



National Institute of
Bank Management
Pune, India

Campus Programme on **Financing** **Farmer Producer Organisations** **and Agri-Value Chain**

March 03 – 05, 2025
(Duration: 3 days)



Programme Directors
Dr Nisha Bharti
Dr Naveen Kumar K

Introduction

The rapid growth of Farmer Producer Organisations (FPOs) in India has highlighted their potential to improve the livelihoods of small and marginal farmers through collective action. In 2019, the Government of India committed to promoting 10,000 new FPOs, supported by organisations like SFAC, NABARD, and NCDC. By 2024, over 40,000 FPCs were registered, reflecting a significant shift towards collectivised farming models. However, despite their growth, FPOs face challenges, primarily related to access to finance. According to the State of the Sector Report on FPOs, many FPOs struggle with inadequate capital, high transaction costs, and limited internal funding, which hampers their ability to scale and thrive.

To sustain growth, FPOs require timely and sufficient credit, but lending to them is complicated due to the high risks, low-value loans involved, and long agri-value chains. Financial institutions need effective methods to assess the creditworthiness of FPOs, considering factors such as governance, financial health, and operational capacity. Value chain financing to FPOs can be an effective solution to mitigate the risk of lending to FPOs as it ensures a smooth flow of funds across the value chain and assures repayment.

This programme will equip participants with the tools and knowledge necessary to design tailored financial solutions that address the unique challenges faced by FPOs, promoting their long-term sustainability and enhancing the resilience of India's agricultural sector along with agri-value chains.

Programme Coverage

- ❖ Business opportunities in agri-business, agri-value chains and agri collective
- ❖ Legal forms and business model of FPOs/FPCs
- ❖ Role of FPO promoting organisations including NABARD and SFAC
- ❖ Government support for FPOs/FPCs
- ❖ Understanding the need for funding, funding options, and funding cycle for FPOs/FPCs
- ❖ Compliance and documentation financing FPOs/FPCs
- ❖ Appraisal of different types of FPOs/FPCs
- ❖ Understanding the risk and mitigating the risk in financing the FPOs/FPCs
- ❖ Value chain financing in agri-business
- ❖ Various models of value chain financing and financial instruments
- ❖ Role of value chain financing in mitigating the risk of lending to FPOs
- ❖ Agri-commodity derivatives and FPOs
- ❖ Best practices in FPO financing and interacting with successful FPOs

Target Audience

- Branch Managers/Assistant Branch Managers from rural and semi-urban centres
- Credit Officers handling agriculture
- Field Officers/Agriculture Officers/Agriculture Development Officers
- Officers handling agriculture in RO, ZO and HO and Executives/Officers from NBFCs

Dates: March 03 – 05, 2025

The participants are requested to report at the venue by the evening of March 02, 2025.

Venue: NIBM Campus, Kondhwe Khurd, Pune, India

Accommodation

The programme is fully residential. Participants will be provided well-furnished, single room AC accommodation in the Institute's hostel complex in the campus. However, they would not be permitted to bring their family members to stay in the campus. In case, any officer / executive with physical / medical disability is being nominated, kindly inform us in advance with particulars of disability to facilitate necessary arrangements. The Institute has facilities for outdoor and indoor games, and a large walking / jogging trail for physical fitness. Participants are therefore encouraged to bring appropriate clothes / gear.

Participants attending the programme on campus will be subject to the prevailing guidelines for educational institutes as per the notifications by the government / civic authorities.

Completion / Participation Certificate

A completion / participation certificate will be given to the participant at the end of the programme provided he / she attends the programme for the mandated hours of engagement.

Nominations and Enquiries

Nominations are invited from both institutions and individuals from India and abroad. Executives working in banks / financial institutions / consulting firms / technology firms in the banking and financial services domain can also apply for the programme in their individual capacity.

Please address your enquiries regarding nominations and programme content to:

Programme Directors

Dr Nisha Bharti

Email: nisha.bharti@nibmindia.org; Tel: +91-20-6904 6143 (D); Mobile: 7875885105

Dr Naveen Kumar K

Email: naveen@nibmindia.org; Tel: +91-20-6904 6224 (D); Mobile: 7350122269

Enquiries related to programme registration, accommodation, etc. may kindly be addressed to:

Programme Office

National Institute of Bank Management

NIBM Post Office, Kondhwe Khurd

Pune 411 048 (India)

Tel. : +91-20-69046000 (Board) / 6904 6214 / 6166 / 6210 / 6211

WhatsApp : 7887884083 (Messages Only)

Email : trainings@nibmindia.org / progofficer@nibmindia.org

Website : www.nibmindia.org

For registrations / nominations, please login using the following link:

<https://erp.nibmindia.org/POApplication#/>

If you find any difficulty in accessing the above link, then kindly advise your IT department to whitelist **nibmindia.org** domain in the firewall.

Last Date for receiving nominations : February 21, 2025

Last Date to avail 'Early Bird Discount': February 16, 2025

Programme Fee (per participant)

US \$ 1200 for foreign participant

		Fee	GST	Fee+GST	TDS
Member Banks	:	33000	5940	38940	3300
Non-Member Banks	:	39000	7020	46020	3900
Individual Nominee	:	39000	7020	46020	----

The fee includes the cost of tuition, teaching material, lodging facilities, etc. (GST @ 18 % and TDS @ 10%. Kindly send the TDS certificate on priority to NIBM).

As per the resolution of NIBM's 86th Finance Committee meeting held on January 31, 2023, all organisations / banks are required to make the full payment for all their nominations for the NIBM 'Executive Training Programmes / Workshops', prior to the commencement of the respective programmes / workshops. The Reserve Bank of India has given its consent for this new initiative.

Discounts

1. 5% 'Early Bird' discount for nominations received at least 15 days prior to commencement of programme.
2. **Bulk nominations:** The following discounts will be applicable –
(a) 6-10 nominations – 5% (b) 11-19 nominations – 10%
(c) 20 and above – 15%

Mode of Payment for Indian Participants

- The fee may preferably be transferred by RTGS/NEFT/ECS to our A/c No. 20002400021 with Bank of Maharashtra, NIBM Branch, Pune (IFSC Code MAHB0001124). NIBM PAN No. AAATN0040P and GST No. 27AAATN0040P1ZJ.
- National Institute of Bank Management
NIBM Post Office, Kondhwe Khurd, Pune 411 048, INDIA.

Mode of Payment for Foreign Participants

Mode of Remittance: SWIFT*

- | | | |
|---|---|---|
| 1. Name & Address of our Bankers | : | Punjab National Bank
C-2, Shop No. 4-5, Bramha Estate
Kondhwe Khurd, Pune 411 048
Maharashtra, India |
| 2. Name of the Beneficiary | : | National Institute of Bank Management |
| 3. NIBM's Bank Account No. with Punjab National Bank | : | 11281131004402 |
| 4. Bank's Swift Code | : | PUNBINBBDIB |
| 5. Preferred Currency | : | USD |
| 6. Correspondent Bank of Punjab National Bank | : | WELLS FARGO BANK NA |
| 7. Punjab National Bank A/c No. with Correspondent Bank | : | 2000193007918 |
| 8. Swift Code with Wells Fargo Bank | : | PNBPUS3NNYC |
| 9. IFSC | : | PUNB0108810 |

* The Foreign Bank Charges/ SWIFT charges/Commission is to be borne by the remitter. The fees mentioned in the invoice/brochure is to be paid to NIBM, net of all bank charges.

***Payments will be accepted ONLY through electronic mode.
Cheques / DDs / Pay Orders will NOT be accepted.**

- **For all electronic / digital remittances, kindly send a confirmatory e-mail to: accounts@nibmindia.org, giving details of the remitter, participant, Programme dates, title of programme, etc.**

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