

# Programme on Financing High Value Agriculture and Allied Projects

November 13 – 18, 2017

## Target Group

- Branch Managers/Agriculture Officers
- Officers from MSME vertical
- Branch Managers of Specialized Agribusiness Branches
- Middle Level Management looking after Priority Sector Portfolio
- Faculty from Training Colleges



*Coordinator*

**Dr Naveen Kumar K**



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

## Programme on Financing High Value Agriculture and Allied Projects

The increasing pressure on land availability is often leading to shortfall in food supply in many crops, thereby threatening countries food security. This can only be bridged through increasing farm yields, reducing wastage along the supply chain management through better storage and post-harvest infrastructure, including improved logistics facilities.

There is also a need to shift from conventional agriculture to modern commercial agriculture. In developing countries, the agri-business opportunities are increasing due to fast growing domestic markets and increasing demand in the international food markets. Many countries are witnessing with the changing demographic profile in favour of younger population and the demand for processed food markets.

The perceived change in agriculture towards high-value agri-business products needs large scale investment in augmenting demand driven agri-infrastructure projects towards modern technologies of production, processing, storage, packaging, logistics and marketing facilities, farm based energy development and so on. These opportunities needs to be appropriately structured and timely implemented to have the maximum economic benefits. Thus, banks have greater potential to lend for a large number of agri-business and allied projects. Therefore, it is imperative for banks to develop innovative financial products and services in meeting these huge investment requirements.

### Programme Objectives

To enable the participants to :

- understand and appreciate the various emerging financing opportunities in high value agriculture and allied projects;
- develop and adopt different methods/approaches and tools in financing to agriculture and allied projects;
- analyse the risk in lending to high value agriculture and allied projects and framing suitable risk mitigation strategies and
- experience the need for high value agribusiness projects through exposure visits, demonstration and discussions.

### Programme Coverage

#### A. *Emerging Areas/Avenues in investment credit in agriculture and allied activities*

- (i) Thought provocation/Inspirational session- Why agriculture/ importance of agriculture to the country and why agricultural finance/ necessity/benefits of agricultural finance to banks
- (ii) Investment credit in agriculture including project approach in lending
- (iii) Emerging areas in agriculture – overall/general coverage

#### B. *Project Appraisal-Models and Approaches*

- (i) Project Approach to Lending – Concept, Project Cycle, Stages
- (ii) Formulation and Appraisal of Agricultural Projects
- (iii) Identification of Costs and Benefits, Farm Model, Farm Budget, Incremental Income and Repaying Capacity
- (iv) Financial Appraisal of Project: Present Worth, Benefits Cost Ratio and IRR and Sensitivity Analysis
- (v) Project Management (time, cost, quality, risk) and Working Capital Assessment

#### C. *Emerging Agriculture and Agri-business Projects for Bank Financing\**

1. Hi-tech Poultry projects
2. Hi-tech Dairy/Animal husbandry projects
3. Financing Agro Processing Units
4. Hi-tech Mushroom enterprise and processing unit
5. Cold Storage and Cold Chain Finance
6. Financing Horticultural/Plantation crops
7. Greenhouse/Polyhouse Projects
8. Integrated drip irrigation Projects
9. Farmers Producer Company, direct marketing of agribusiness products and Agri-tourism projects
10. Channel Financing and Warehouse Receipt Financing

### Methodology

The programme will be highly participative in nature and supported by:

- Classroom lecturers and Case Studies (Financial, Economic and Technical Appraisal of Projects)
- Excel based hands on exercise on various agriculture and agribusiness projects
- Interaction with the Experts/Bankers and Agri-Entrepreneurs/ Progressive Farmers
- Field visits to Agriculture & Agri-business units

### Pedagogy

The programme will be highly participative in nature and supported by:

- Classroom lecturers
- Case studies on Financial, Economic and Technical Appraisal of Projects through Excel based computer learnings
- Group discussions & interaction with the experts/bankers and Agri-entrepreneurs/ Progressive Farmers
- Field visits to High Value Agriculture & Allied Projects

### Programme Coordinator

Dr Naveen Kumar K

### Dates

November 13–18, 2017

The programme will commence on November 13, 2017 at 9.00 a.m. and conclude by 5.00 p.m. on November 18, 2017. Participants are requested to reach NIBM Campus by the evening of November 12, 2017.

### 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 Coordinator

**Dr Naveen Kumar K** holds a Ph.D. 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. Dr Naveen Kumar K 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:  
November 3, 2017**

**Last Date for Availing Early Bird Incentive of 5%:  
October 28, 2017**

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

## Programme Fee (per participant)

**US \$ 2400 for foreign participant**

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

	Fee	CGST	SGST	Fee+ CGST+SGST	TDS
<b>Mem. Banks</b> :	50400	4536	4536	59472	5040
<b>Non-Mem. Banks</b> :	58800	5292	5292	69384	5880

The fee includes the cost of tuition, board and lodging facilities, teaching material, etc. (Central Goods and Services Tax (CGST) @ 9%, State Goods and Services Tax (SGST) @ 9% 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. with Oriental Bank of Commerce : Current A/C 11281131004402
4. Bank's Swift Code : ORBCINBBFCP
5. Oriental Bank of Commerce A/c No. with Correspondent Bank : 36152559
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 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.