



# Programme on Investment Credit to Agriculture and Agribusiness

October 29 – 31, 2018

*Coordinator*  
Prof Dinesh Jain



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

## Programme on Investment Credit to Agriculture and Agribusiness

Providing adequate and timely credit to the agriculture sector is vital and indispensable for the output and progress. This sector contributes significantly to the economic growth, employment, raw material for the industries, food supply, government revenue (through direct tax and indirect tax), and trade. The productivity derived from various farm and non-farm based activities are low, and there is immense need of enhancing the existing capacities and infrastructure. This, in turn requires continuous investment in the sector, particularly for high value agriculture and allied sector like milk and milk products, fruits and vegetables, poultry products, fish and meat, ready to eat foods, etc. Such investments play a vital role in enhancing the income not only for the large farmers but also for the small and marginal farmers that constitute the major share of agriculture producers in developing nations.

Banks have a major role to play in connecting the agriculture production systems to other such systems of the economy and it can prove to be a win-win strategy for both banks and the sector. The sector requires a customised loan package to suit requirements of each area (e.g. farm mechanisation, dairy, fisheries etc.) and its expected return. The financial package may include the funding of acquisitions, development/expansion of agribusinesses, financial restructuring, capital expenditure, working capital requirements, as well as non-farming investments (i.e. value-adding investments and farm-housing). This requirement has always been a challenge, and as part of the decision making process, financing each area requires a comprehensive understanding of technicalities of the area and on-site due diligence investigation in order to gain a complete understanding of the business.

Against this backdrop, the captioned programme is designed primarily to equip the bankers with necessary skills and perspectives on appraisal and financing of investment agriculture and agribusiness, such that they can draw maximum advantage of the available opportunities and deal with upcoming challenges in a better manner.

### Pedagogy

The inputs will be delivered through a variety of methods including classroom lectures, interactive discussions, case studies, and experiential learning. The sessions will be delivered by a group of academic faculty complemented by experience sharing sessions by experienced bankers.

### Objectives

- To learn various approaches, tools, and the intricacies of appraisal involved in providing investment credit to agriculture and agribusiness
- To know and appreciate the various emerging investment opportunities for bank(s) in financing to agriculture and agribusiness
- To discuss and gain knowledge of the technicalities as well as processes involved in providing investment credit, and subsequent monitoring and follow up.

### Content

#### Day 1: Investment Credit Basics

- ❑ Importance and Scope
- ❑ Credit Appraisal Tools and Methodology
- ❑ Understanding financial statements and cash flow
- ❑ Assessment of working capital requirements
- ❑ Monitoring and Follow up on Advances, NPA Management

#### Day 2: Appraisal and Assessment of Land Based Investment Credit

- ❑ Financing of Horticulture and Plantations (Case Studies)
- ❑ Financing of Tractors and other Farm Machinery
- ❑ Financing of Minor Irrigation (Wells, Drip and sprinklers) and Land Development (Soil and Water Conservation Measures)
- ❑ Financing of Agri-Infrastructure including Green Houses, Cold Storages & Rural Godowns (Case Studies)

#### Day 3: Appraisal and Assessment of Allied Agriculture and Agribusiness

- ❑ Financing of Dairy (Case Studies)
- ❑ Financing of Poultry (Case Studies)
- ❑ Financing of Fisheries
- ❑ Financing of Goat and Sheep Rearing
- ❑ Financing Food Processing Enterprises

### Target Group

- Branch Managers/Agricultural Officers
- Middle and Junior Level Management from HO/ZO/RO looking after Priority Sector/Agriculture Portfolio
- Faculty from Training Colleges

### Dates and Duration

October 29 – 31, 2018 (3 days)

The programme will commence at 9:00 am on Monday, October 29 and will conclude by 5:00 pm on Wednesday, October 31, 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 Coordinator

Prof Dinesh Jain  
Assistant Professor

(Rural Finance and Development Area Group)

Prof Dinesh Jain is a Fellow of Indian Institute of Management (IIM) Ahmedabad, Masters in Agribusiness Management, and Bachelors in Agricultural Engineering. He has coordinated multiple Executive Development Programmes (EDPs) at NIBM. His training and research span across multiple domains including Agriculture Finance, Microfinance, Micro-Enterprise Development, Agricultural and Social Entrepreneurship, Agribusiness Management, and Rural Development.

**Last Date for Receiving Nominations:**  
October 19, 2018

**Last Date for  
Availing Early Bird Incentive of 5%:**  
October 13, 2018  
(See fee structure on  
home page of the website)

## Nominations and Enquiries

Please address your enquiries and nominations to:

Prof Dinesh Jain

Programme Coordinator

National Institute of Bank Management

NIBM Post Office, Kondhwa Khurd

Pune 411 048, INDIA

Tel. : 0091-20-26716000 (EPABX)

0091-20-26716360 (Direct)

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E-mail : dinesh.jain@nibmindia.org

**For further details, visit us at Website:**  
[www.nibmindia.org](http://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, 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 GSTIN No. 27AAATN0040P1ZJ.
- National Institute of Bank Management  
NIBM Post Office, Kondhwa 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  
Kondhwa 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](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.