

Programme on Project Financing to High Value Agriculture and Agribusiness Enterprises

October 14 – 17, 2019



Coordinator
Dr Naveen Kumar K



**National Institute of
Bank Management
Pune, India**



Programme on Project Financing to High Value Agriculture and Agribusiness Enterprises

Background

Developing countries face enormous challenges in agriculture, due to smaller operational size and disconnected agri-value chain. An important strategy for increasing the incomes of farmers in developing countries is to help them diversify from low-value staple food commodities into higher-value commodities, such as livestock, dairy products, fish, fruits, vegetables, and spices.

In the recent past, many countries are witnessing a significant shift in their demographic profile in favour of the younger population, changing appetites, rising urbanization, and rising food demand are fueling growth in the food and agriculture sector. It's estimated the demand for food will increase by 7 per cent by 2050, and that meeting that demand will require at least \$200 billion annually in investments.

Despite this opportunity, most small-scale agribusinesses in developing countries lack access to reasonable financing options for working capital and for acquiring productive assets. These businesses need reasonable financing options too, among other solutions, access improved inputs and acquire better on-farm practices so as to increase production. They also require financing to invest in post-harvest practices that can reduce food losses, improve the quality of products, and add value to the crops produced via processing. These investments will connect producers and entrepreneurs to domestic, regional and global markets – either directly or through links to other agribusinesses market.

Thus, banks and financial institutions, have the greater potential to lend for a large number of high-value agriculture and agribusiness enterprises. Therefore, the lender needs to understand the characteristics and financial services requirements of these enterprises in order to do the credit appraisal and suitably take the lending decisions.

Objectives

The programme has been designed to equip the participants with the necessary knowledge, skills and techniques to appraise high-value agriculture and agribusiness enterprises, in order to make the right lending decisions.

Coverage

The Programme coverage divided into three broad areas – foundation, credit appraisal and lending strategies and advanced topics in financing to high-value agriculture and agribusiness enterprises as follows:

Foundation

- High-Value Agriculture and Agribusiness Market
- Agribusiness and Agri-MSME Market and its Characteristics
- Financial Statements Analysis and Basics of Credit Appraisal
- Cash Flow Statements
- Working Capital Financing

Credit Appraisal and Lending Strategies

- ✦ Financing of Agri/Agro Processing Enterprises
- ✦ Appraisal of Greenhouse/Polyhouse Projects
- ✦ Appraisal of Warehouse/Cold Storage and Cold Chain Projects
- ✦ Appraisal of Allied Sector Enterprises – Dairy, Poultry and Fisheries
- ✦ Appraisal of Farm Mechanization

Advanced topics in High-Value Agriculture and Agribusiness

- Value Chain Financing (Channel Financing)
- Contract Farming and Organic Farming
- Agri-MSME Projects
- Financing Farmer Producer Companies
- Commodity Market: Warehouse & Collateral Management
- Digital Innovations in Agribusiness Lending
- Marketing of High-Value Agriculture & Agribusiness Portfolios
- Co-Lending & Intermediary Lending Models in Agribusiness
- Documentation and Legal Aspects of Lending to Agribusiness Projects

Pedagogy

The programme will be highly participative in nature and supported by

- Interactive classroom sessions
- Case studies on various high-value and agribusiness projects
- Excel-based hands-on exercise in computer labs
- Interaction with agri-entrepreneurs/progressive farmers and bankers
- Field visits to agri-business projects

Target Group

- **Branch Managers of potential high-value agribusiness branches**
- **Agriculture Extension Officers/ Credit Officers handling these projects**
- **Branch Managers from Specialized Agribusiness Branches**
- **Officers from MSME, Agriculture and Agribusiness domain from HOs/ZOs/ROs**

Dates

October 14–17, 2019

The programme will commence at 9:00 am on October 14 and conclude by the evening of October 17, 2019. Participants are expected to reach the NIBM campus by the evening of October 13 and plan for their return journey after 5.00 pm on October 17, 2019.

Venue

NIBM Campus, Kondhwe Khurd
Pune, India.

Accommodation

The programme is fully residential. Participants will be provided well-furnished single room AC accommodation in the Institute's hostel complex on the campus. However, they will not be permitted to bring their family members to stay on the campus. In case any Officer/Executive with physical/ medical disability is being nominated, kindly inform us in advance with particulars of disability to facilitate necessary arrangements.

The Institute has facilities for outdoor and indoor games and a large walking/jogging trail for physical fitness besides a yoga centre. Participants are therefore encouraged to bring appropriate clothes/gear.

Programme Coordinator

Dr Naveen Kumar K
Assistant Professor

Dr Naveen Kumar K holds a PhD in Economics. He has coordinated many national and international level Executive Development Programmes (EDPs) at NIBM. He conducts EDPs in the areas of Agricultural Finance, Agribusiness and Value Chain Finance, Rural Infrastructure Finance, Financing of Farm and Non-farm activities, Microfinance, Financial Inclusion, Micro-enterprise Development, etc. He has undertaken research and consultancy work for national and international agencies in the area of rural and agricultural finance.

Nominations and Enquiries

Please address your enquiries and nominations to:

Dr Naveen Kumar K
Programme Coordinator
National Institute of Bank Management
NIBM Post office, Kondhwe Khurd
Pune 411 048, India

Tel : 0091-20-26716000 (EPABX)
26716224 (Direct)

Fax : 0091-20-26834478

E-mail : naveen@nibmindia.org

Web : www.nibmindia.org

**Last Date for
Receiving Nominations:**

October 4, 2019

**Last Date for
Availing Early Bird Incentive of 5%**
September 28, 2019

*(See Fee Structure on home page of
the website)*

Programme Fee (per participant)

US \$ 1600 for foreign participant

(See fee structure on home page of the website for incentive)

	Fee	GST	Fee+ GST	TDS
Member Banks :	36000	6480	42480	3600
Non-Member Banks :	42000	7560	49560	4200

The fee includes the cost of tuition, board and lodging facilities, teaching material, etc. (Goods and Services Tax (GST) @ 18%, and TDS @ 10%. Kindly send the TDS Certificate on priority to NIBM).

Mode of Payment for Indian Participants

- The fee may preferably be transferred by RTGS/NEFT/ECS to our A/c No. 20002400021 with Bank of Maharashtra, NIBM Branch, Pune (IFSC Code MAHB0001124). NIBM PAN No. AAATN0040P and NIBM GSTIN No. 27AAATN0040P1ZJ.
- National Institute of Bank Management
NIBM Post Office, Kondhwe Khurd, Pune 411 048, INDIA.

Mode of Payment for Foreign Participants

Mode of Remittance: SWIFT*

1. Name & Address of our Bankers : Oriental Bank of Commerce
C-2, Shop No. 4-5, Bramha Estate
Kondhwe Khurd, Pune 411 048
Maharashtra, India
2. Name of the Account : National Institute of Bank Management
3. NIBM's Bank Account No. : Current A/C 11281131004402
with Oriental Bank of Commerce
4. Bank's Swift Code : ORBCINBBFCP
5. Oriental Bank of Commerce A/c No. : 36152559
with Correspondent Bank
6. Preferred currency : USD
7. Correspondent Bank : CITIBANK N.A.
8. Swift code for Citi Bank : CITIUS33

*** The Foreign Bank
Charges/ SWIFT
charges/Commission
is to be borne by the
remitter. The fees
mentioned in the
invoice/brochure is to
be paid to NIBM, net
of all bank charges.**

***Payments will be accepted only through electronic mode.
Cheques/DDs/Pay Orders will not be accepted.**

- For all electronic remittances, kindly send a confirmatory e-mail at: accounts@nibmindia.org giving details of the remitter participant, name and dates of programme, etc.

Please see programme fee structure on home page of the website for early bird incentive, incentives for SAARC and other developing countries, mode of remittance, Pune City route map and local conveyance.