



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

Programme on Lending Strategies to High Value Agriculture and Agribusiness Projects

December 10 – 13, 2018

Coordinators
Dr Naveen Kumar K
Dr Rakesh Gupta

Target Group

- ❖ **Branch Managers of potential high-value agribusiness branches**
- ❖ **Agriculture Officers/ Credit Officers having more than 3 years experience**
- ❖ **Branch Managers from Specialized Agribusiness Branches**
- ❖ **Officers from MSME, Agriculture and Agribusiness domain from HOs/ZOs/ROs**

Programme on Lending Strategies to High Value Agriculture and Agribusiness Projects

Background

In the recent years, many countries are witnessing a significant shift in their demographic profile in favor of younger population, changing appetites, rising urbanization, and rising food demand are fueling growth in the food and agriculture sector. This has also led to growth in both organized food retail as well as organized food services through agribusiness development.

Agribusiness denotes the collective business activities that are performed from farm to the market. It covers the supply of agricultural inputs, the production and transformation of agricultural products and their distribution to final consumers. Overall, food and agribusiness is US\$ 5 trillion industry that represents 10 per cent of global consumer spending. Small and Medium Enterprises (SMEs) employ the largest number of people globally. The challenge is to better integrate small scale farmers into markets so that they can make the agricultural sector stronger. Against this backdrop, agribusiness SMEs are critical to link smallholder producers to national markets, meet food demand and create tomorrow's jobs.

Much investment is needed all along the agribusiness value chain from input market to modern techniques of production, processing, storage, packaging, logistic, marketing facilities, farm based energy development, and so on. 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 large number of high value agribusiness and allied projects. Therefore, there is a need for understanding the characteristics and financial services requirements of high value agriculture and agribusiness sectors in order to do the credit appraisal of these projects. Banks and financial institutions will find tremendous opportunity in financing high-value agriculture and agribusiness projects.

Objectives

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

Coverage of the Programme

Foundation

- High-Value Agriculture and Agribusiness Market
- Agro-Processing 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 Agro Processing Enterprises
- Appraisal of Horticultural/Plantation Crops
- Appraisal of Integrated Greenhouse Projects
- Appraisal of Cold Storage and Cold Chain Projects
- Appraisal of Allied Projects Goat and Fisheries
- Appraisal of Tissue Culture and Mushroom Projects
- Appraisal of Farm Mechanization and Minor Irrigation Projects

Advanced Topics in High-Value Agriculture and Agribusiness

- Value Chain Financing (Channel Financing) and Warehouse Receipt Financing
- Contract Farming and Organic Farming
- Agri-MSME Projects
- Financing Farmer Producer Companies
- Financing Agri-Tourism Projects
- Marketing of Agribusiness Portfolios
- Co-Lending and Intermediary Lending Models
- Documentation and Legal Aspects of Lending to Agribusiness Projects
- Risk Mitigation and Management Strategies for 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

Dates

December 10 – 13, 2018

The programme will commence at 9:00 am on December 10 and conclude by the evening of December 13, 2018. Participants are expected to reach the NIBM campus positively by the evening of December 9 and plan for their return journey after 5.00 pm on December 13, 2018.

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 Coordinators

Dr Naveen Kumar K
Assistant Professor
(Rural Finance and Development Area Group)

Dr Rakesh Gupta
Faculty Member as an Industry Expert
(Finance Area Group)

Nominations and Enquiries

Please address your enquiries and nominations to:

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Dr Rakesh Gupta
Programme Coordinators
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Pune 411 048 (INDIA)

Telephone : 0091-20-26716000 (EPABX)
0091-20-26716224, 26716271 (Direct)

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rakeshgupta@nibmindia.org

For further details, visit us at Website : www.nibmindia.org

Last Date for Receiving Nominations: November 30, 2018

Last Date for Availing Early Bird Incentive of 5%: November 24, 2018
(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
Mem. Banks :	36000	6480	42480	3600
Non-Mem. 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 and participant, name and dates of programme, etc.**

Please see workshop 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.