



भारतीय रिज़र्व बैंक

RESERVE BANK OF INDIA

www.rbi.org.in

CAB No.464/09.04.002/2018-19

May 14, 2019

The Chairman/Managing Director/Chief Executive Officer/Principal
All scheduled commercial banks
(including Small Finance Banks, Cooperative Banks, Regional Rural Banks and
banks' training colleges / institutes)

Dear Sir / Madam,

Basic Programme on Appraisal of Agricultural Projects - (June 26 - 28, 2019)

Given the magnifying effect of investment credit on capital formation and agricultural growth in the economy, increase in credit flow to agriculture and allied sector is absolutely essential. However, the risks associated with such credit proposals deter the credit offtake to the sector. With increasing credit risks, a proper appraisal of project proposal is a must for prudent credit decisions. The College of Agricultural Banking (CAB), RBI, Pune is organizing a **Basic Programme on Appraisal of Agricultural Projects from June 26 – 28, 2019 in CAB campus, Pune.**

2. **Target Group:** The programme is meant for officers of Scheduled Commercial Banks including RRBs and SFBs, Rural Cooperative Banks, dealing with agri-finance and Trainers of Training Institutions of banks.
3. **Programme contents:** The programme will cover the following:
 - Investment opportunities in agriculture and allied sectors
 - Basic concepts on agricultural project appraisal
 - Financial appraisal of agricultural projects - Identification of cost /benefits, time value of money - Discounted Cash flow analysis: Benefit Cost Ratio (BCR), Net Present Value (NPV), Internal Rate of Return (IRR), Debt Service Coverage Ratio (DSCR)
 - Techno-economic appraisal and financial appraisal of a few important agricultural projects like dairying, rural godowns, cold storage units, horticulture, polyhouse, etc.
4. **Teaching Methodology:** The pedagogy includes interactive lecture sessions, case exercises, group work etc.
5. **Venue and accommodation, Participation Fee, Nominations:** Please refer to attached brochure.

कृषि बैंकिंग महाविद्यालय, विद्यापीठ मार्ग, पुणे - 411 016 (महाराष्ट्र) भारत
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हिंदी आसान है, इसका प्रयोग बढ़ाइये

6. Smt Ananthi S (ananthi@rbi.org.in) and Shri N Madhumurthy (nmadhumurthy@rbi.org.in) are the Programme Directors.
7. We, therefore, request you to nominate **two / three** suitable officers of your bank / organization for the programme by **June 19, 2019**. The nomination may please be sent to cabacademic@rbi.org.in.
8. For nomination related enquiries you may contact our Academic Section at 020-25582364 /020-25582362; e-mail- cabacademic@rbi.org.in

IMPORTANT DATES TO REMEMBER	
Programme Dates	June 26 - 28, 2019
Nominations to be received by	June 19, 2019
Reporting at CAB	June 25, 2019 (Tuesday) Evening
Completion of programme	17.30 pm on June 28, 2019 (Friday)

We look forward to nomination from your bank/institution.

Yours faithfully



(Ananthi S)
Programme Director

Encl: As above