



INDIAN INSTITUTE OF BANKING & FINANCE

TRAINING PROGRAMME
ON

Agriculture financing and Farm Credit Management

(ON-LINE)

07.05.2024 & 08.05.2024 (Tuesday & Wednesday)



Coordinated by:

Indian Institute of Banking & Finance,
Professional Development Centre, South Zone,
94, Jawaharlal Nehru Road
Vadapalani, Chennai - 600 026

Website: www.iibf.org.in

Individuals can also register for the program at their own cost

For Details & Nomination, please contact:

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Email: head-pdcsz@iibf.org.in

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BACKGROUND

During its 96 years of service, IIBF which is an "**Institute of the Bankers, for the Bankers and by the Bankers**", has emerged as a premier institute in banking and finance education. Considering the emerging requirements of the bankers in the ever-changing dynamic environment, IIBF has been providing training to bankers in select areas. IIBF has world class training facilities at its Leadership Center, Mumbai. It also has three Professional Development Centres (PDCs) at Delhi, Chennai & Kolkata with residential facilities at Delhi to accommodate more than 50 participants at a time. Among other training programs, the "Program on Agriculture financing and Farm Credit Management" is the much needed program for Bankers to support Agriculture economy of the country.

Current status of Agriculture and Agriculture financing in India

Agriculture sector has so far crossed three revolutionary periods. Use of Hybrid varieties, mechanisation in agriculture, Usage of fertilisers and Pesticides and Re-engineering in agriculture are the key aspects executed in the earlier three revolutionary periods that have created a sea change in Agriculture production. Currently Agriculture sector is entering the fourth agricultural revolution, namely 'Digital agriculture' which has emerged as a way of feeding the world sustainably using technologies and data science to optimise on-farm production and supply chains that are responsive to real-time consumer demand.

Agriculture occupies over 50 percent of India's workforce and contributes to around 17 percent of the gross domestic product (GDP). With a growing population and rising incomes in the cities, there is more and more burden to produce more quantum of agricultural produce and better in terms of quantity and quality. As much as 80 percent of farmers in India are small marginal landholders who use traditional methods of production. Most of these farmers lack economies of scale as a result of small-scale production, resulting in a high per capita cost and generally low production levels. Finance is typically inadequate or in other cases just not accessible. Here is where micro financing for agriculture sector has a very important role to play — it helps poor farmer households meet basic needs, protects against risks and most importantly aids improvement in income. There are start-ups and established Farm Producer Companies doing good work in this space. To avoid risk of NPAs, these companies leverage tech to build an entire ecosystem around microcredit lending including market tie ups.

Another factor for credit support need to Agriculture is the **growing demand for food** which is expected to increase by 60 percent by 2050. The agricultural system is already under pressure to satisfy the current demand. Hence the only way to increase food production is to invest in sustainable technologies and climate-smart agriculture. These kinds of investments would enable farmers to produce more food with less of an environmental impact. Wise investments could also help keep food prices lower and promote economic health in rural areas.

One more area is **Industrialized agriculture** is the type of agriculture where large quantities of crops and livestock are produced through industrialized techniques for the purpose of sale. The goal of industrialized agriculture is to increase crop yield, which is the amount of food that is produced for each unit of land. Crops and livestock made through this type of agriculture are produced to feed the masses and the products are sold worldwide.

Industrialized agriculture is able to produce large quantities of food due to the farming methods used. Instead of using animal and manpower to work the fields, industrialized agriculture utilizes large machines, which are more powerful and can work faster and harder.

Although industrialized agriculture is necessary to feed the growing human population, there is another type of agriculture that is regularly practiced today is **Subsistence agriculture**. Subsistence agriculture is one when a farmer lives on a small extent of land and produces the required food to feed his or her household and have a small cash crop. The goal of subsistence agriculture is to produce enough food to ensure the survival of the individual family. If there is excess food produced, it is sold locally to other families or individuals. Subsistence agriculture does not rely on chemical fertilizers or pesticides and instead utilizes more natural techniques. Most farmers have animals, including chickens, goats and cows, and the manure from these animals is used to fertilize the plants. The crops produced are then consumed or sold, and the inedible parts of the plants are used to feed the livestock. This creates a closed circuit within the farm where nothing goes to waste. This type of agriculture also needs institutional finance support.

Empirical evidences suggest that every 1% increase in agricultural credit helps in producing 0.29% increase in agricultural GDP and consequently generating increased income. This acceleration in income generation is significantly dependent on better capital formation in agriculture. While investment credit is needed for capital formation, crop loan helps by sustaining production process.

For all the above, the need for sensitising the lenders is the need of the hour on Pan India basis to impart the latest information and guidelines on Agriculture financing and farm credit management.

Topics covered

With this objective, Professional Development Centre, South Zone of IIBF has decided to organize a two days Training Program covering the major focus areas as under.

- ✚ Opportunities for lending to Agriculture,
- ✚ Role of Bankers to boost agriculture
- ✚ RBI guidelines on Priority Sector Lending with special reference to agriculture and micro financing
- ✚ Kisan Credit Card (KCC) - Salient Features and Assessment of KCC limit
- ✚ How to increase Agricultural Investment credit to Minor irrigation, Farm Mechanisation, Plantation & Horticulture, Agriculture Infrastructure and Allied Activities,
- ✚ Techno-economic assessment of Agriculture financing,
- ✚ Fair practices code / Code of responsible lending / recovery strategies and ethics

- ✚ Customer service and care - Handling farming customers for effective credit delivery
- ✚ Agriculture /Allied sector - Credit monitoring for curtailing NPAs
- ✚ Risk and risk mitigation in agriculture and micro financing
- ✚ IRAC norms for Agriculture/ Allied sector/Microloans

DURATION

2 Days – 7th & 8th May'2024 (Tuesday & Wednesday) 10 A.M. to 5.00 P.M.

Target group: Officials from Commercial banks/ RRBs/SFBs

METHODOLOGY	TARGET GROUP	TRAINING PERIOD
Online classes delivering the sessions by <ul style="list-style-type: none"> ✚ Lecture ✚ Case Studies ✚ Sharing of experiences by Subject Experts/ practicing Professionals. 	<ul style="list-style-type: none"> ✚ Officers ✚ Managers ✚ Executives of Commercial Banks, Regional Rural Banks, Small Finance Banks, Cooperative Banks, Microfinance Institutions and Bank Trainers 	Timings: 10.00 AM to 5.00 PM

Fees:

Rs.4000/- plus GST @18% aggregating to Rs.4720/- per participant (In case of TDS deduction, please send us TDS certificate)

Programme fees may be remitted to the credit of Institute's account with State Bank of India, details of which are given below:

- ✓ **Name of the Bank branch:** State Bank of India, Vidya Vihar(West), Mumbai.
- ✓ **Account no:** 37067835882 **IFSC code:** SBIN0011710
- ✓ **PAN No:** AAATT3309D and **GSTIN No.** 33AAATT3309D2ZY

For further details and nomination please contact:

Head – PDC, South Zone, Chennai Phone: +91- 44 - 23721429 Email: head-pdcsz@iibf.org.in	Ms. Priya Maria A Senior Executive, PDC-South Zone Phone: +91- 44 -24722990 Mobile: +91 9566274128 Email: se.pdcz1@iibf.org.in
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INDIAN INSTITUTE OF BANKING & FINANCE
(ISO 9001:2015 Certified)

NOMINATION FORM (for Banks/FIs & Other Organisations)

Programme title: Agriculture financing and Farm Credit Management

Date: 7th & 8th May'2024 (Tuesday & Wednesday)

Programme Type: On-line

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: _____

Address: _____

_____ Pin Code: _____

Phone: _____ Fax: _____ E-mail: _____

Fee

Rs. 4,000/-per participant plus GST@18% i.e. Rs.720/- **aggregating to Rs.4,720/-**

(In case of TDS deduction, please send us TDS certificate)

Programme fees to be remitted to credit of Institute's account details as follows:

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- **Account no: 37067835882 IFSC code: SBIN0011710**
- **PAN No: AAATT3309D and GSTIN No. 33AAATT3309D2ZY**
- Please quote your GST Number in the nomination form.

Please send your nominations at the earliest to:

Programme Co-ordinator

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INDIAN INSTITUTE OF BANKING & FINANCE
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FORM FOR SELF-SPONSORED CANDIDATES

Programme title: Agriculture financing and Farm Credit Management

Date: 7th & 8th May'2024 (Tuesday & Wednesday)

Programme Type: On-line

Details of candidate:

Sl. No	Name (Mr./Ms./Mrs.)	Designation	Contact No. (Mobile)	E-mail (PERSONAL)	UTR NUMBER/DATE towards fees remitted
1					

Name & Address of Bank/ FI employed with:

Postal Address of participant:

PIN code:

Fee: Rs. 4,000/- per participant plus GST@18% i.e. Rs.720/- aggregating to Rs.4,720/-

Programme fees to be remitted to credit of Institute's account details as follows:

- **Account Name:** Indian Institute of Banking & Finance
- **Name of the Bank branch:** State Bank of India, Vidya Vihar (West), Mumbai
- **Account no:** 37067835882 **IFSC code:** SBIN0011710
- **PAN No:** AAATT3309D and **GSTIN No.** 33AAATT3309D2ZY

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