



# Programme on Financing Agri Business, Agro Processing and MSMEs

## Introduction

India is the largest producer of many fruits, vegetables, spices and milk in the world. It is also the second largest producer of wheat and rice. Nonetheless, agribusiness and food processing industry is in nascent stage and has great potential to grow. Agro processing coupled with necessary infrastructure like warehouses, cold storages, transportation, etc will result in substantial reduction in wastage of food, increased income of farmers, generation of employment, and exports. Government of India has initiated several schemes for promotion and development of food processing industry including a national mission on food processing. Reserve Bank of India has declared that loans given to food processing industry will be treated as priority sector loans. Commercialisation of agriculture is providing yet another opportunity to all stakeholders including banks and financial institutions.

Food processing industry can be divided into three basic categories, namely, primary processing, secondary processing and tertiary processing. It can also be divided into various sub sectors like grain processing, fruits and vegetable processing, dairy products, fish processing, meat processing, bakery products, bottled drinks and so on. The food processing sector also includes supply chain infrastructure like cold storages, reefer vans, and packaging. In India, most of the food processing units are informal micro enterprises.

Over the last two decades Indian economy has attained very high and steady growth, substantial rise in household income and dramatic change in the lifestyle of people. It is expected that the growth momentum will continue for several decades in the future. All these have contributed to increasing demand for processed and packaged food. As of now most of the agri business and agro processing units are small in size. 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 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 agri business, food processing enterprises and MSMEs in order to make right lending decisions.

## Day-wise Programme Coverage

### Day 1

#### Foundation

- F Food Processing Industry & Agri Business Market in India
- F MSME Market and Characteristics
- F Financial Statements Analysis
- F Cash flow Statements
- F Working Capital Financing

### Day 2

#### Appraisal of different types of Agro-Processing and Agribusiness Enterprises

- F Basics of Project Appraisal
- F Case Studies on Agro-Processing Enterprises
- F Financing Cold Storages
- F Value Chain Finance and Contract Farming

### Day 3

#### Appraisal of different types of Agribusiness Enterprises and MSMEs

- F Financing Greenhouse Technology
- F Financing Farmer Producer Companies
- F Financing Informal Enterprises
- F Appraisal of 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.

## Duration

3 days

## Target Group

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

## Venue & Dates

**Mangalore:** January 9–11, 2019

**Coimbatore:** February 6–8, 2019

The programme will begin at 9.00 am on the first day and will conclude by 5.00 pm on the third day.

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 the days.

## Onlocation Venue

### Mangalore

**January 9–11, 2019**

Corporation Bank  
Staff Training College  
Yenepoya Building  
Collector's Gate, Balmatta  
Mangalore – 575 002

### Coimbatore

**February 6–8, 2019**

Hotel Rathna Residency  
355, Variety Hall Road,  
Coimbatore – 641001  
Tamil Nadu, India

## Programme Coordinators

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

Dr M Manickaraj

Associate Professor & Associate Dean  
(Education)  
(Finance Area Group)

## Last Date for

Receiving Nominations:  
December 29, 2018 (Mangalore)  
January 25, 2019 (Coimbatore)

## Last Date for

Availing Early Bird Incentive of 5%:  
December 24, 2018 (Mangalore)  
January 21, 2019 (Coimbatore)  
(See fee structure on  
home page of the website)

## Nominations and Enquiries

Please address your enquiries and  
nominations to:

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Dr M Manickaraj  
Programme Coordinators  
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NIBM Post Office, Kondhwe Khurd  
Pune 411 048, India.

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E-mail : naveen@nibmindia.org  
manick@nibmindia.org

Website : www.nibmindia.org

## 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 fee includes the cost of tuition, 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

- m 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.
- m 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.**

- m **For all electronic remittances, kindly send a confirmatory e-mail at: [accounts@nibmindia.org](mailto:accounts@nibmindia.org) giving details of the remitter and 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.