



Programme on Financing to Agriculture and Allied Sectors

Focus: Term Loan and Working Capital Assessment

May 28 – 30, 2018

Target Group

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

Coordinators

**Dr Naveen Kumar K
Dr Dinesh Jain**



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

Programme on Financing to Agriculture and Allied Sectors

Focus: Term Loan and Working Capital Assessment

Background

Agriculture sector and rural economy have a significant role in India, in providing livelihoods, ensuring food security and providing impetus to the growth of industries and service sectors. With structural changes in agriculture, there is greater scope to broaden the range of activities related to agriculture and allied sector to improve productivity and make way for sustainable growth.

The need for investing in agriculture is increasing due to a rising global population and changing dietary preferences of the growing middle class in emerging markets toward higher value foods like dairy, meats, fish, fruits, vegetables and so on. According to the World Bank (2015) estimates, demand for food will increase by 70% by 2050, and at least \$80 billion annually in investments will be needed to meet this demand, most of which is expected to come from the private sector.

Agriculture cannot be looked at in isolation. It needs to be connected with other sectors of the economy. As agriculture forms the resource base for a number of agro-based industries and agro-services, it would be more meaningful to view agriculture not as farming alone but as a holistic value chain, which includes farming, wholesaling, warehousing (including logistics), processing, and retailing. Therefore, farming is the biggest enterprise for many countries. It attracts the private sector involvement through infusion of new technologies (production and storage), mainstreaming of the fragmented small holders by integration of rural business/service hubs at the back end and agro-processing industry and organized retailing at the front-end. Therefore, working together with a 'win-win strategy' has many advantages to agriculture and corporates. This will definitely provide ample opportunities for the banks and financial institutions to finance various projects of agriculture and allied sector.

In this backdrop, to take full advantage of recent advancement in the agriculture and allied sector; bankers need to acquire the necessary skills and perspectives towards appraisal and financing of these projects as a viable business proposition.

Objectives of the Programme

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

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.

Day-wise Programme Coverage

Day 1: Foundation

- Agriculture and Allied Sector: Overview & Emerging Areas for Bank financing
- Formulation and appraisal of agricultural and allied projects
- Financial statements analysis
- Cash flow statements
- Working capital financing

Day 2: Appraisal of different types of Agriculture & Agro based Projects/Enterprises

- Case studies on financing of horticultural/plantation crops
- Appraisal of Farm Mechanization
- Minor Irrigation Projects
- Case Studies on Financing greenhouse technology
- Case Studies on Food Processing enterprises

Day 3: Appraisal of different types of Agri-Allied Projects and enterprises

- Case studies on Dairy Projects
- Case studies on Poultry Projects
- Case studies on Fishery projects
- Case Studies on Goat rearing projects
- Financing cold storages
- Financing Farmer Producer Companies

Dates

May 28 – 30, 2018

The programme will commence on May 28, 2018 at 9.00 a.m. and conclude by 5.00 p.m. on May 30, 2018. Participants are requested to reach NIBM Campus by the evening of May 27, 2018.

Venue

NIBM Campus, Kondhwe Khurd, Pune, India.

Hostel 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 the appropriate clothes/gears.

Programme Coordinators

Dr Naveen Kumar K

Assistant Professor

Dr Dinesh Jain

Assistant Professor

(Rural Finance and Development Area Group)

Nominations and Enquiries

Please address your enquiries and nominations to:

Dr Naveen Kumar K

Dr Dinesh Jain

Programme Coordinators

National Institute of Bank Management

NIBM Post office, Kondhwe Khurd

Pune 411 048, India

Tel : 0091-20-26716000 (EPABX)
26716224/26716360 (Direct)

Fax : 0091-20-26834478

E-mail : naveen@nibmindia.org
dinesh.jain@nibmindia.org

Web : www.nibmindia.org

Last Date for

Receiving Nominations:

May 18, 2018

Last Date for

Availing Early Bird Incentive of 5%

May 12, 2018

(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 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*

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