भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

PUN.CAB.ACAD.No.S700/09-06-002/2026-2027 August 21, 2026

The Managing Director/Chief Executive Officer
Scheduled Commercial Banks (including RRBs and Small Finance Banks)
and Rural Cooperative Banks

Madam/Sir,

Programme on Agri-Financing (September 16 to 18, 2026)

Reserve Bank of India, CAB, Pune is conducting a Programme on Agri-Financing for officers of Scheduled Commercial Banks (including RRBs and Small Finance Banks) and Rural Cooperative Banks from September 16-18, 2026 at CAB Campus, Pune.

2. Programme Objectives: The objectives of the programme are-

- To impart knowledge on the concepts, tools and techniques involved in the technical and financial appraisal of agricultural projects
- To enhance skills in appraising a few important agricultural projects

3. Venue and accommodation

The programme is residential. The arrangements regarding lodging and boarding will be done at the CAB campus, Pune. Participants may report to the CAB in the evening of **September 15, 2026** and may vacate on conclusion of the programme or latest till 9.30 am the next morning i.e., **September 19, 2026**. The nominated officers should make their travel arrangements accordingly. Please note that overstays and accompanying guests are not permitted.

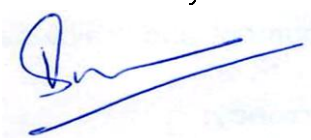
4. Course Contents: The broad course content of the programme is given in an Annex I.

5. We request you to nominate suitable officers dealing with agri-finance from your bank for this programme. Nominations may please be sent to nomination.ami@rbi.org.in on or before September 09, 2026. **The details of participation fee are given in Annex II.**

6. For nomination related enquiries, you may please contact the Nomination Desk (Shri. Prathmesh Patil – Telephone No. 020 2558 2396 / Shri Ketan Lanjewar – Telephone No. 020 2558 2389) or through e-mail to nomination.ami@rbi.org.in

IMPORTANT DATES	
Programme Dates	September 16 to 18, 2026
Last date for receipt of nomination	September 09, 2026
Reporting at CAB	September 15, 2026, Evening
Completion of programme	06.00 p.m. on September 18, 2026

Yours sincerely



(Dr K Subramanian)
Deputy General Manager
Programme Director
Contact: 9489625948
Email ID- ksubramanian@rbi.org.in

Encl.: As above

Annex I

Module	Theme	Key Areas to be Covered
I	Agricultural Finance: Emerging Landscape & Policy Framework	• Overview and emerging trends in agricultural finance in India • RBI guidelines and recent Government initiatives • Emerging opportunities for financial institutions in agriculture
II	Project Appraisal & Financing of Agri-Investments	• Project approach to agricultural lending • Technical and financial appraisal of agri-projects • Assessment of viability, bankability and repayment capacity • Financing agriculture and allied sectors projects
III	Digital & Innovative Approaches to Agri-Finance	• Digital lending approaches in agriculture • Use of digital platforms, data and technology in agricultural credit delivery • Agri-startups and their role in digital agriculture • Opportunities for banks to engage with the AgriTech ecosystem
IV	FPOs & Agricultural Value Chain Financing	• Role of FPOs in aggregation and market linkages • Financing Farmer Producer Organisations (FPOs) • Agricultural Value Chain Financing (VCF) and emerging financing models • Financing various actors across agricultural value chains
V	Warehouse Receipt & Post-Harvest Financing	• Warehouse Receipt Financing and its potential • Financing against electronic Negotiable Warehouse Receipts (e-NWRs) • Role of warehousing in reducing distress sales and improving credit access • Opportunities for banks in post-harvest and commodity financing
VI	Climate-Resilient & Sustainable Agriculture Finance	• Climate-resilient and sustainable agriculture • Financing climate-smart agricultural technologies • Renewable energy, water-use efficiency and resource efficient agriculture • Emerging opportunities in green and sustainable agricultural finance
VII	Risk Management in Agricultural Finance	• Credit monitoring and early warning signals • Managing risks in agricultural lending • NPA management and recovery • Strategies for improving the quality of the agricultural credit portfolio

Annex II

Programme on Agri-Financing (September 16 to 18, 2026)

Fee Structure

Group	Type	Fees per participant	18% GST	Total fees to be paid per participant (Including GST)
Commercial Banks and Financial Institutions	Residential	17,600	3,168	**20,768**
	Non-residential	10,900	1,962	**12,862**
Scheduled UCBs, Non-Scheduled UCBs with deposit base of more than Rs.100 crore, RRBs, LABs, State Cooperative Banks and NBFCs	Residential	13,200	2,376	**15,576**
	Non-residential	8,200	1,476	**9,676**
Non-Scheduled UCBs with deposit base of less than Rs.100 crore, SFBs, Payment Banks, Government Departments, DCCBs, NGOs, State Level FIs, Non-NBFC MFIs and Certified Credit Counsellors	Residential	8,800	1,584	**10,384**
	Non-residential	5,500	990	**6,490**

Please use the programme code AMI-16092026 in Sender to Receiver Information while remitting the fee through NEFT.

PLEASE DON'T REMIT THE PAYMENT THROUGH RTGS. PLEASE MAKE THE PAYMENT BY NEFT ONLY.

In terms of section 48 of RBI Act 1934, RBI is exempted from payment of Income Tax or Super Tax on any of its Income, Profits or Gains. Nominating institutions should therefore not deduct TDS on the Programme Fees.

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 further identified four focus areas (4 Cs), 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 various institutions. 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.