including one-day field visit at Nine different Districts organized by the Agricultural Credit Department with collaboration of five major commercial banks (ABL, HBL, MCB, NBP, and UBL) were successfully completed. Like Phase-I and II of special trainings during 2003-04 phase III also included Joint Press Conferences of the Director, Agricultural Credit Department (ACD), along with the respective Chief Managers SBP: BSC (Bank) of the area & field visits at the door step of the farmers. The details are given as under: -

(A) AGRICULTURAL CREDIT /RURAL FINANCE TRAININGS (PHASE-II)

Sr. NO.	Venue	Date of Training	Presentations Made by (Excluding SBP)	Guests
1.	Sahiwal	11-13 February 2005	1. HBL 2. ZTBL 3. PPCBL 4. BOP	1. Rai Hassan Nawaz, District Nazim Sahiwal 2. Meher Muhammad Nawaz Sial DCO, Sahiwal 3. Mr. Safdar Rashid, President, Chamber of Commerce Sahiwal 4. Mr. Rehmat Ali, President Anjuman-e- Kashtkaran Sahiwal.
2.	Mardan	25-27 February 2005	1. MCB 2. ZTBL 3. ABL 4. ACB	1. Mr. Liaqat Durrani, M.D. SBP. BSC (Bank), Karachi. 2. Mr. Fazlal-e- Rabbani, Minister for Food, Excise and Taxation, Govt. of NWFP. 3. Haji Raza Khan District Nazim, Mardan. 4. Mr. Atta-u-Rehman Deputy Nazim Mardan 5. Mr. Yaqoob Khan, President, Tobacco Dealers Association.
3.	D.G. Khan	11-13 March, 2005	1. HBL 2. ZTBL 3. PPCBL 4. BOP	1. Mr. Awais Ahmed Laghari, Minister for Information Technology, Government of Pakistan. 2. Mr. Khusro Pervez Malik, DCO, D. G. Khan. 3. Rana Qasim Noon Minister for Agricultural Marketing, Punjab. 4. Mr. Umer Asgar Khetran, Progressive farmer.
4.	Abbottabad	25-27 March 2005	1. MCB 2. ZTBL 3. NBP 4. ACB 5. ABL	1. Mukhdoomzada Mureed Kazim, MPA 2. M/s. Asmatullah Khan Kundi, President, Inayatullah Khan, Secretary & Rashid Farooq Diyal Sr. Vice President Chamber of Agriculture
5.	Larkana	8-10 April 2005	1. NBP 2. ZTBL 3. UBL 4. ABL 5. HBL;	1. Sardar Rizwan Ahmed Kehar, Progressive Farmer Larkana. 2. Mr. Nazir Ahmed Shaikh, Town Nazim Larkana, 3. Mr. Gada Hussain, President, Rice Mills Association Larkana. 4. Syed Siraj-u-Olia, Progressive farmer.
6.	Kasur	28-30 April 2005	1. MCB 2. ZTBL 3. ABL 4. B. AL-FALAH	1. Malik Rasheed Ahmed Khan, Tahsil Nazim, Kasur
7.	Naseerabad	17-19 May 2005	1. NBP 2. ZTBL 3. HBL 4. UBL	1. Mir Khan Muhammaed Khan Jamali, District Nazim Jaffarabad, 2. Mr. Haider Ali Jamali, Tehsil Nazim Osta Muhammad, 3. President, Farmers Association, Mir Naseebullah Khan Khoso, 4. M/s Mir. Umer Khan Jamali and Mir Hafeez Khan Jamali, Progressive farmers, Jaffarabad.
8.	Mirpur Khas	27-29 May 2005	1. ABL 2. ZTBL 3. NBP 4. BOLAN BANK	1. Syed Qamar-uz-Zaman Shah, President Sindh Chamber of Agriculture. 2. Mr. Fazal Illahi Memon, Zamindar Mirpurkhas 3. Dr. Yar Muhammad Jhanjhi Progressive Farmer.
9.	Sarghoda	10-12 June 2005	1. UBL 2. ZTBL 3. MCB 4. UBL 5. PPCBL	1. Mr. Amir Sultan Cheema, Minister for Irrigation Punjab. 2. Mr. Muhammad Nawaz Tariq Cheema, Farmer.

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

All sessions remained fully participative and appreciated by all the participants and guest speakers. Agricultural Credit Department made their comprehensive presentations on the role of SBP in the development and growth of agricultural sector through re-vamping & 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 / Credit Divisions of HBL, NBP, UBL, MCB, ABL, ZTBL, Bank of Punjab, Bank of Khyber, Askari Commercial Bank, Bank Al-Falah, Bolan Bank and Punjab Provincial Cooperative Bank also made their 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 between participating banks, particularly the new private domestic commercial banks. Chief Managers and their team in the Local Credit Advisory Committee also participated and appreciated the training.

At all centers, the participants were divided into four groups and given sufficient time & opportunity for preparing their presentations on the issues and recommendations. They made their groups' observations and recommendations besides highlighting the basic hurdles in the disbursements and recoveries of agricultural credit. It was generally agreed that the farming/rural community is still unaware 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 needs to be curtailed who still capture about 70% of the target market in agricultural sector at a very exorbitant rates, despite excess liquidity and cheaper rate of the commercial banks. This can only be prevailed by the banks through regular, close interaction, friendly and consultative relationship with the farming community till the credit needs of the agricultural sector met adequately and timely. It was recommended that officials of the banks beside sitting in their chambers/ branches pay regular& frequent field visits.

The Director, ACD and the Chief Managers during the 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, cold storages, transportations, marketing, livestock, floriculture, vegetables, fruits packing, grading ,processing, polishing, distributions and exports.

(B) JOINT PRESS CONFERENCES

Sr. No.	Venue	Date of press Conference	Participants
1.	Sahiwal	10-2-2005	Chief Managers, SBP: BSC (Banks) –Joint Director – Press representatives of local dailies, Members of Kissan Board – Chambers – Associations–NGOs, Radio / TV representatives
2.	Mardan	24-2-2005	-do-
3.	D.G. Khan	10-3-2005	-do-
4.	Abbottabad	24-3-2005	-do-
5.	Larkana	8-4-2005	-do-
6.	Kasur	27-4-2005	-do-
7.	Naseerabad	16-5-2005	-do-
8.	Mirpurkhas	26-5-2005	-do-
9.	Sarghdhda	9-6-2005	-do-

Director, ACD and the concerned Chief Managers of SBP: BSC (Bank) in the above Joint Press Conferences explained the role of SBP for the purpose of creating awareness among the farming community regarding their rights and privileges under recently SBP Revamped Supervised Agricultural Credit Scheme and the “Revolving Credit Scheme”

(C) FIELD VISITS AND MEETING WITH THE FARMERS

Sr. No.	Venue	Place of Field visit	Date of Field Visit	No. of farmers participated	MNAs / MPAs / Nazims and other participants
1.	Sahiwal	Chak No. 176/9-L Near Sahiwal	13-2-2005-	300-400-	All participants of training.
2.	Mardan	Village Yar Hussain Distt. Sawabi	27-2-2005	400-500	Mr. Mukhtar Ahmed, MPA, NWFP President, Tobacco Dealers Association.
3.	D.G. KHan	Village of Umer Asghar Khan Khetran	13-3-2005	250-300	All participants of training.
4.	Abbottabad	Tea Farm near Uni-lever Tea Processing Centre, Shinkiari	27-3-2005	250-300	Mr. Rustam, President Anjuman-e- Kashtkaran, Haripur. Management of Uni-lever Tea Centre, all participants of training.
5.	Larkana	Rashdi Farms, near Larkana	10-4-2005	200-250	Syed Mustafa Shah, President Chamber of Agriculture, Larkana, M/s Faqir Muhammaed Soomro, Abdul Rasheed Khoro and All participants of Training.
6.	Kasur	Niazi Agricultural Farm 20 KM. from Kasur	30-4-2005	200-300	Chaudhry Manzoor Ahmed, MNA, all participants of training.

7.	Naseerabad	Farm of Mir Abdullah Khan Jamali	19-5-2005	300-400	All participants of training.
8.	Mirpur Khas	Misri Farm near Mirpur khas	29-5-2005	200-300	M/s Fazal Illahi, Mahmood Brohi and Qutab-u-ddin Progressive farmers, all participants of training.
9.	Sarghodha	In Service Agricultural Training Institute Sarghodha, and at adjacent farm	12-6-2005	250-300	Major (R) Muhammad Iqbal M/s Ahmed Nawaz, Haji Alam Sher, Muhammad Ashraf the progressive farmers and all participants of training.

Agricultural Credit Department and Chief Managers, SBP: BSC (Bank), gave comprehensive briefing on organizing such field gathering including the efforts made by State Bank of Pakistan for ensuring availability of adequate and timely banking credit to the farming community. They responded to various questions/queries raised by participants. The Ministers / Deputy Speaker, National Assembly / MNAs / MPAs / Nazims / Naib Nazims and other distinguished guests / bankers and Government officials also addressed the farmers and requested them to avail maximum loans from the banks instead of arthees and repay the loans on time.

The 4th phase Special Outreach and Training Program during the year 2005-06 at the following centers have been proposed under Business Plan 2005-06 :-

<u>PUNJAB</u>	<u>SINDH</u>	<u>NWFP</u>	<u>BALUCHISTAN</u>	<u>AJK</u>
Vehari	Nawabshah	Kohat	Gawadar/Turbat	Rawla kot
Rahimyar Khan	Shikarpur	Haripur	Loralai	
Bhalwal (Disstt. Khushab)				
Gujrat				

**03 DAYS SPECIAL OUTREACH AND TRAINING PROGRAM
(PHASE-IV) ON AGRICULTURAL CREDIT, WILL BE CONDUCTED
AT TALUKA / DISTRICT LEVEL BY A.C.D. WITH THE COURTESY
OF MAJOR COMMERCIAL BANKS, DPBs, ZTBL AND PPCBL
DURING, 2005-2006.**

Three days Special Outreach and Training Program on Agricultural Credit including one-day field visit at Nine different Districts (Sahiwal, Mardan, D.G. Khan, Abbottabad, Kasur, Larkana, Naseerabad, Mirpur Khas and Sagodha) level were organized by the Agricultural Credit Department with collaboration of five major commercial banks (ABL, HBL, MCB, NBP, and UBL), were successfully completed. The program also included Joint Press Conferences of the Director, Agricultural Credit Department (ACD), along with the respective Chief Managers SBP: BSC (Bank) of the area. The Mobile Credit Officers/Agricultural Credit Officers and other Senior Officials (From Credit Portfolio) of NBP, HBL, MCB, UBL, ABL, ZTBL, PPCB, 14 Private Domestic Commercial Banks attended the trainings. The trainings were also attended by the Secretaries & Coordinator of Local Credit Advisory Committees/Sub-Committees for Agricultural Credit. The programs have been widely appreciated by all SBP stakeholders. As a result of excellent success and appreciation of such outreach programs besides proposals / recommendations made by the participating banks, Agricultural Chambers, Farmer Associations, Nazims, Naib Nazims during the last three phases of such programs SBP proposes to continue similar programs in future also.

The Agricultural Credit Department, have already published the brochures on FAQ's, on the basis of last two phases of such program. These FAQ's are also being updated on the basis of third phase of the program concluded in 2005.

During the next financial year 2005-06, SBP has proposed to conduct similar Outreach programs at eleven new stations in consultation and coordination with SBP. BSC (Bank), offices and the participating Commercial Banks / ZTBL.

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