



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

www.rbi.org.in

CAB No. S359/09.06.002/2021-22

July 19, 2021

The Chairman/Managing Director/Chief Executive Officer/Principal
All Scheduled Commercial Banks, Small Finance Banks, Regional Rural Banks, State
Co-operative Banks and Banks' Training Colleges / Institutes

Dear Sir / Madam,

**Foundation Course on Agriculture Banking (FCAB)
(August 02-14, 2021)**

Agri-finance is crucial for equitable and sustainable growth in agriculture, which, in turn, will propel the growth of the economy. Taking into account the shift in agricultural policies and programmes from production centric to income centric approach, there is a need for financing not only conventional agricultural activities but also a wide ranging agri business activities and emerging agricultural technologies. This calls for diverse skill sets for bankers which must include technical / functional competencies together with attitude for financing with passion and dedication.

2. To meet the requirement of banks for a strong contingent of inspired, committed and skilled agrilenders, Reserve Bank of India's College of Agricultural Banking (CAB), introduced **Foundation Course on Agricultural Banking (FCAB)** during 2016-17. So far, the College has conducted four editions of the programme. We are pleased to announce the fifth edition of the two-week **Foundation Course on Agricultural Banking (FCAB), which will be conducted online during August 02-14, 2021.**

3. Course Objectives

- Impart knowledge on basics of agrifinance, appraisal of agricultural projects, financing hi-tech agriculture, post-harvest management infrastructure and agri MSMEs
- Create awareness about financing emerging areas such as Agri Value Chain, Contract

कृषि बैंकिंग महाविद्यालय, विद्यापीठ मार्ग, पुणे - 411 016 (महाराष्ट्र) भारत
फोन : (91-020) 25582361 फैक्स : (91-020)25538959 ई-मेल: principalcab@rbi.org.in

College of Agricultural Banking, University Road, Pune - 411 016, (Maharashtra), INDIA
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- Farming activities and Farmers' Producer Organisations (FPOs)
 - Equip the participants with knowledge on regulatory, legal and risk aspects of agriculture and agrifinance
 - Sensitise to the importance of green finance in India with a select model project
 - Bring in a change in behavioural aspects for better communication and leadership skills
4. The programme will be conducted on CISCO WebEx platform for 60 hours (48 sessions of 75 minutes duration each), i.e., five hours each day during 10.00 hours to 17.30 hours. The participants can join from any device with camera (laptops, PC, Smartphones etc.) and stable internet connection with good band width. The details regarding joining the WebEx platform will be intimated to the participants in due course. The programme can be attended from home or office depending upon the applicable instructions of local office / department.

5. Course contents

The course consists of the following eight modules:

Module 1: Agrifinance Basics - Fundamentals and overview of agriculture and agrifinance, Regulatory guidelines on agri finance, etc.

Module 2: Project Finance - Appraisal of agri and allied sector projects such as farm mechanization, horticulture, dairy, poultry, fisheries, etc., along with case exercises on each of these projects.

Module 3: Financing Hi-Tech Agriculture - Bankable projects in agri-bio technology, hi-tech dairy, hi-tech poultry projects, etc., with case exercises and various aspects of use of technology in farming systems such as urban farming, vertical farming, hydroponics, aquaponics, etc.

Module 4: Financing Post Harvest Management Infrastructure - Agricultural marketing system, post-harvest infrastructure, financing of rural godowns and cold storages, Negotiable Warehouse Receipt (NWR) financing, etc., with case exercises.

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Module 5: Agri MSME -Importance and overview and financing of agro enterprises along with sessions on analysis of financial statements, and working capital assessment with case exercises.

Module 6: New Delivery Models for Agrifinance - Delivery models such as Agri Value Chain Financing, Contract Farming, financing of Farmers' Producer Organizations, etc.

Module 7: Financing Climate Smart and Wellness Agriculture: Role and initiatives of various agencies in green finance in India and appraisal of a few model green projects.

Module 8: Risks and Regulations - Risk management in agri-lending, documentation, NPA, recovery aspects, crop insurance, commodity trading, related regulatory guidelines, etc.

6. Target Group:

Newly or recently recruited officers of Scheduled Commercial Banks (including Regional Rural Banks and Small Finance Banks) and State Cooperative Banks, involved in lending to agriculture, agribusiness and agri MSMEs can be nominated for the course. This course is designed essentially for officers with limited exposure to agricultural lending. This course will also be useful for bank officers who are likely to be posted in rural branches or are handling agricultural portfolio at the Controlling Office or Head Office level. Trainers of training institutions of banks including potential trainers can also be nominated for this course.

7. Smt. Ananthi S. (ananthi@rbi.org.in), Shri Narayan (narayan@rbi.org.in), Dr. A. V. Ravindradas (avravindradas@rbi.org.in), and Shri Sanjeev Raman (sanjeevraman@rbi.org.in) are the Programme Directors.

8. We request you to nominate suitable officers of your bank, to the programme latest by July 30, 2021. **The details of participation fee for the programme and the nomination form are attached.** The nomination forms may please be sent to nomination.ami@rbi.org.in

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PLEASE NOTE: The Fees may be remitted only after the nomination is confirmed by the College.

9. For nomination related enquiries you may contact the Nomination Desk (Smt. Sujata Ghate) – Mobile No. 9820837693 or e-mail to nomination.ami@rbi.org.in

IMPORTANT DATES TO REMEMBER	
Programme Dates	August 02-14, 2021 (12 days)
Timings	10.00 hours – 17.30 hours (4 sessions daily of 75 minutes duration each)
Nominations to be received by	July 30, 2021
Completion of programme	17.30 hours on August 14, 2021 (Saturday)

Yours faithfully

(Dr Ravindrprasad, A.V.)
Programme Director
(M) 9866249602

Encl: As above

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Fee Structure for
Foundation Course on Agriculture Banking (FCAB)
(August 02 - 14, 2021)

No	Group	Total Tuition Fees per participant (Total number of hours = 60) (in Rs.)
1	Group 1 - Commercial Banks and Financial Institutions	18000
2	Group 2 - Scheduled UCBs, Non-Scheduled UCBs with deposit base of more than Rs.100 crore, RRBs, Local Area Banks, State Cooperative Banks and NBFCs	12000
3	Group 3 - Non-Scheduled UCBs with deposit base of less than Rs.100 crore, Small Finance Banks, Payment Banks, Government Departments, DCCBs, NGOs, State Level FIs, Non-NBFC MFIs and Certified Credit Counsellors	6000

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