

Target Group

- ❖ Branch Managers/Agriculture Officers
- ❖ Branch Managers of Specialized Agri-Business branches
- ❖ Middle Level Management looking after Priority Sector Portfolio
- ❖ LDMs
- ❖ DDMs

Programme on Appraisal and Lending Strategies to Agriculture and Allied Sector Projects (Focus: Project Finance)

June 6 – 10, 2016

Coordinators

**Dr Naveen Kumar K
Dr Ashutosh Kumar Tripathi**



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

Agriculture has been a way of life and continues to be the single most important livelihood for about half of our population that is either wholly or significantly dependent on some form of farm or non-farm activity. As a concomitant of growth, though the share of agriculture and allied sector in GDP declined to 15.2 per cent during the Eleventh Plan, and further to 13.9 per cent in 2013-14, the sector still accounts for about 54.6 per cent of the total employment (Census 2011).

At the same time, 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.

As such, farming is the biggest enterprise in India. It attracts private sector involvement through infusion of new technologies (production and storage), main streaming of the fragmented small holders by integration of rural business/service hubs at the back-end and agro-processing industry and organised retailing at the front-end. Therefore, working together with a 'win-win' strategy has many advantages for agriculture and corporates. This will definitely provide ample opportunities for banks and financial institutions to finance various projects of agriculture and allied sectors.

Against this backdrop, to take full advantage of the recent advancements in the agriculture and allied sectors, bankers need to acquire the necessary skills and perspectives towards appraisal and financing of these (both conventional and modern high-tech agri-business) projects as a viable business proposition.

Objectives

- To understand and appreciate the various emerging investment opportunities for bank(s) in financing agriculture and allied projects.
- To develop and adopt different methods/approaches and tools in financing agriculture and allied projects.
- To analyse the risks in lending to agriculture and allied projects and framing suitable risk mitigation strategies/NPA management.
- To experience the need for high-value agri-business projects through exposure visits, demonstration and discussions.

Course Content

- A. Emerging areas/avenues in investment credit in agriculture and allied activities.**
- B. Project appraisal-Models and approaches.**
 - Project approach to lending-concept, project cycle, stages.
 - Formulation and appraisal of agricultural projects.
 - Identification of costs and benefits, farm model, farm budget, incremental income and repaying capacity.
 - Financial appraisal of project: present worth, benefits of cost ratio and IRR and sensitivity analysis.
 - Project management (time, cost, quality, risk) and working capital assessment.
- C. Emerging areas for bank financing.**
 - High-tech/high-value agricultural activities like mushroom cultivation, protected cultivation (greenhouse/polyhouse financing), poultry and dairy/animal husbandry.
 - Financing for horticultural/plantation crops.
 - Agro processing.
 - Channel financing and warehouse receipt financing.
 - Cold storage and cold chain finance.
 - Contract farming.
 - Farm mechanisation and minor irrigation.
 - Organic farming.
 - SHG and JLG.
- D. Documentation and legal aspects of lending to agricultural and allied projects.**
- E. Risk mitigation and management strategies for agriculture and allied projects.**

Methodology

- (a) Case-studies (financial, economic and technical appraisal of projects).
- (b) Group discussions and interaction with experts, policy-makers, progressive farmers and agri-entrepreneurs along with field visits.

Dates

June 6 – 10, 2016

The programme will commence on June 6, at 9.00 am and conclude by 5.00 pm on June 10, 2016. Participants are requested to reach the NIBM campus by the evening of June 5, 2016.

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 Coordinators

Dr Naveen Kumar K

Assistant Professor

Dr Ashutosh Kumar Tripathi

Assistant Professor

Last Date for

Receiving Nominations:

May 27, 2016

Last Date for

Availing Early Bird Incentive:

May 21, 2016

(See fee structure on
home page of the website)

Nominations and Enquiries

Please address your enquiries and
nominations along with the fees to:

Dr Naveen Kumar K

Dr Ashutosh Kumar Tripathi

Programme Coordinators

National Institute of Bank Management

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Pune 411 048 (India)

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For further details,

visit us at www.nibmindia.org

Programme Fee (per participant)

US \$ 2000 for foreign participant

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

	Fee	ST	SBAC	Fee+ST+SBAC	TDS
Mem. Banks :	35000	4900	175	40075	3500
Non-Mem. Banks :	41000	5740	205	46945	4100

The fee includes the cost of tuition, board and lodging facilities, teaching material, etc. (Service Tax (ST) @ 14%, Swachh Bharat Abhiyan Cess (SBAC) @ 0.5% 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 ST No. AAATN0040PST001.
- 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.**

- **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.