



Bankers Institute of Rural Development (BIRD)

(A Premier Learning Center of NABARD)

Lucknow, Uttar Pradesh, India

Brief Online Course Design

“Project Lending in Agriculture Sector”

Agriculture sector is major livelihood providers for the small holder farming systems in India and other developing countries. The banking system plays a vital role in providing the much required credit for farmers as well as other players in the value chain related to input supply, service sector, processing and value addition. There are many key challenges for reaching the farmers through an appropriate loan product. Further, appraising the activities in Agriculture and Allied sectors requires specialized technical and banking skills. NABARD with its focus on Agriculture and Rural Development has developed various farm loan products and processes. BIRD, being the premier learning center of NABARD, is having more than 15 faculty members specialized in various Agri Sectors and are experienced in Project Appraisal, Lending, Implementation and Monitoring.

1. Objectives:

At the end of the program, the participants would be in a position to understand and appreciate-

- Concepts of Project Lending
- Concepts of Scales of Finance and Unit Costs for various activities
- Concept of Farmer Credit Card (Kisan Credit Card)
- Group Approach for Lending-Concepts of JLGs/Farmer Collectives
- Techno Economic Features and Commercial Appraisal Techniques
- Financial Appraisal and Bankability
- Concepts of Value Chains in Agriculture Sectors

2. Course Content:

The program will broadly deal with the following –

- Banking Network -Targeted approach to lending -Priority Sector-Lead Bank Scheme & Service Area Approach
- Approaches to Project Lending -Concepts of Project & Project Cycle-Concepts of Scales of Finance and Unit Costs for various activities

- Group Approach for Lending-Concepts of JLGs/ Farmer Collectives for lending to agriculture
- Techno Economic Features, Commercial Appraisal Techniques, Financial Appraisal and Bankability-Case exercises
- Concept of Value Chains -Financing various stake holders in the value chain-Indian experience

3. Participants

The program participants will be middle/senior Officers from ITEC member countries working in government, universities, banks, NGOs, MFIs and other institutions concerned with communities in the area of Agriculture, Banking, Rural development.

4. Duration

06-10 September 2021

One week on-line programme with 5 hrs of lecture and 4 assignments (Self Study) on the topics discussed in the lecture. Time will be decided based on the time zone of the participating countries.

5. Programme Plan:

Date	Time	Topic	Teaching mode
1 st Day	1500 to 1600 hrs	Banking Network -Targeted approach to lending -Priority Sector-Lead Bank Scheme & Service Area Approach	WEBEX Training Mode
	Self-Pace	Assignment on the Banking Network - Targeted approach to lending in their respective countries	Assignment to be submitted by the participants
2 nd Day	1500 to 1600 hrs	Approaches to Project Lending - Concepts of Project & Project Cycle-Concepts of Scales of Finance and Unit Costs for various activities	WEBEX Training Mode
	Self-Pace	Concepts of Scales of Finance and Unit Costs for various activities - Experiences of own country	Assignment to be submitted by the participants
3 rd Day	1500 to 1600 hrs	Group Approach for Lending-Concepts of JLGs/ Farmer Collectives for lending to agriculture	WEBEX Training Mode
	Self-Pace	Experiences of participant's country on group approach of lending	Assignment to be submitted by the participants

4 th day	1500 to 1600 hrs	Techno Economic Features, Commercial Appraisal Techniques, Financial Appraisal and Bankability-Case exercises	WEBEX Training Mode
	Self-Pace	A Case exercise on project appraisal to submitted online	Assignment to be submitted by the participants
5 th day	1500 to 1600 hrs	Concept of Value Chains -Financing various stake holders in the value chain-Indian experience	WEBEX Training Mode
	1600 to 1630 hrs	Evaluation and Feed back	WEBEX Training Mode