



Programme on Project Financing to High Value Agriculture and Agribusinesses

NON-RESIDENTIAL PROGRAMME

**Guwahati
October 10 – 12, 2018**

Target Group

- **Branch Managers/Agricultural Officers**
- **Middle Level Management looking after Priority Sector/
Agriculture Portfolio**
- **Faculty from Training Colleges**

Coordinator
Prof Dinesh Jain



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

Programme on

Project Finance to High Value

Agriculture and Agribusinesses

Financing of high value agriculture and agribusiness is significant and indispensable for the output and progress. These two areas contribute significantly to the economic growth, employment, raw material for the industries, food supply, government revenue (through direct tax and indirect tax), and trade. There is immense need to enhance the existing capacities and available infrastructure in these areas to ensure profitability through continuous project based investments. 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 agricultural 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. protected cultivation, dairy, fisheries, processing units, etc.) and its expected return. The financial package may include the funding of acquisitions, development/expansion of agri-businesses, 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 a part of the decision making process, financing each area requires a comprehensive understanding of technicalities of the area and onsite 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 various high value agriculture based projects and agribusiness, such that they can draw maximum advantage of the available opportunities and deal with upcoming challenges in a better manner.

Objectives

- To learn various approaches, tools, and the intricacies of appraisal involved in financing high value agriculture and agribusiness project
- To know and appreciate the various emerging investment opportunities for bank(s) in financing to agri and food based projects
- To discuss and gain knowledge of the technicalities as well as processes involved in project based financing to high value agriculture and agribusiness
- To get acquainted with various risks involved in lending to agriculture and agribusiness projects

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 senior bankers.

Programme Coverage

Day 1: Project Finance Basics

- Project Appraisal Approaches and Methods
- Formulation and Appraisal of agricultural and agribusiness projects
- Understanding financial statements and assessment of working capital requirements
- Perspectives on Project Financing to Agriculture: Current status, scope, policy guidelines, challenges, recent advancements.

Day 2: Credit Appraisal and Assessment of High Value Agriculture and Agribusiness Projects

- Financing of Horticulture and Plantations (Case Studies)
- Financing of Protected Cultivation including Green Houses (Case Studies)
- Financing Food Processing Enterprises
- Financing of Dairy & Poultry (Case Studies)
- Financing of Fisheries

Day 3: Managerial Aspects and Emerging Areas

- Financing of Cold storages and cold chain (Case Studies)
- Financing of High Tech Agriculture Projects including Mushrooms
- Financing of Goat and Sheep Rearing Projects (Case Studies)
- Documentation and legal aspects
- Monitoring of advances and post sanction follow up
- Value Chain Financing
- Warehouse Receipt Financing

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

Venue and Dates

Guwahati

October 10 – 12, 2018 (3 days)

Indian Institute of Bank Management,
Resham Nagar,
Khanapara,
Guwahati- 781022

Mobile: 09435302056

The programme will commence at 9:00 am on Day 1 and will conclude by 5:00 pm on Day 3.

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.

Nominations and Enquiries

Please address your enquiries and nominations to:

Prof Dinesh Jain
 Programme Coordinator
 National Institute of Bank Management
 NIBM Post Office, Kondhwe Khurd
 Pune 411 048, India.

Tel : 0091-20-26716000 (EPABX),
 0091-20-26716360 (Direct)
 Fax : 0091-20-26834478
 E-mail : dinesh.jain@nibmindia.org
 Web : www.nibmindia.org.

Last Date for Receiving Nominations:
 September 29, 2018

Last Date for Availing Early Bird Incentive of 5%
 September 25, 2018

Programme Fee (*per participant*)

	<i>Fee</i>	<i>GST</i>	<i>Fee+GST</i>	<i>TDS</i>
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 the days. (*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, 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.