

Non-Residential

Onlocation Programme in Financing Hi-tech Agriculture, Agro Processing and MSMEs

Cochin

May 29 – 31, 2019

Venue

**The PGS Vedanta
Cochin (Ernakulam)**

Coordinator

Dr Naveen Kumar K



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

Onlocation Programme in Financing Hi-tech Agriculture, Agro Processing and MSMEs

India is witnessing a significant shift in the demographic profile in favor of younger population. The changing appetite, increase in per capita income, rising urbanization, and rising food demand are fueling growth in the food and agriculture sector. This has also led to greater demand for high-value commodities, processed products and ready-prepared foods through higher growth in both organized food retail as well as organized food services through agribusiness development in the country. Indian food industry is estimated to grow from present US \$ 181 billion to US \$ 318 billion by 2020. The food processing sector in India has potential of attracting US \$ 33 billion of investments in 10 years and generate employment of 9 million person days.

To exploit the domestic and international market demand for agri food; technological advancement is one of the solution for modern agri business measurement. The use of modern technology is absolutely critical to the agro industry be it at the primary (production), secondary (processing) or tertiary (marketing and packaging) stage. Technology can transform Indian agriculture to agribusiness by addressing challenges relating to quality, quantity, distribution and storage.

The nature and extent of the changing structure of agri food demand offers unprecedented opportunities for diversification and value addition in agriculture, particularly in India. One of the most profound changes taking place in the agro-food economy in India is the emergence of agro-industrial enterprises or Agri-MSMEs. MSMEs form an important component of the Indian economy and contribute significantly to the country's GDP, exports, industrial output and employment generation.

Therefore, there is a need for understanding the characteristics and financial services requirements of MSMEs in order to do the credit appraisal of Agro units. Banks and financial institutions will find tremendous opportunity in financing hi-tech agriculture, agro processing units and MSMEs.

Objectives of the Programme

The programme has been designed to equip the participants with necessary knowledge, skills and techniques to appraise hi-tech agriculture, food processing enterprises and MSMEs in order to make right lending decisions.

Day-Wise Programme Coverage

Day 1: Foundation

- Hi-tech Agriculture, Food Processing Industry & Agri Business Market in India
- MSME : Emerging Opportunities and Challenges
- Financial Statements Analysis
- Cash Flow Statements
- Working Capital Financing

Day 2: Appraisal of different types of Hi-tech Agriculture, Agro-Processing and Agribusiness Enterprises

- Appraisal of Projects: Projection of Project Cash Flows, NPV, IRR, DSCR, Sensitivity & Scenario Analysis
- Case Studies on Financing Agro-Processing Enterprises
- Case Studies on Financing Hi-tech Agriculture Projects
- Financing of Rural Godowns and Cold Storages and Financing against Warehouse Receipt/Pledge

Day 3: Appraisal of different types of Agribusiness Enterprises and MSMEs

- Case Studies on Financing Greenhouse/Policy Technology
- Case Studies on Financing Farmer Producer Companies
- Financing Informal Enterprises
- Appraisal of MSMEs
- Government Schemes for Agro/Food Processing Industries/MSMEs

Pedagogy

The programme will be driven largely by case studies, group discussions and hands on exercises. Interaction with professionals in the banking industry will also be arranged.

Target Group

- Branch Managers from Rural and Semi Urban Centers
- Credit Officers handling Agriculture & MSME loans
- Field Officers/Agriculture Officers/ Agriculture Development Officers
- Officers handling Agriculture & MSME Credit in RO, ZO and HO

Venue & Dates

Cochin: May 29-31, 2019

The programme will begin at 9.00 a.m. on May 29 and will conclude by 5.00 p.m. on May 31, 2019.

The Programme is non-residential and the fee covers only the cost of tuition, course material, morning and evening tea/coffee, snacks and lunch on all three days of training programme.

On-location Venue

The PGS Vedanta (Cochin)
Banerji Rd, Lissie Junction
Ernakulam North, Kaloor
Ernakulam, Kerala 682 018

Phone: 04842405777
Mob: 9544938887

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, Agri-business 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:

May 18, 2019

Last Date for

Availing Early Bird Incentive of 5%

May 14, 2019

(See Fee Structure on home page of the website)

Programme Fee (per participant)

US \$ 1200 for foreign participant

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

	Fee	GST	Fee+ GST	TDS
Member Banks :	26400	4752	31152	2640
Non-Member Banks :	31200	5616	36816	3120

The Programme is non-residential and the fee covers only the cost of tuition, course material, morning and evening tea/coffee, snacks and lunch on all three days of training programme. *(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.