



# सीएबी कॉलिंग CAB Calling

Volume 48 | Issue 3 | July - September 2024



## Articles

- \* भारतीय कृषि : चुनौतियां एवं अवसर
- \* Institutional Finance for Upscaling Post-Harvest Processing Infrastructure in India
- \* Integrated Farming System for Economic Sustainability
- \* Financing the Farmer Sustainability Transition

## Special Features

- \* RBI@90: International Research Conference on "Sustainable Financing for Food Security and Farm Income – Opportunities, Challenges and Way Forward" - September 11-12, 2024
- \* Conference of HR Heads of Banks and Financial Institutions- September 27-28, 2024

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जुलाई – सितम्बर 2024/July - September 2024  
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## मुख्य संपादक की कलम से From the Desk of Editor-in-Chief

प्रिय पाठकगण,

सीएबी कॉलिंग ज्ञान प्रसार; समावेशी और सतत वित्त के उभरते परिदृश्य के लिए वित्तीय संस्थानों, नीति निर्माताओं और विकासकर्ता पेशेवरों को मूल्यवान अंतर्दृष्टि प्रदान करने के लिए प्रतिबद्ध है। आपको याद होगा कि सीएबी कॉलिंग के पिछले संस्करण में “खाद्य सुरक्षा और कृषि आय के लिए सतत वित्तपोषण (सितंबर 2024)” पर अंतर्राष्ट्रीय शोध सम्मेलन के चार शोधपत्र प्रकाशित हुए थे। शेष तीन सम्मेलन लेख इस संस्करण में प्रस्तुत किए गए हैं। यह गर्व की बात है कि हम वर्तमान संस्करण में “भारतीय कृषि: चुनौतियाँ एवं अवसर” पर एक हिंदी लेख प्रकाशित कर रहे हैं। यह लेख प्रमुख क्षेत्रीय विकासों पर विविध दृष्टिकोण प्रस्तुत करता है।

“फसलोत्तर अवसंरचना को सुदृढ़ करने के लिए संस्थागत वित्त” यह शोधपत्र कृषि मूल्य शृंखलाओं को सुदृढ़ बनाने में ऋण की महत्वपूर्ण भूमिका, विशेष रूप से किसान उत्पादक संगठनों (एफपीओ) के माध्यम से, का पता लगाता है। पांच राज्यों के आंकड़ों से जानकारी प्राप्त करते हुए, अध्ययन में फसलोत्तर अवसंरचना के निर्माण के लिए एफपीओ को संस्थागत ऋण के प्रवाह में चिंताजनक प्रवृत्ति पर प्रकाश डाला गया है। यह शोध पत्र इस क्षेत्र के लिए ऋण अंतर को पाटने के लिए लक्षित नीतिगत हस्तक्षेप की आवश्यकता का सुझाव देता है।

“एकीकृत कृषि प्रणाली (आईएफएस): आर्थिक स्थिरता का मार्ग” यह शोधपत्र कर्नाटक में छोटे किसानों की आजीविका पर लागू की गई आईएफएस परियोजना के प्रभाव की जांच करता है। अध्ययन से पता चलता है कि आईएफएस एक अनुकरणीय, जलवायु-अनुकूल मॉडल है जो उत्पादकता बढ़ाता है, आय स्रोतों में विविधता लाता है और सतत कृषि पद्धतियों को बढ़ावा देता है।

Dear Readers

CAB Calling remains committed to knowledge dissemination, providing valuable insights to financial institutions, policymakers, and development professionals on the evolving landscape of inclusive and sustainable finance. You may recall that four papers from the International Research Conference on “Sustainable Financing for Food Security and Farm Income (September 2024)” were published in the previous edition of CAB Calling. The remaining three conference articles are presented in this edition. It is a matter of pride that we are publishing a Hindi article on “Challenges and Opportunities in Indian Agriculture (भारतीय कृषि: चुनौतियाँ एवं अवसर)” in the current edition. This article offers diverse perspectives on key sectoral developments.

The article, “Institutional Finance for Strengthening Post-Harvest Infrastructure”, explores the critical role of credit in fortifying agricultural value chains, particularly through Farmer Producer Organizations (FPOs). Drawing insights from data across five states, the study highlights a concerning trend in flow of institutional credit to FPOs for creating essential post-harvest infrastructure. The paper suggests the need for targeted policy interventions to bridge this credit gap for the sector.

The article, “Integrated Farming System (IFS): A Pathway to Economic Sustainability”, examines the impact of an IFS project implemented on small farmers' livelihoods in Karnataka. The study reveals that IFS is a replicable, climate-resilient model that enhances productivity, diversifies income sources, and promotes sustainable agricultural practices.

“कृषक स्थिरता संक्रमण का वित्तपोषण” यह शोधपत्र चार-क्षेत्रीय गणना योग्य सामान्य संतुलन (सीजीई) मॉडल का उपयोग करके यह पता लगाता है कि वित्त किस तरह से सतत कृषि में बदलाव को प्रभावित करता है। यह मॉडल, हालांकि सरलीकृत है, नीति निर्माताओं को सतत कृषि के लिए निवेश निर्णयों को समझने के लिए उपयोगी जानकारी प्रदान करता है।

इस अंक में तिमाही के दौरान आयोजित दो प्रमुख सम्मेलनों पर प्रकाश डाला गया है। “खाद्य सुरक्षा और कृषि आय के लिए सतत वित्तपोषण” पर अंतर्राष्ट्रीय शोध सम्मेलन (11-12 सितंबर 2024) में कृषि स्थिरता के लिए वित्तीय रणनीतियों की शोध की गई। बैंकों और वित्तीय संस्थानों के मानव संसाधन प्रमुखों के सम्मेलन (27-28 सितंबर, 2024) ने मानव संसाधन प्रबंधन के क्षेत्र में कार्यबल विकास और क्षेत्रीय चुनौतियों पर ध्यान केंद्रित किया गया।

आपकी टिप्पणियों और प्रतिक्रिया का स्वागत है।

-जयकिश

The article, “*Financing the Farmer Sustainability Transition*” explores how finance affects the shift to sustainable agriculture using a four-sector computable general equilibrium (CGE) model. The model, though simplified, provides useful insights for the policymakers to understand the investment decisions for sustainable farming.

This issue highlights two key conferences held during the quarter. The International Research Conference on “Sustainable Financing for Food Security and Farm Income” (September 11-12, 2024) explored financial strategies for agricultural sustainability. The Conference of HR Heads of Banks and Financial Institutions (September 27-28, 2024) focused on workforce development and sectoral challenges in the area of Human Resource Management.

Looking forward to your suggestions and feedback.

-Jaikish





# भारतीय कृषि : चुनौतियां एवं अवसर

संजय मधुकर नाफडे<sup>1</sup>

मानव जीवन में खाद्य सुरक्षा का बड़ा महत्व है, जिसके लिए कृषि का उन्नत होना अनिवार्य तत्व है। हजारों वर्षों से मानव कृषि करता आ रहा है। समय में परिवर्तन के साथ खेती के तौर तरीकों में भले ही बदलाव हुआ हो, लेकिन उसका उद्देश्य खाद्य सुरक्षा को सुनिश्चित करना ही है। भारत में भी कृषि सदैव से परम्परागत रूप से की जाती रही है, लेकिन समय के साथ जनसंख्या में निरंतर बढ़ोतरी के कारण इसका उत्पादन बढ़ना भी आवश्यक है। साठ के दशक में हरित क्रान्ति के प्रादुर्भाव से पहले भारतीय कृषि भी अनेक समस्याओं से दो-चार होती रही है, जिनमें से प्रमुख, बीमारियों के कारण फसलों का खराब होना, सिंचाई का अभाव, खाद की कमी फलस्वरूप कम उत्पादन समस्या, इसके साथ ही आवश्यक पूंजी की कमी। बाद के वर्षों में इन सभी चुनौतियों से निपटने के लिए कई विषयों पर कार्य किया गया जिससे स्थिति में सुधार हुआ है, लेकिन अभी भी कई सुधारों की आवश्यकता बनी हुई है। आने वाले समय में निश्चित रूप से भारतीय कृषि की देश के सकल घरेलू उत्पाद में हिस्सेदारी बढ़ेगी, ऐसी आशा की जा सकती है।

**Keywords (मूल शब्द):** Agri General (कृषि-सामान्य), Agri-other (कृषि-अन्य)

**JEL Classification (जे.ई.एल वर्गीकरण):** Q10 (क्यू 10), Q19 (क्यू 19)

स्वतंत्रता के सात दशक व्यतीत हो जाने के बाद भी भारतीय कृषि के सम्मुख चुनौतियां बनी हुई हैं। इन चुनौतियों का स्वरूप देश के कुछ हिस्सों में किसान आंदोलन के रूप में हमारे सामने आया है। भारतीय कृषि गहरी समस्या में है, यह तथ्य इस बात से रेखांकित होता है कि देश के अधिकांश किसान कर्ज से दबे हुए हैं और उनकी बेहतरी के लिए किए गए विभिन्न उपायों से उन्हें कोई लाभ मिलता प्रतीत नहीं हो रहा है। साथ ही देश के विभिन्न भागों में किसानों द्वारा आत्महत्याओं का सिलसिला थम नहीं रहा है, जो कि किसी भी सभ्य समाज के लिए चिन्ता का विषय होना चाहिए। इससे यह महसूस होता है कि हमें अपनी कृषि संबंधी नीति निर्धारण में पूर्ण परिवर्तन करने की आवश्यकता है, उसमें अद्यतन तथा नवोन्मेषी विचारों को लाने की आवश्यकता है। जिस प्रकार विभिन्न काल खंडों में कृषि क्षेत्र में तकनीकी परिवर्तन होते रहते हैं, उसी प्रकार कृषि को एक व्यवसाय समझ कर उसमें भी नए परिवर्तनों का मौका देने की आवश्यकता है। किसी भी अर्थव्यवस्था का दीर्घाधिक

आर्थिक विकास कृषि क्षेत्र में वृद्धि व विकास पर निर्भर करता है। वर्तमान में विकसित देश अमेरिका, ब्रिटेन, जापान आदि औद्योगिक क्रांति से पूर्व कृषि पर आधारित अर्थव्यवस्थाएं थी व उनकी बहुसंख्यक जनसंख्या कृषि पर निर्भर थी। लेकिन पहले उन्होंने कृषि का आधुनिकरण किया जिससे उनके कृषि उत्पादन में प्रचुर मात्रा में बढ़ोतरी हुई फिर उन्होंने औद्योगीकरण की प्रक्रिया को आगे बढ़ाया जिससे गैर कृषि क्षेत्रों रोजगार उत्पन्न हुआ व यह प्रक्रिया अभी भी जारी है। आज यह स्थिति है कि इन देशों की जनसंख्या का मात्र दस प्रतिशत ही कृषि कार्य में जुटा हुआ है लेकिन इनकी अर्थव्यवस्थाएं अत्यंत विकसित हैं।

कृषि क्षेत्र भारतीय अर्थव्यवस्था का एक प्रमुख घटक रहा है। जहां स्वतंत्रता के समय इस क्षेत्र की सकल घरेलू उत्पाद में हिस्सेदारी साठ प्रतिशत के आसपास हुआ करती थी वहीं अब घटकर 18 प्रतिशत ही रह गई है। कोई 68 प्रतिशत जनसंख्या (2011

<sup>1</sup>लेखक भारतीय स्टेट बैंक के सेवानिवृत्त मुख्य प्रबंधक हैं, सभी व्यक्त विचार लेखक के हैं। सभी अस्वीकरण लागू हैं।

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# Institutional Finance for Upscaling Post-Harvest Processing Infrastructure in India

M Srikanth<sup>1</sup>, Anil Kumar Reddy<sup>2</sup> and N R Chaitra<sup>3</sup>

There is no equitable world with hunger. While colossal Food Loss & Waste has been happening on one hand, India ranked 107 out of 121 countries on the other, as per the Global Hunger Index in the year 2022. The need of the hour is to achieve food security, nutritional security of all people and income security of the farmers by leveraging the entire agricultural value chain activities, in line with the Sustainable Development Goals. While probing the role of institutional finance in establishing post-harvest agri-processing facilities, the study relied on primary data, secondary data, and few case studies. Primary data, gathered from 357 farmer members of 60 FPOs across five states, forms the basis for the study. It is noticed that, on an average basis, less than or equivalent to 40 per cent of the farmer members in the 5 sample states avail agricultural value chain activities from the FPOs. Financial position of most of the sampled FPOs is not satisfactory especially from the viewpoint of obtaining (investment) credit. Only 11 per cent of the FPOs in India have access to institutional credit. Broadly, formal credit has not been flowing to these new-business entities to the desired level. It is observed that the presence of money lenders (21.01%) and traders (19.88%) still exists in respect of all the five study states despite the availability of formal sources of finance from banks/financial institutions. There is a lot of scope for institutional investment credit especially for creation of post-harvesting infrastructure facilities in order to leverage the entire agri-value chain activities in India. Finally, the paper puts forth several policy recommendations aimed at strengthening post-harvest infrastructure, particularly from the standpoint of FPOs, and agri-based MSMEs.

**Keywords:** Post-Harvest processing, institutional finance, FPOs, MSMEs, SDGs

**JEL Classification:** Q14, Q18, Q01, Q19

## Introduction

While production in Agriculture & allied sectors is *seasonal* and confined to *certain pockets* of the country, its consumption is *perennial* and *universal*. As per the

FAO estimate (2022), between 691 and 783 million people in the world faced hunger in 2022 on one hand, and approximately one third of the food produced is lost or wasted (Food Loss & Waste –

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# Integrated Farming System for Economic Sustainability of Small Farmers under Changed Climatic Situation

Shripad Kulkarni<sup>1</sup>, S. A. Biradar<sup>2</sup>, Jayashri Pattar<sup>3</sup> and C P Chandrashekhar<sup>4</sup>

An Integrated Farming System (IFS) project was implemented in Honnapur village, Dharwad district, Karnataka to assess its impact on the economic sustainability of small farmers. The interventions in the project were aimed to diversify income sources by reducing the dependency on monoculture by introducing sugarcane-based IFS with components such as intercropping, dairy, goat farming, poultry, fish farming, vermicomposting, and honeybee cultivation. The study findings highlight a significant increase in farm incomes, ranging from 39% to 47%, with a reduction in cultivation costs by 20% to 30%. Specific interventions, such as introducing rust-resistant sugarcane varieties and optimizing unused inter-row spaces for vegetable cultivation, substantially improved productivity and profitability. Additional income streams were created through livestock, apiculture, and pisciculture. Training and exposure visit improved farmers' knowledge and adoption rates of innovative practices. Organic farming components, including vermicomposting and azolla cultivation, further reduced input costs while enhancing soil fertility and crop yields. The IFS approach demonstrated resilience to climatic changes, efficient resource utilization, and sustainable agricultural practices, contributing to enhanced economic viability and environmental health. This model can serve as a replicable framework for small and marginal farmers in similar agro-climatic conditions.

**Keywords:** Integrated Farming System, Agriculture, Allied Sector, Climate Change

**JEL Classification:** Q14, Q16

## 1. Introduction

About 86% of holdings belong to marginal and small farmers in India. The landholding size decreased over the period and came down to 1.08 Ha. Our study

village Ramapur is a small village in Alnavar taluka of Dharwad district, where majority of the farmers are either small or marginal and most of them are rehabilitated from the Hidkal dam site in Belgaum district, the income from agriculture sector in their

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# Financing the Farmer Sustainability Transition

Galina Hale, Anirban Sanyal and Bodo Steiner<sup>1</sup>

This paper provides an illustrative structural model with four sectors to model the financial channel impact of sustainable transition in agriculture. The computable general equilibrium model models the production of agriculture goods, grass and non-agriculture products. The production function is Cobb Douglas for agriculture products with labor and land as inputs. Grass is used as animal fodder and also as the fall back crop in the sense that it requires only land to produce. In case the agriculture production falls, the firms uses grass to sustain. The transition is facilitated by the credit supply from banks and subsidies from Government. We model credit supply frictions as collateralize lending. The paper introduces credit friction in terms of borrowing against collateral where the credit limit is dictated by the value of production. The transition mechanism is modelled in terms of three stage Markov process. The paper uses scenario analysis to align the model with different sectors of agriculture.

**Keywords:** Climate risk, Transition Finance, Technological Progress, Computable General Equilibrium Model

**JEL Classification:** G14, Q14, Q16, Q17

## 1. Introduction

Farmers in the Global South are an important part of our global food system, which faces a funding gap of up to USD 350 billion per year by 2030 for transforming food systems to achieve climate mitigation and adaptation targets, as well as to meet other SDGs (Osuna, 2023). Farming in the Global South frequently faces a range of inter-connected risks and challenges, including low productivity, institutional failures, food insecurity, and poverty (Bishu et al., 2018). The implication is that the

'sustainability transition' of the farm sector is difficult to achieve. Two key problems associated with the funding of the transition of the farm sector of the Global South to greater economic, environmental and social sustainability are insufficient financing and a lack of information (transparency) regarding potential investment opportunities. The first problem is related to the fact that most transition funding comes from philanthropy via non-governmental organizations (NGOs) with some official government sources

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## RBI@90: International Research Conference on "Sustainable Financing for Food Security and Farm Income – Opportunities, Challenges and Way Forward" - September 11-12, 2024

### Background:

As part of RBI@90 celebrations, the College of Agricultural Banking (CAB), Pune, organized an International Research Conference on "*Sustainable Financing for Food Security and Farm Income – Opportunities, Challenges, and the Way Forward*" from September 11 to 12, 2024. The conference focused on key thematic areas, including:

- Aligning Institutional Finance with Tech-Driven Farming Systems
- Scaling up Post-Harvest Processing: The Role of Institutional Finance
- Financing Sustainable and Climate-Smart Food Systems

The Conference was aimed at fostering an interface among bankers, financial institutions, academicians, policymakers, and practitioners to deliberate on approaches in achieving enhanced agricultural productivity and farm incomes through sustainable finance, facilitating the exchange of cross-regional experiences and best practices.

### Welcome Address:

Shri Jaikish, CGM & Principal of CAB, in his welcome address, highlighted CAB's role in addressing challenges faced by financial institutions through capacity building, fostering cross-institutional interactions, knowledge exchange and its contributions to policy development. Outlining the conference objectives, he emphasised the need for addressing challenges faced by smallholder farmers, leveraging the digital public infrastructure,

and promoting sustainable agriculture through institutional credit by means of curated products.

### Keynote Address:

Shri J Swaminathan, Deputy Governor, RBI inaugurated the conference. In his keynote address on "Financing for Sustainable Agriculture," the Deputy Governor, outlined the challenges faced by Indian agriculture, such as low productivity, predominance of small and marginal landholdings, reliance on monsoons, inadequate agricultural processing capacity, and low level of farm mechanisation. While stressing upon the vital role of financing in promoting agricultural sustainability, the Deputy Governor pointed out the need for accessible and affordable financing for all farmers, particularly small and marginal farmers. He also highlighted the role of Farmer Producer Organizations (FPOs) in supporting small farmers by improving access to technology and markets. He emphasised the need for financing of technology adoption, warehouse financing, capital formation in agriculture through convergence with Government Schemes, etc. He called for a concerted focus on addressing regional imbalances, enhancing credit access, and integrating value chain financing which is crucial for a more sustainable and resilient future for Indian agriculture.

### Technical Sessions:

#### Session I: Aligning Institutional Finance for Tech Driven Farming Systems

The research conference was structured with special addresses, paper presentations, and panel discussions on three sub-themes. The first session



## Conference of HR Heads of Banks and Financial Institutions- September 27-28, 2024

### Background:

The College of Agricultural Banking (CAB), Pune, hosted the Conference of HR Heads of Banks and Financial Institutions on September 27–28, 2024, under the theme “Empowering Growth: Effective Mentoring for Driving Performance.” The conference served as a dynamic platform for exploring the transformative role of mentoring in addressing the evolving challenges and opportunities within the financial sector. Through insightful keynote addresses, interactive panel discussions, and collaborative sessions, the event delved into the multifaceted dimensions of mentoring, including its impact on diversity and inclusion, intergenerational workforce dynamics, and organizational growth. Attended by 39 HR leaders from public and private banks, regional rural banks, small finance banks, and urban cooperative banks, the conference fostered a rich exchange of ideas and best practices, emphasizing mentoring as a strategic lever for driving employee engagement, innovation, and institutional resilience.

### Welcome Address

While extending a warm welcome to the delegates in his address, Shri Jaikish, Principal of CAB, emphasized mentoring as a strategic necessity in the evolving financial sector, highlighting its role in fostering employee engagement, innovation, and resilience. He underscored mentoring's broader impact on knowledge transfer, workforce motivation, and skill development, essential for organizational success. Acknowledging challenges like time constraints and resistance, he proposed solutions including flexible scheduling, effective mentor-mentee pairing, and leveraging technology. Concluding with a call for collective action, he urged stakeholders to position mentoring as a cornerstone for sustainable growth in banking and finance.

### Keynote Address:

In his keynote address through WebEx, Shri T. Rabi Sankar, Deputy Governor, brought out the criticality of having mentorship and sponsorship programmes in improving increased engagement of a diverse employee base for efficient and optimal fulfilment of organisational objectives. He opined that it was incumbent upon the first-generation employees having the unique experience of working in the financial markets before and after the economic liberalisation in early 1990s to mentor the new generation, who by virtue of joining the workforce after the Global Financial Crisis are more inclined to look at market disruptions as the new normal.

A significant aspect discussed was the role of sponsorship as a complement to mentorship. Sponsors, typically senior leaders, actively champion high-potential employees, creating opportunities and advocating for their growth. This dynamic not only accelerates individual career progression but also establishes a culture of meritocracy and recognition.

The Deputy Governor highlighted the generational shift in the workforce, noting that millennials and Gen Z professionals often lack a strong understanding of socio-economic contexts and require guidance. Mentoring was proposed as a solution to address high attrition rates, career growth concerns, and cultural alignment. Reverse mentoring, where younger employees guide senior executives on digital trends, was emphasized for fostering intergenerational learning and diversity. Concluding with optimism, the address called for mentoring to be a strategic pillar in talent development, enabling a resilient, innovative, and future-ready workforce to strengthen the financial ecosystem.

### Summary of Select Programmes, Seminars and Conferences Organised during July 2024 - September 2024

#### **Programme on Compliance Management for SCBs**

The Course on Compliance Management for SCBs was organized in-campus, for five days, during July 01-05, 2024. Twenty-four officers from various Scheduled Commercial Banks attended the programme. The programme was designed with the objectives to sensitize the participants about the significance of sound compliance function in banks, elaborate on key regulatory guidelines for improved understanding and compliance and update the participants about the latest developments on the regulatory and supervisory fronts and supervisory expectations from compliance function. Along with the in-house members of the faculty of the college, guest speakers from ICICI Bank also addressed the participants.

#### **Integrated Programme on Payment System Security, Fraud Prevention and Forensics**

A five-day in-campus Programme on Payment System Security, Fraud Prevention and Forensics was conducted for IT Officers of UCBs during July 01-05, 2024. The objectives of the programme were to Provide an overview on the Payment and Settlement Systems and its security, fraud prevention and forensics; Build an understanding on holistic approach towards Payment and Settlement Systems security, fraud prevention and forensics and best practices to mitigate the risk associated; Vulnerability Assessment and Penetration Testing – Concepts, working and reporting; Sensitize about nature of frauds in a computerized environment, and methods of prevention & detection of frauds; Provide knowledge on Cyber Forensics including handling cases of breaches, preservation of evidence, tools used for analysis of the evidence;

and Learn the implementation of secure configuration of network devices like firewalls, IDS/IPS etc., used by banks in their infrastructure. As Payment System Security, Fraud Prevention and Forensics is a specialized subject, along with the College's faculty members, guest speakers from commercial banks, NPCI & Shellstrong Technologies also handled the sessions. The total number of participants were twenty-two which comprised of IT Officers from various UCBs.

#### **Half-day Workshop on Time Management & Stress Management**

A half day online Workshop on Time Management and Stress Management was conducted by the College on July 04, 2024 for officers working in banks & NBFCs. Total eighty participants had attended the workshop. The objectives of the workshop were to understand importance of effective time management and reasons for ineffective time management; to understand different strategies for effective time management and to learn coping strategies to manage stress.

#### **Programme on Agricultural Value Chain Financing**

The College conducted a Programme on Agricultural Value Chain Financing for officers working in banks during July 04-05, 2024 through online mode. The objectives of the programme were to impart knowledge on Agricultural Value Chain (AVC) concepts, issues & challenges, to discuss value chain models in agriculture and allied sectors, focusing on their potential, scope, and opportunities for financing and to discuss the role of stakeholders such as the Government, Financing Institutions, Farmer Producer Organizations, and



## Gist of Important Circulars: July 2024 – September 2024

### Master Directions on Fraud Risk Management in the Regulated Entities

([https://www.rbi.org.in/Scripts/BS\\_PressReleaseDisplay.aspx?prid=58294](https://www.rbi.org.in/Scripts/BS_PressReleaseDisplay.aspx?prid=58294))

The Reserve Bank on July 15, 2024 issued three revised Master Directions on Fraud Risk Management for the Regulated Entities viz. (i) Commercial Banks (including Regional Rural Banks) and All India Financial Institutions; (ii) Cooperative Banks (Urban Cooperative Banks / State Cooperative Banks / Central Cooperative Banks); and (iii) Non-Banking Finance Companies (including Housing Finance Companies). These Master Directions have been prepared based on a comprehensive review of the earlier Master Directions, Circular and emerging issues. These Master Directions are principle-based and strengthen the role of the Board in overall governance and oversight of fraud risk management in the Regulated Entities (REs). These Directions also emphasise the need for instituting robust internal audit and controls framework in the REs.

### Basel III Capital Regulations - Eligible Credit Rating Agencies (ECAI)

(<https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12700&Mode=0>)

The Reserve Bank on July 10, 2024 permitted all the Scheduled Commercial Banks (including Small Finance Banks) to use Brickwork Ratings India Private Limited (CRA) for risk weighting their claims under Basel III Capital Regulations, subject to specific conditions. Fresh ratings for bank loans may be obtained from the CRA, provided the loan amount does not exceed Rs.250 crore. For existing ratings, the CRA can perform rating surveillance for loans of any amount until their residual tenure, but for working capital facilities over

Rs.250 crore, surveillance is limited to the next facility renewal. All other provisions regarding external credit ratings remain unchanged as per the Master Circular DOR.CAPREC.4/ 21.06.201/2024-25.

### Basel III Framework on Liquidity Standards – Liquidity Coverage Ratio (LCR)

([https://www.rbi.org.in/Scripts/BS\\_PressReleaseDisplay.aspx?prid=58367](https://www.rbi.org.in/Scripts/BS_PressReleaseDisplay.aspx?prid=58367))

The Reserve Bank on July 25, 2024 released the draft circular on 'Basel III Framework on Liquidity Standards – Liquidity Coverage Ratio (LCR) – Review of Haircuts on High Quality Liquid Assets (HQLA) and Run-off Rates on Certain Categories of Deposits'. Comments on the draft circular are invited from banks and other stakeholders by August 31, 2024.

### Prompt Corrective Action (PCA) Framework for Primary (Urban) Co-operative Banks

([https://www.rbi.org.in/Scripts/BS\\_PressReleaseDisplay.aspx?prid=58375](https://www.rbi.org.in/Scripts/BS_PressReleaseDisplay.aspx?prid=58375))

The Reserve Bank on July 26, 2024 introduced a Prompt Corrective Action (PCA) Framework for Primary (Urban) Co-operative Banks (UCBs), effective from April 1, 2025 replacing the previous Supervisory Action Framework (SAF). This new PCA framework aligns with those for Scheduled Commercial Banks and Non-Banking Financial Companies, emphasizing proportionality and flexibility in supervision. It features fewer parameters than the SAF, focusing on entity-specific supervisory plans without a fixed capital expenditure limit. The framework applies to UCBs in Tier 2, Tier 3 and Tier 4,

## Guidance for Authors

1. Proposals are invited for unpublished and original feature articles, features-in-brief, research papers, and book reviews (either in English or in Hindi), from practitioners, domain experts, bankers, academics, researchers and scholars on relevant topics.
2. The articles/papers submitted should have a strong emphasis on realistic analysis, development of critical perspectives and use of empirical evidence (except for Book Reviews). It should demonstrate fresh thinking, whose practical application has been thought through in clear and jargon-free language. While the topics vary, it should be possible for the ideas presented to be translated into action. For a book review, the purpose should be to give readers an engaging, informative, and critical discussion of the author's work.
3. The article should be accompanied by a summary (100 to 200 words) and it should answer the following questions:
  - a. What is the central message of the article? What are the important, useful, new or counter-intuitive aspects of the idea? Why do readers need to know about it?
  - b. How can the idea be applied in banking policy making today?
  - c. What research is available to support the argument?
  - d. What are the academic, professional sources of work referred to?
  - e. What personal experiences have been drawn upon?
4. Preference will be given to articles having an action-bias, whether by way of reporting a best-practice, innovative use of resources or by way of enhancing functional and/or managerial effectiveness. Authors are encouraged to include specific details, examples and actual photos to increase authenticity and credibility. Also encouraged is the use of illustrations which enhance readers' interest while making a point.
5. All CAB Calling articles are expected to give credit to all direct quotations, paraphrased statements, and borrowed ideas. To improve the flow of the prose, we prefer that attributions are incorporated into the text whenever possible. Please be sure to clearly bring out exactly which ideas, and what language, are yours and which ones are drawn from someone else.
6. It is the responsibility of the author to obtain written permission for a quotation from unpublished material, or for all quotations in excess of 250 words in one extract or 500 words in total, from any work still in copyright.
7. Authors must disclose if they have a financial relationship with the organization that sponsored the research. They should also state that they have full control of all primary data and that they agree to allow CAB Calling to review their data if requested.
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10. CAB Calling deeply appreciates the time and energy required to prepare an article for our publication, and we are grateful to you for that investment. We are always looking for new and useful ideas that can contribute to human development and the practice of development banking.
11. We wish to assure the authors/contributors that we look into each contribution closely, and, if the idea is compelling, we will do our best to see how best their articles can suit our readers. However, articles which are not published in three successive issues after their submission will normally be treated as not suitable for publication in CAB Calling. The decision regarding whether or not an article will be published rests with the editors.
12. Authors are requested to submit their manuscripts, duly formatted as per guidelines given in the **Annex**, to the office of the Editor. The manuscript must be accompanied by a "Letter of Submission", a sample of which can be found at our website ([www.cab.org.in](http://www.cab.org.in)). Advance copies of the articles can be submitted by email to [cabcalling@rbi.org.in](mailto:cabcalling@rbi.org.in).

We thank you again for your interest.



## Annex: Guidelines for Formatting

Before submitting the manuscript of the articles, authors are requested to follow the guidelines given below:

1. Please attach a short abstract of 100 to 200 words. The abstract should not contain any undefined abbreviations or unspecified references.
2. Title of the article should be as precise as possible.
3. The first page of the manuscript should also contain at least two classification codes according to the Journal of Economic Literature Classification.
4. Particulars of the authors should be given in the footnote before the usual disclaimer on the first page. Symbol \* should be used for providing this footnote.
5. Papers, referred to external referees, should acknowledge comments provided by anonymous referees.
6. All subsequent footnotes, if any, should be numbered consecutively. Footnotes should be precise to the extent possible.
7. Manuscripts should be 1.5 spaced, with 1" margins on paper of A4 or letter size.
8. All pages should be numbered consecutively. Roman numerals should be used while ordering the Sections (e.g., Section II). Sections numbers and its title should be centrally aligned.
9. Figures and tables should be numbered consecutively (e.g., Figure 1, Figure 2, Table 1, Table 2, etc.). Figures should be submitted in excel files along with the manuscript. In case of Tables, data source should be clearly mentioned, wherever required.
10. Appendix Tables/Figures, if any, should be given before the list of references.
11. Empirical results should be properly tabulated.
12. References within the text should be cited as illustrated at (a) below.
13. References should appear at the end and should be listed in alphabetical order by author's name.
14. References should be verified carefully. They must correspond to the citations in text. No reference should be missing from the list.
15. If an unpublished article is cited, please include the web site address in the reference list, giving the full "http://" link. The date of access should also be indicated.
16. In case of single author, the reference should appear as illustrated at (b) and © below.
17. In case of multiple authors (e.g., Jörg Rieskamp, Jerome R. Busemeyer and Barbara A. Mellers), the reference should appear as illustrated at (d) below.
18. In case of a book, the reference should appear as illustrated at (e) below.
19. In case of an edited book, the reference should appear as illustrated at (f) below.
20. The length of text for book review should be about 1000-1500 words. The header of your review should include:
  - Author(s) or editor(s) first and last name(s) (please indicate if it is an edited book)
  - Title of book
  - Year of publication
  - Place of publication
  - Publisher
  - Number of pages
  - Price (please indicate paperback or hard cover) if available
  - ISBN

Illustrations:

- a. "Several recent papers have sought to directly analyse the impact of an increase in import openness or competitive pressures on inflation in an empirical framework, by employing reduced-form equations and/or industry-level data [Gamber and Hung (2001); Kamin et al (2004); Pain et al (2006); and Chen et al (2007)]."
- b. Mishkin, Frederic S. 2006. "How Big a Problem is Too Big to Fail? A Review of Gary Stern and Ron Feldman's Too Big to Fail: The Hazards of Bank Bailouts." *Journal of Economic Literature*, 44(4): 988–1004.
- c. Ausubel, Lawrence M. 1997. "An Efficient Ascending-Bid Auction for Multiple Objects." University of Maryland Faculty Working Paper 97–06.
- d. Rieskamp, Jörg, Jerome R. Busemeyer, and Barbara A. Mellers 2006. "Extending the Bounds of Rationality: Evidence and Theories of Preferential Choice." *Journal of Economic Literature*, 44(3): 631–661.
- e. Nordhaus, William D. 1994. *Managing the Global Commons: The Economics of Climate Change*. Cambridge, MA: MIT Press.
- f. Arrow, K.J. et al. 1995. "Intertemporal equity, discounting, and economic efficiency." In *Climate Change 1995: Economic and Social Dimensions of Climate Change*, Contribution of Working Group III to the Second Assessment Report of the Intergovernmental Panel on Climate Change, eds., Bruce J., Lee H., Haites E. Cambridge, UK: Cambridge University Press, 125–44.



(Please furnish the author/lead author's address and contact details and e-mail here)

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## ‘सीएबी कॉलिंग : अंशदान फार्म’

अंशदाता सं.  
(केवल कार्यालय के उपयोग के लिए)

संपादक  
‘सीएबी कॉलिंग’  
कृषि बैंकिंग महाविद्यालय  
भारतीय रिज़र्व बैंक  
पुणे - 411016

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पता (स्पष्ट अक्षरों में) \_\_\_\_\_

केंद्र \_\_\_\_\_ पिन कोड \_\_\_\_\_

टेलीफोन नं. (कार्यालय) \_\_\_\_\_ (निवास) \_\_\_\_\_

फैक्स नं. \_\_\_\_\_ एसटीडी कोड \_\_\_\_\_

ई-मेल पता \_\_\_\_\_

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दिनांक: \_\_\_\_\_ 20 \_\_\_\_\_

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## College of Agricultural Banking



### वित्तीय क्षेत्र में क्षमता निर्माण एवं विकास

भारतीय रिजर्व बैंक द्वारा वर्ष 1969 में ग्रामीण एवं सहकारी बैंकिंग में प्रशिक्षण इनपुट प्रदान करने के लिए कृषि महाविद्यालय (सीएबी) की स्थापना की गयी। इसके बाद, भारतीय वित्तीय क्षेत्र की बदलती आवश्यकताओं को ध्यान में रखे हुए, महाविद्यालय द्वारा कृषि बैंकिंग, एमएसई वित्त पोषण, वित्तीय समावेशन और साक्षरता, मानव संसाधन और नेतृत्व आदि जैसे अन्य क्षेत्रों में प्रशिक्षण प्रदान करने के लिए अपने दायरे का विस्तार किया गया। अक्टूबर 2021 से महाविद्यालय द्वारा चार फोकस एरिया (4C) यथा कॉर्पोरेट गवर्नेन्स, साइबर सुरक्षा, उपभोक्ता संरक्षण और अनुपालन प्रबंधन पर अधिक ध्यान दिया गया है ताकि वित्तीय प्रणाली में मजबूती प्रदान करने और सेवा मानकों में वृद्धि करने के लिए बैंकों तथा फाइनेंशियल प्रोफेशनलों का क्षमता वर्धन किया जा सके।

महाविद्यालय द्वारा FAO, APRACA, CICTAB, UNDP और राष्ट्रमंडल सचिवालय जैसी अंतर्राष्ट्रीय एजेंसियों के सहयोग से कार्यक्रम और अनुसंधान सम्मेलन भी आयोजित किए जाते हैं। इसी के साथ महाविद्यालय द्वारा राष्ट्रीय और अंतर्राष्ट्रीय संस्थानों के लिए उनकी आवश्यकतानुसार कस्टमाइज्ड प्रशिक्षण कार्यक्रम भी आयोजित किए जाते हैं।

वर्ष 2015 से एमएसएमई वित्त पोषण के क्षेत्र में विशेषीकृत नैमकेब कार्यशालाएं आयोजित करने के लिए नोडल संस्थान के रूप में नामित किए जाने के साथ ही वर्ष 2021 में मिशन 'अवतु' के अंतर्गत साइबर सुरक्षा पर सहकारी बैंकों के विभिन्न स्टेकहोल्डरों के प्रशिक्षण प्रदान करने के लिए महाविद्यालय को 'नोडल संस्थान' के रूप में नामित किया गया है।

### Building & Enhancing Capabilities in the Financial Sector

Reserve Bank of India established the College of Agricultural Banking (CAB) in 1969 to provide training inputs in Rural and Cooperative Banking. Subsequently, recognizing the changing needs of the Indian financial sector, the College expanded its scope to provide training in other areas like agricultural banking, MSME financing, Financial Inclusion & Literacy, Human Resources & Leadership, etc. From the Academic Year 2021, the College has enhanced thrust on four focus areas (4Cs), namely Corporate Governance, Cyber Security, Consumer Protection and Compliance Management, to build capacity amongst the bankers and financial professionals to enhance the robustness and service standards in the financial system.

The college also conducts programmes and research conferences in collaboration with international agencies like FAO, APRACA, CICTAB, UNDP and the Commonwealth Secretariat. The College further conducts customized training programmes for institutions, both national and international, as per their specific requirements.

The college has been nominated as the 'Nodal Institution' for imparting training to various stakeholders of UCBs on cyber security under the Mission 'AVTU' in 2021, apart from being nominated as the Nodal Institution to impart specialised NAMCABs workshops in the area of MSME financing, since 2015.



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