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# **INDIAN INSTITUTE OF BANKING & FINANCE**

**(ISO 9001:2015 Certified)**

## **Training Programme for Agricultural Officers in Banks**

**On 20<sup>th</sup> & 21<sup>st</sup> February, 2018**

### **Venue:**

**Leadership Center,  
Indian Institute of Banking & Finance,  
Kohinoor City, Commercial II, Tower 1, 3<sup>rd</sup> floor,  
Off LBS Marg, Kiroli Road,  
Kurla (W), Mumbai – 400070.  
Website: [www.iibf.org.in](http://www.iibf.org.in)**

**For Details & Nomination, please contact:**

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Joint Director-Training  
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Mobile: 9004566705  
Email: [prabhakara@iibf.org.in](mailto:prabhakara@iibf.org.in)**





## **Training Programme for Agricultural Officers in Banks**

### ***BACKGROUND***

During the course of 90 years, IIBF has emerged as a premier Institute in banking and finance education. Considering the emerging requirements of the Banks/Institutions in the ever changing dynamic environment, IIBF is providing training programmes in selected areas. It has state of the art training facility at its Leadership centre. The present Training Programme for Agricultural Officers in Banks has been designed considering the bankers' need in the area.

### ***PURPOSE***

Agriculture plays an important role in the Indian economy and it contributes around 15% of the country's GDP. Though the share of agriculture allied sector in the overall GDP has been declining since independence, the agriculture sector employs more than 50% of the workforce in the country. Agriculture contributes around 10% of country's export earnings. Agriculture sector creates demand for different industrial products such as fertilizer, consumer products etc. Given the importance of agriculture in the national economy and the role of credit in enhancing productivity, government has taken several initiatives to improve flow of credit to agriculture in India.

Agriculture is an important category under priority sector lending. RBI has set priority sector lending targets for different categories of banks (Domestic commercial banks, foreign banks, Regional Rural Banks, Small Finance Banks and Urban Cooperative Banks) separately. Domestic commercial banks are required to lend 18 percent of Adjusted Net Bank Credit to agriculture. Out of this, a target of 8 percent of ANBC is prescribed for Small and Marginal Farmers.

For the year 2017-18, the government has fixed a target of Rs. 10,000 billion for disbursement to agriculture by all agencies put together. The Government of India in the Union Budget 2016-17 had announced its resolve to double the income of farmers by 2022. The strategy to achieve this goal, inter-alia, include focus on irrigation with large budgets, with the aim of "per drop, more crop", provision of quality seeds and nutrients based on soil health of each field, investments in warehousing and cold chains to prevent post-harvest crop losses, promotion of value addition through food processing, creation of a national farm market, removing distortions and develop infrastructure such as e-platform, strengthening of crop insurance scheme to mitigate risks at affordable cost and promotion of ancillary activities like poultry, bee-keeping and fisheries.

Needless to emphasize that acceleration in income generation is significantly dependent on better capital formation in agriculture. Towards this, banks for enhancing the flow of bank finance to the rural areas particularly agriculture and allied activities. Given the size of the

foreign banks and their branch spread mostly in metros or big cities with almost zero agriculture finance at present and reaching 18% in phased manner is a big challenge. This is also a challenge for the new private sector banks as their rural presence is very low. Given this background, these banks need to innovate and experiment different models for financing agriculture. The Agricultural Officers play an important role in scouting quality loan proposals, appraisal, extending extension service to farmers, monitoring and recovery of loans. The purpose of the training programme is to make participants understand and explore the innovative models of financing agriculture.

## **OBJECTIVES**

- To understand and appreciate the various emerging opportunities in financing agriculture and allied activities.
- To enhance the appraisal skills of the Agricultural Officers/Field Officers/Agricultural Extension Officers/Rural Development Officers/rural bankers
- To examine various innovative models of financing agriculture.
- To recognize the risks in agriculture lending and to focus on pre- and post-sanction follow up and monitoring of rural credit portfolio

## **CONTENT OVERVIEW**

- Agriculture credit products, process, overview and schemes including ACABC, KCC, lending to MFIs for on-lending to agriculture etc.
- Project Appraisal-Models and approaches: Project outlay and cash flow estimation and appraisal techniques
- Emerging areas for financing: Land development, Minor Irrigation, Farm mechanization, Allied Activities (Poultry, Dairy) Agriculture infrastructure, Agro processing and High-tech agriculture etc.
- Lending for retail, commercial and corporate agriculture
- Risks in agri. lending and exploring strategies to mitigate the same

**METHODOLOGY:** Case studies, Discussions, presentations, sharing of experiences and panel discussions

**TARGET GROUP:** Agricultural Officers/Agricultural Extension Officers/Agricultural Field Officers/ Rural Development Officers and Officers/Branch Managers working to be posted in Rural Branches/Agri. & Rural Business Department in Controlling Offices of Commercial Banks. Officers working in Regional Rural Banks/Co-operative Banks/Co-operative Agriculture & Rural Development Banks, NABARD, Faculties of Bank Training Colleges. Executives from foreign banks and private sector banks.

**DURATION:** 20<sup>th</sup> & 21<sup>st</sup> February, 2018 (two days) Programme commences at 9.30 a.m.

**VENUE:** Leadership Center, Institute of Banking & Finance, Kohinoor City, Commercial II, Tower 1, 3<sup>rd</sup> floor, Off LBS Marg, Kirool Road, Kurla (W), Mumbai – 400070.

**FEE:** Rs.7000/- plus GST @18% i.e. Rs.1260/- aggregating to Rs.8260/- per participant (In case of TDS deduction send us TDS certificate). Programme fees may be remitted to the credit of Institute's account with Bank of Baroda, details of which are given below:

- **Name of the Bank branch: State Bank of India, Vidya Vihar (West), Mumbai**
- **Savings Account No: 36919200263 IFSC code: SBIN0011710**
- **PAN No: AAATT3309D and GST ARN Tax No. AA2703171617775**
- Kindly narrate: Programme name; date “from .... To”; number of participants
- Please quote your GST no. in the nomination letter/form

**The programme is Non-residential.** The Institute has an arrangement with ‘Kohinoor Elite’ (a 3-star hotel within 5 minutes walking distance from the Institute) at an all-inclusive price of Rs. 5000/- per day plus taxes for Single Occupancy and Rs. 6000/- per day plus taxes for Double Occupancy. The rates are exclusive for IIBF trainees and include Complimentary breakfast, lunch, evening tea, dinner and 4 hours of free internet and laundry of 4 pieces of garments.

*For further details and nomination kindly contact:*

<p><b>Dr. T.C.G. Namboodiri,</b> <b>Director: Training</b> <b>Email: <a href="mailto:drnamboodiri@iibf.org.in">drnamboodiri @iibf.org.in</a>,</b> <b>Tel: 91-022-25037119 (D);</b> <b>Mobile: +91 9920378486</b></p>	<p><b>Mr. Prabhakara. S</b> <b>Joint Director- Training</b> <b>Email: <a href="mailto:prabhakara@iibf.org.in">prabhakara@iibf.org.in</a></b> <b>Phone: +91-22-25047008</b> <b>Mobile:+91 9004566705</b></p>
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**NOMINATION FORM**

Programme Title: **Training Programme for Agricultural Officers in Banks**

Date: 20<sup>th</sup> & 21<sup>st</sup> February, 2018

Programme Type: **Non Residential**

THE PARTICIPANTS NOMINATED:

Sl. No	Name (Mr./Ms./Mrs.)	Designation	Branch/Office	Mobile No. and Land Line No.	E-mail
1					
2					
3					
4					

Bank/Organisation: \_\_\_\_\_ GST NO. \_\_\_\_\_

Address: \_\_\_\_\_

Pin Code: \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_ E-mail: \_\_\_\_\_

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**Kindly Send Nominations on above mentioned address or email to:**

<p><b>Dr. T.C.G. Namboodiri,</b> <b>Director: Training</b> <b>Email: drnamboodiri @iibf.org.in,</b> <b>Tel: 91-022-25037119 (D);</b> <b>Mobile: +91 9920378486</b></p>	<p><b>Mr. Prabhakara S,</b> <b>Joint Director- Training</b> <b>Email: prabhakara@iibf.org.in</b> <b>Phone: +91-22-25047008</b> <b>Mobile: +91 9004566705</b></p>
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