



## **BANKERS INSTITUTE OF RURAL DEVELOPMENT**

(A Society Registered under Societies Registration Act, 1860 and promoted by National Bank for Agriculture and Rural Development)

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BIRD/LKO/ / Exposure Visit- Manila/2009-10  
22 September 2009

Dear Sir

### **Training-cum-Exposure Visit on Microfinance in Philippines** **(05 – 15 December 2009)**

The growth of the Microfinance sector in India is testimony to its efficiency and outreach in tackling the problems of the rural poor and it is now universally recognised as an effective model for financial inclusion and a support provider for poverty alleviation. In India, Banks, MFIs, Government and other development agencies have contributed in building the largest community based Microfinance programme in the world.

However, despite the best efforts of the RFI and the MFI sector, the magnitude of financial exclusion is staggering and remains one of the key challenges being faced by policy makers today. The Microfinance sector today is facing challenges in the areas of upscaling capacity building and financial management. The solution may lie in moving away from traditional processes of credit delivery towards more innovative methods and learning from practitioners both within the country and abroad.

With this in view BIRD has been successfully organising International training-cum-exposure visits in Microfinance to different countries. **This year we will be conducting a visit to the Philippines from 05 – 15 December 2009 in association with Asia Pacific Rural & Agricultural Credit Association- Centre for Training in Rural & Agriculture Banking (APRACA-CENTRAB).** The details of the visit are given in the brochure enclosed. We request you to kindly avail of this opportunity and nominate **senior/middle level officers of your organisation and Chairmen/GMs/RMs of RRBs sponsored** by you for the programme. As the programme has been planned for a limited number of participants, kindly send your nominations **latest by 05 November 2009.**

Yours faithfully

**(Vivek K Sinha)**  
**Programme Director**  
Encl: as above

**Training-cum-Exposure Visit Programme on Microfinance in Philippines**  
**(05-15 December 2009)**

**Objectives of the Programme**

The programme aims at sensitising the participants to the International best practices in Microfinance. By the end of the programme, the participants would be able to:

- Describe the significance of microfinance as a tool for financial inclusion and poverty alleviation
- Explain the challenges being faced by the Microfinance sector today in terms of upscaling and financial management
- Appreciate the functioning of some of the key microfinance players in the Philippines
- Compare and contrast the models of microfinance in the Philippines with Indian practices
- Identify and adopt innovations drawn from the Philippines for designing/developing new products and improving existing ones

**Contents of the Programme**

The programme has been designed in 3 modules as under:

**Module I (New Delhi 05 December 2009)**

- Overview of Microfinance sector in India
- Various models of Microfinance in India
- International MF practices

**Module II (Manila, Philippines 07-12 December 2009)**

- Visits to eminent microfinance institutions, regulators, rural finance institutes, peoples cooperatives etc such as Bangko Sentral ng Philipinas, People's Credit and Finance Corporation, Cooperative Rural Bank of Bulacan, Rural bankers association of the Philippines

**Module III (BIRD, Lucknow 14-15 December 2009)**

- Review of learning
- Presentation of group reports
- Panel discussion and action planning

**Methodology**

The programme will be participative with interactive lectures, experience sharing and group discussions. The participants will be required to make presentations based on the experience gained during the visit

## **Participants**

The participants will be senior/middle level executives of RBI, NABARD, SIDBI, Public and Private sector Commercial Banks, Financial Institutions, RRBs, Cooperative Banks, MFIs, NGOs, Government departments, Private sector firms involved in microfinance.

## **Duration**

The programme duration is of 11 days inclusive of a visit to the Philippines. The Programme shall commence at 10.00 hrs on 05 December 2009 at New Delhi and conclude by 17.00 hrs on 15 December 2009 at BIRD, Lucknow. The participants are required to reach New Delhi by 04 December (evening) and shall leave New Delhi for Manila on 05/06 December 2009. The detailed itinerary in Manila will be communicated separately.

## **Programme Fee**

The programme fee is Rs.1.60 lakh (Rupees one lakh sixty thousand) per participant. The fee covers the cost of training and exposure visit and includes boarding & lodging in a 4 star hotel in the Philippines on single occupancy basis, travel expenses (Delhi-Manila-Delhi-Lucknow), visa charges, administrative cost etc. The participants will be provided air conditioned single occupancy rooms at BIRD, Lucknow. The fee is payable by a crossed MICR Demand Draft drawn in favour of "Bankers Institute of Rural Development" on any bank payable at Lucknow.

## **Documents**

Participants nominated must possess a valid passport with 'Emigration Clearance not Required' (ECNR) endorsement and must be eligible to travel abroad. In case they do not possess a valid passport they may apply immediately under the tatkal scheme. The passport numbers need to be communicated to BIRD latest by 05 November 2009. The participants are also required to obtain an overseas medical insurance policy on their own for the period of travel and stay in the Philippines.

## **How to Apply**

Enrolment will be made on receipt of the nomination form enclosed. The nomination along with the programme fee may be forwarded to us so as to reach us **latest by 05 November 2009**. The intake of participants for the programme will be on a "first come first serve basis". Nominations may be forwarded to us as early as possible.

## **About BIRD**

Bankers Institute of Rural Development (BIRD) is promoted by National Bank for Agriculture and Rural Development (NABARD) and registered under Societies Act. BIRD is involved in training, research and consultancy in rural development and banking. The Institute is known for region-focused, issue-specific and research based training courses and seminars, as well as feasibility and diagnostics studies. It undertakes consultancy and research studies in and outside India. It has undertaken assignments for some of the prestigious national and international financing agencies.

The Institute has full time highly qualified and experienced teaching faculty having specialisation in diverse areas. It is located on a sprawling campus, at a distance of 6 km from Lucknow airport and 8 km from the railway station. It is fully equipped with state-of-the-art technology for training. It has a well-stocked library, air-conditioned seminar / discussion rooms, computer lab and lounge.

Should you require further information, please contact:

**Vivek K Sinha**

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**NOMINATION FORM**

**Training-cum-Exposure Visit on Microfinance in Philippines  
(05-15 December 2009)**

Full Name : .....

Nationality : .....

Date of Birth (*dd/mm/yy*) : .....

Sex : Male  Female

Educational/Professional qualification : .....

Name and complete postal address of organisation:

.....  
.....

Telephone number : (o) (R)  
(mobile) e-mail

Designation : .....

Passport Number: ..... Place of issue: .....

Valid upto : ..... ECNR endorsement: yes  no

Current role, responsibilities and experience:

.....  
.....

Signature of participant

Signature of Sponsoring Organisation

Particulars of course fees: DD number..... Date .....

Amount (Rs): .....

Name of Bank: .....