



EXPOSURE VISIT PROGRAMME IN SHG, JLG AND FARMERS COLLECTIVES (FOR CEOs & SENIOR EXECUTIVES)

11 - 14 Nov, 2025

**FOR THE CICTAB MEMBER INSTITUTIONS IN
SAARC COUNTRIES**

**AT COLLEGE OF AGRICULTURAL BANKING,
PUNE
(CICTAB- RBI-CAB)**

**THE SPONSORSHIP OF RESERVE BANK OF INDIA,
MUMBAI AND IN COLLABORATION WITH COLLEGE OF
AGRICULTURAL BANKING (CAB), PUNE**

OBJECTIVES:

- To sensitize the participants to the concept of Self Help Groups (SHGs) and Joint Liability Groups (JLGs) as a supplementary credit delivery system / Financial inclusion of rural poor.
- To equip the participants to develop effective linkages between Rural Financial Institutions and SHGs.

METHODOLOGY :

- Participating officers admitted to the programme will be required to prepare a status paper about the activities and working of their respective organisations and also about the existing system of rural/agricultural finance in his country indicating the problems faced and the efforts made to solve the difficult situations, with specific highlight on Financial Inclusion strategy and Use of Technology etc.
- Presentation of working papers and interactive sessions.
- Exposure Visits.

CONTENT :

- Experiences of CICTAB members on SHG financing
- Changing Rural Credit Scenario and need for supplementary credit delivery system
- Micro-finance concept
- Concepts and models of SHGs
- Issues in Financing of SHGs
- Joint Liability Groups for financial inclusion of poor