



COURSE REPORT

**INTERNATIONAL TRAINING PROGRAMME ON
“AGRI VALUE CHAIN FINANCING”**

**AT VAMNICOM, PUNE
23-26 APRIL 2024 AT VAMNICOM, PUNE**

(CICTAB – MOC- VAMNICOM)

**CENTRE FOR INTERNATIONAL COOPERATION AND
TRAINING IN AGRICULTURAL BANKING (CICTAB), PUNE**

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Background

Cooperative concept and the system of cooperative societies were introduced, to the Indian economy by the British colonial Rule at the outset of the 20th century. In the changing economic environment, Cooperative Business Model remains valid and fully appreciated. The Government of India has set up a separate Ministry of Cooperation in July, 2021.

The term “value chain finance” (VCF) refers to the use of a value chain and the way in which it supports participants by tailoring services and products to one or more points in a value chain in order to reduce the risk and cost of financing, and increase the efficiency of the value chain as a whole. VCF can help meet the growing need for agricultural finance and investment in response to consumer demand for more processed or value-added products. From a development perspective, governments and support agencies must ensure that the financial systems in their countries are able to meet the financial demands arising from the growth of modern agricultural and food value chains. Agricultural value chain finance (AVCF) is an innovative yet proven approach to finance that can help address these issues.

About CICTAB

At the instance of FAO, Centre for International Cooperation & Training in Agricultural Banking (CICTAB) was set up by Ministry of Agriculture & Farmers Welfare, Govt. of India as an autonomous institution with its head quarters at Vaikunth Mehta National Institute of Cooperative Management Campus, Pune in January, 1983.

CICTAB was promoted by Dept. of Agriculture & Cooperation, Ministry of Agriculture & Farmers Welfare and Government of India since 1983. With the establishment of Ministry of Cooperation in July 2021, the Management of CICTAB is vested with Secretary, MoC as President of General Council and Additional Secretary, MoC as Chairman of Managing Committee consisting of representatives from member institutions in member countries.

CICTAB was organised on the lines of the recommendations of FAO Mission on CICTAB (Chairman, B. Venkatapiah, formerly Dy. Governor of Reserve Bank of India and with endorsement of Government consultations held at Pune of four initial member countries of CICTAB, viz. Bangladesh, Nepal, Sri Lanka and India. CICTAB became operational, initially for four countries of the region, viz. Bangladesh, Nepal, Sri Lanka and India.

CICTAB is conducting training programmes for 39 member institutions in SAARC countries without any course fees. CICTAB is conducting all its activities from membership fees of US\$ 1000/- OR Equivalent to INR collected from its 39 members every year.

About the Ministry of Cooperation

The Ministry of Co-operation is a ministry under the Government of India which was formed in July 2021. The ministry provides a separate administrative, legal and policy framework for strengthening the cooperative movement in the country. The ministry's creation was announced on 6 July 2021 along with its vision statement of "Sahkar se samriddhi". Before the creation of this ministry, the objectives of this ministry were looked after by the Ministry of Agriculture.

The ministry works in strengthening co-operatives at the grassroots level, working to streamline processes for 'Ease of doing business' for co-operatives and enabling the development of Multi-State Co-operatives (MSCS).

About VAMNICOM

Vaikunth Mehta National Institute of Cooperative Management is a premier National Institute under the Ministry Of Cooperation, Govt of India. It was conceived as an intellectual nerve centre for the co-operative movement. It caters to management development through training, education, research and consultancy needs of various co-operative organizations, government departments and other national bodies.

About the Programme

International Programme on "Agri Value Chain Financing" was organized at VAMNICOM, Pune. It was four days programme from 23-26 April 2024 having three days sessions and one day study visit.

Dr. D. Ravi, Programme Director, CICTAB inaugurated the programme in presence CICTAB team. Dr. D. Ravi shared the idea behind the conduct of Agri value chain financing programme. He explained in brief about the planning of four days training programme. He also explained the session plan to participants.

In his inaugural speech he shared that training programmes create learning experiences. Further he explained that in agri value chain financing every word has its own meaning and collectively it is very important term. Madam explained the value chain financing with the help of different examples to participants. On behalf of CICTAB, the Programme Director conveyed gratitude to the guests and participants.

A total of Total 17 participants from Nepal- NRB (2), NEFSCUN (5), NCF (3) and Sir Lanka - COOPFED (7) were participated in the programme. were participated in the programme.

For detailed List of Participants refer Annexure A.

Objective of the Programme

On successfully completing the programme, the participants should be able to acquire the

- ✚ To create awareness of Agri value chain financing
- ✚ To improve skills in assessment of risks in lending
- ✚ To equip bank officers to effectively manage and mitigate risks in agriculture lending
- ✚ To understand the concept, tools, and techniques of value chain analysis

Coverage of the Programme

The training programme was for

- (a) Board of Directors of Multipurpose Cooperative Societies, State Cooperative Banks, State Land Development Banks and other rural financing institutions.
- (b) Executives/officers of Rural Financing and cooperative Institutions
- (c) Trainers/potential trainers of Agricultural and Rural Financing Institutions

The four-day long programme comprised of 12 in-house sessions of 1 hour 15 minutes duration each. The in-house sessions covered on the following broad topics:

- ✚ About VAMNICOM & CICTAB by Dr D Ravi, Programme Director
- ✚ Supply/value chain management in agriculture by Dr Mahesh Kadam, Faculty, VAMNICOM
- ✚ Overview of Rural Financing by Dr D Ravi, Programme Director
- ✚ Role of NABARD in AVC Financing by Dr. S. P. Parate, GM, NABARD, Pune and Shri A Elangaivendhan, Manager, NABARD
- ✚ Agri Value Chain Financing – Warehouse Receipt & Commodity Market by Dr Mahesh Kadam, Faculty, VAMNICOM and Shri Nilesh Pinjarkar, JK Sugar & Commodities Pvt. Ltd.
- ✚ Agri Value Chain Initiatives of Smart Project by Dr. Abhay Gaikwad Officer, MSAMB, Pune
- ✚ Country paper presentation by Dr D Ravi, Programme Director
- ✚ Agri Value Chain – Experience of FPO Model by Shri Vijay Thube, Shashwat FPO, Pune
- ✚ Role of NCDC in AVC Financing by Shri Shardul Jadhav, Deputy Director, NCDC, Pune
- ✚ Role of NBHC in AVC Financing by Mr. Vishal Mishra, Senior Vice President & Business Head, at Pestinct Pro Solutions, A Division of NBHC, Mumbai

- ✚ Agri value chain financing – Experiences & Coverage of Risk for AVC Financing by Dr. Naveen Kumar, Faculty, NIBM, Pune

PROGRAMME CONTENT

- ✚ Over view of Rural financing
- ✚ Types of risks in rural & agricultural lending
- ✚ Various agricultural insurance products – crop insurance
- ✚ Agricultural marketing and commodity markets
- ✚ Supply chain / value chain Management in Agriculture
- ✚ Role of Cooperative and corporate in agriculture value chain development
- ✚ Experience of Banks in financing across the agriculture value chain.

For detailed Programme Schedule refer Annexure B.

CLASSROOM SESSIONS:

SESSION -1:

Topic	Faculty/Resource person
Supply/value chain management in agriculture	Dr Mahesh Kadam Faculty, VAMNICOM

Dr Mahesh Kadam briefed about the role and importance of Supply/value chain management in agriculture. It plays a vital role in diversification and commercialization of agriculture, enhances shelf life, ensures value addition to agro products, generates employment, enhances income of the farmer and creates market for export of agro food. Supply chains are principally concerned with the flow of products and information between supply chain member organizations—procurement of materials, transformation of materials into finished products, and distribution of those products to end customers.

Today's information-driven, integrated supply chains are enabling organizations to reduce inventory and costs, add product value, extend resources, accelerate time to market, and retain customers. The real measure of supply chain success is how well activities coordinate across the supply chain to create value for consumers, while increasing the profitability of every link in the supply chain. In other words, supply chain management is the integrated process of producing value for the end user or ultimate consumer.



Dr Mahesh Kadam, Faculty, VAMNICOM delivered session on **Supply/value chain management in agriculture**

SESSION -2:

Topic	Faculty/Resource person
Overview of Rural Financing	Dr D Ravi, Programme Director

Dr D Ravi delivered session on Overview of Rural Financing in context with SAARC countries. In SAARC countries, microfinance started at different points of time and pattern of evolution of these programs has not been uniform. There are some common features but some differences in models and approaches that were adopted. Modern microfinance system started in Bangladesh where it has also grown at an astonishing speed.

In India, a substantial microfinance program based on self help groups has developed. Other SAARC countries started later and though most of them have now fully active microfinance programs, they vary in nature and depth of outreach. He briefed the participants about the rural financing systems of India, Sri Lanka, Nepal, Bhutan, Bangladesh etc. how these countries get benefited by rural financing. The varied experiences of these countries provide a unique opportunity to review and learn from each other experiences.

The participants from Nepal and Sri Lanka also shared experiences of their respective country with reference to rural microfinance.



Dr D Ravi, Programme Director delivered session on **Overview of Rural Financing**

SESSION-3:

Topic	Faculty/Resource person
Role of NABARD in AVC Financing	Dr. S. P. Parate, GM, NABARD, Pune Shri A Elangaivendhan, Manager, NABARD



Dr. S. P. Parate, GM, NABARD, Pune and Shri A Elangaivendhan, Manager, NABARD delivered session on Role of NABARD in AVC Financing

SESSION-4:

Topic	Faculty/Resource person
Agri Value Chain Financing – Warehouse Receipt & Commodity Market	Dr Mahesh Kadam Faculty, VAMNICOM Shri Nilesh Pinjarkar, JK Sugar & Commodities Pvt. Ltd.

Dr Mahesh Kadam and Shri Nilesh Pinjarkar explained that in many developing countries, farmers do not own properties that can be leveraged as collateral for loans from financial institutions. They therefore often lack access to credit to meet their financing needs and are forced to sell their commodities immediately after harvest, often at lower prices. Warehouse receipt financing has been used as a mechanism to address this challenge to farmers and also financial institutions. A warehouse receipt financing system is a mechanism that allows the use of commodities as collateral to secure loans. In a typical warehouse receipt financing approach, a farmer stores commodities at a certified independent warehouse. The commodity will be graded and checked for quality and a receipt will be issued by the warehouse operator to the farmer, specifying the quantity and quality of the commodity. The farmer can use the receipt as collateral to access loans from financial institutions, while also enjoying the advantage of selling these commodities in the market when prices might be higher. For financial institutions, warehouse receipt financing help to reduce credit risk in lending to farmers.

In order for a warehouse receipt financing system to work well, the following key conditions have to be in place: Availability of warehouses to

grade and store commodities, Legal framework supporting the use of receipts as collateral, Independent and professional warehouse operators, Adequate monitoring and supervisory framework ensuring that warehouses operate as provided by the law, and Transport facilities at affordable costs.



Dr Mahesh Kadam and Shri Nilesh Pinjarkar delivered session on **Agri Value Chain Financing – Warehouse Receipt & Commodity Market**

SESSION-5:

Topic	Faculty/Resource person
Agri Value Chain Initiatives of Smart Project	Dr. Abhay Gaikwad Officer, MSAMB, Pune

Dr. Abhay Gaikwad explained the importance of SMART project in the agri value chain. It is an illustrative tool used to identify and articulate the “missing middle” i.e. the exact assumptions that must prevail for the activities or project interventions to achieve the outcomes. The project development objective is to support the development of inclusive and competitive agriculture value chains, focusing on smallholder farmers and agri-entrepreneurs in Maharashtra. The Description of Output Indicators is Enhancing Institutional Capacity for Agribusiness Reforms, Supporting Enterprise Growth and Expanding Market Access, Building Risk Mitigation Mechanisms, Project Management, Monitoring and Learning.

They are mainly working for increase producers share in consumer Rupee, increase efficiency of actors in Value chain, increase co-ordination and trust worthy atmosphere amongst stakeholders, create win-win situation for all the actors and make the value chain competitive.



Dr. Abhay Gaikwad Officer, MSAMB, Pune delivered session on **Agri Value Chain Initiatives of Smart Project**

SESSION -6:

Topic	Faculty/Resource person
Agri Value Chain – Experience of FPO Model	Shri Vijay Thube Shashwat FPO, Pune

Shri Vijay Thube explained that India has come a long way from being a food-scarce nation in the 1960s to a food surplus nation thereafter. However, the record levels of production that India has achieved has not translated into increased well-being for the farming community in India in a commensurate manner. A vital cog in increasing farmers' income will be the extent of credit penetration to the ultimate farmer. With changing consumer preferences towards branded, well-packed, safe and healthy food there has been increasing focus on organized agriculture value chains (AVCs) and their financing. Farmer producer organisations (FPOs) and supermarket chains will play a very important role in this revolution. This paper proposes AVC financing models with FPOs and supermarket chains as anchors.

In India, the traditional agri value chains in existence are small scale, unorganised, fragmented and disjointed where the produce traversed through several channels and players, often redundant, requiring several touch points at the farm gate end. An organised agri value chain, in contrast, allows the value chain intermediaries coordinate their value creating activities with one another and, create greater value than otherwise.



Shri Vijay Thube, Shashwat FPO, Pune delivered session on **Agri Value Chain – Experience of FPO Model**

SESSION -7:

Topic	Faculty/Resource person
Role of NCDC in AVC Financing	Shri Shardul Jadhav Deputy Director, NCDC, Pune

Shri Shardul Jadhav explained that the NCDC is involved in planning, promoting, coordinating and financing of cooperative development programmes at the national level. It provides financial and technical support to cooperative institutions of farmers and other weaker sections associated with agriculture and allied rural economic activities.

NCDC is having MOUs with major universities – APEDA, MANAGE, various universities including IITs etc to provide the consultancy and lending the credit for different cooperatives for farming activities. NCDC provide loan to cooperatives for creation of storage infrastructure (Capacity 50 - 5000 MTs), non- storage infrastructure up to Primary processing and upgradation of farmer-consumer market and Rural Haats.

NCDC act as Implementing Agency in the Scheme for Formation of FPOS. Also work for infrastructure development/upgradation to Bulk Breaking Centre as Grameen Agricultural Market – Basic & Supporting infrastructure such as open raised/covered platform, garbage pit, warehouse for storage (small), space for packaging, fencing as well as Marketing Infrastructure components such as drying facility (solar/normal), weighing scale (electronic/normal), assaying equipments, Computer IT equipments with internet connection, Godown, cold room, deep freezer/ Zero energy freezer, pack house, ripening chamber, Information boards (electronic/non-electronic), De-sheller, Grain cleaner, specific gravity separator, Mini Dal mill, Mini Oil expeller, Mini rice huller etc.



Shri Shardul Jadhav Deputy Director, NCDC, Pune delivered session on **Role of NCDC in AVC Financing**

SESSION -8:

Topic	Faculty/Resource person
Role of NBHC in AVC Financing	Mr. Vishal Mishra Senior Vice President & Business Head, at Pestinct Pro Solutions, A Division of NBHC, Mumbai, Maharashtra

Mr. Vishal Mishra explained that NBHC is a best-in-industry risk management service for agri-commodities. During the last 15 years, they have established a proven track record of managing collateral and commodities for India's top banks and financial institutions. NBHC have been channelizing bank financing and secured warehouse financing for thousands of farmers, traders and other industry participants in over 170 commodities across 750+ locations across India. They extend complete assurance of quality and quantity of commodities to buyers and lenders both

as well as efficient risk mitigation practices backed with guarantees and insurance. They have been facilitating secured warehouse receipt financing through our nationwide network of state-of-the-art warehouses and storage facilities.

NBHCs providing the services like Storage and Bulk Handling, Collateral Management Services, Integrated Pest Management Services, Trade Consultancy & Support Services, Testing and Certification Services, Information Services, Warehouse Audit & Accreditation & Commodity Valuation Services.



Mr. Vishal Mishra, Senior Vice President & Business Head, at Pestinct Pro Solutions, A Division of NBHC, Mumbai delivered session on **Role of NBHC in AVC Financing**

SESSION -9:

Topic	Faculty/Resource person
Agri value chain financing – Experiences & Coverage of Risk for AVC Financing	Dr. Naveen Kumar, Faculty, NIBM, Pune

Dr. Naveen Kumar shared that Value chain finance relies upon the relationships throughout the system in order to determine appropriate flows of capital. The value chain approach to finance actively engages the connections between actors within a value chain and the ways in which value is added to products at each step along the way. With information pertaining to where value is added along the chain as well as identification of vital actors, intermediate and ultimate markets, and understanding customer demand, financial institutions are better informed to make decisions regarding the credit risk of those to whom they lend. AVCF is primarily a demand-based approach that leverages relationships to address the inherent risks in agricultural finance. AVCF -provide loans to various actors in the chain and how they share risks and benefits (or do not). With the help of diagram he explained the stages of value chain and financial flows within the value chain.



Dr. Naveen Kumar, Faculty, NIBM, Pune delivered session on **Agri value chain financing – Experiences & Coverage of Risk for AVC Financing**

COUNTRY PAPER PRESENTATIONS:

COOPFED, Sri Lanka nominated seven participants from Medawachchiya Multipurpose Cooperative Society Ltd Sri Lanka.

These participants explained about the Medawachchiya Multipurpose Cooperative Society Ltd.

The gold award for the North-Central Province (NWP) in the 2020 performance competition commemorating the 99 International Cooperatives Day was presented to the Chairman of the Medawachchiya Multi-Purpose Cooperative Society W. M. S. Weerasekera by President Gotabaya Rajapaksa.

The Medawachchiya Multi-Purpose Cooperative Society was presented with the gold award due to their magnanimous services in selling goods with a competitive marketing method, fair prices and cordial service and carrying out transactions during the period of the Covid pandemic as well as during the past new year while earning millions of rupees in profit.

The North-Central Province Commissioner of Cooperatives, General Manager E. P. K. Ekanayake also participated in this function.

The main factor that enabled the Medawachchiya Multi-Purpose Cooperative Society to win the gold award was according to its chairman W M. S. Weerasekera is the unit of all employees of the Cooperative and considering themselves one team and working together. He said that the reason for winning the gold award was the unlimited trust by the consumers placed in the staff and management.

This society is working in the Rural Banking Sector, Consumer Division, Fuel Station Division, Unilever Transport Division, Munchee Representative Division, Packaging Division, Unilever Products Distribution Agency, Hemas Dealer Division, CBL Samaposhha Agent Division, Rosel Dealer Division, Nature's Secret Marketing Division, Rice Processing Sector, Member Welfare Section.



Country paper presentation by Sri Lankan participants

Nepal Rashtra Bank (NRB), Nepal nominated four participants. They had presented about the NRB Nepal. It is a Central Bank of Nepal. It is Established in 1956 AD under the Nepal Rastra Bank Act, 1955. Objectives of Nepal Rasta Bank are to formulate necessary monetary and foreign exchange policies in order to maintain the stability of price and balance of payment for economic stability and sustainable development of economy, and manage it; to increase the access of the financial service and increase the public confidence towards the banking and financial system by maintaining stability of the banking and financial sectors; to develop a secure, healthy and efficient system of payment. Vision of the bank is to become "A Modern, Dynamic, Credible and Effective Central Bank". Mission of the bank is "Maintaining Macroeconomic and Financial Stability for Sustainable and Inclusive Economic Development through Effective Monetary, Foreign Exchange, Financial Sector and Payment System Policies". Issues and Challenges facing the NRB in Cooperatives are poor governance and management; low financial and operational efficiency; limited access to technology and innovation; noncompliance of prudential norms and standards; involvement in illegal and unethical activities; weak coordination and collaboration among stakeholders.



Country paper presentation Nepal Rashtra Bank Nepal participants.

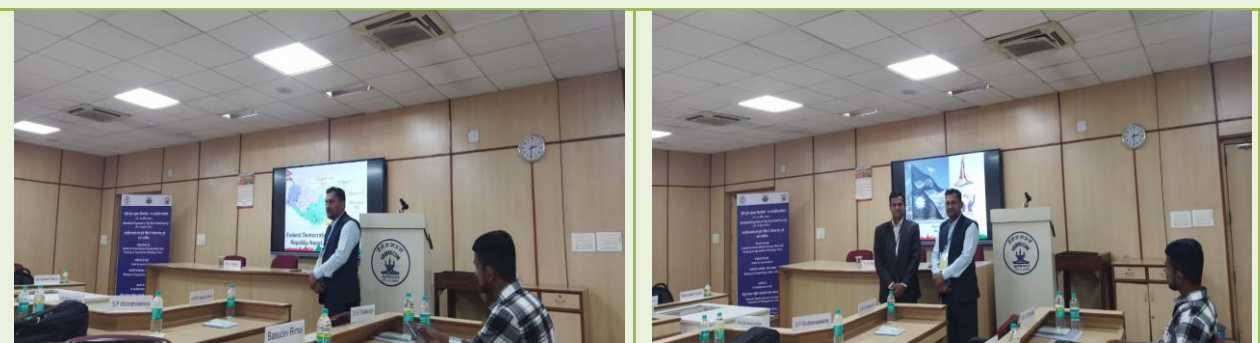
Participants nominated by Nepal Federation of Savings and Credit Cooperative Unions Ltd (NEFSCUN) Kathmandu, Nepal. NEFSCUN is Member based national apex organization of Savings and Credit Cooperative Societies (SACCOS) and their Unions in Nepal. Focus on the development, promotion and strengthening of its member organizations, Contribute for the upliftment of members' life goals and aspiration, Service access to the 76 districts out of 77, Covers the 3.7 Million individuals into

the financial mainstream. Provides cooperatives management training for more than 13000 leaders and staffs each year. Enhancing formal finance access to the poor and marginalized community, Enhance proper tools and techniques to the SACCOS, Networking with ICA, WOCCU, ACCU, CICTAB and BWTP for global credit movement harmony.

NEFSCUN is having total 10840 SACCOS members in which direct Members 4640, through DUs 6122, 76 districts coverage and more than 3.7 million individual members affiliated.

They created Technological Innovation : Central Members Information System initiated for supervision, Developing Enterprise Resource Planning (ERP) for integrated IT solution, Started Stabilization fund for sustainability of SACCOS. It can save enrolled SACCOS from bankruptcy in the collective solidarity of cooperatives. It can develop a sense that we can collectively preserve the cooperative system.

NEFSCUN have their branding strategy. They are trying to bring into one network to adopt same policies, to adopt same procedures, to follow coops identity. They believe on Together, in a network we can make a difference.



Country paper presentation Nepal Federation of Savings and Credit Cooperative Unions Ltd (NEFSCUN) Nepal participants.

Participants from National Cooperative Federation of Nepal (NCF) presented about it. NCF is an apex organization of all sorts and levels of cooperatives, established in 1993. Advocacy and Lobbying on burning issues of cooperatives as a chief function. Working as a bridge within Governments, stakeholders and International cooperative movement. Active member of International Cooperative Alliance (ICA), CICTAB, NEDAC. Leadership representation in ICA, ICA-AP and NEDAC. Functioning to contribute in the SDG agendas. Functioning within the frame of 10 years strategic vision.

NCF's current efforts are continuous lobby and advocacy with the government and stakeholders to address the burning issues of cooperatives. Working in close coordination and collaboration with province and local level government. Encourages cooperatives to use new technologies for governance and quality service delivery. Urges cooperatives to use quality software (CBS), and working with Info Developers Pvt. Ltd as a strategic partner. Run various awareness trainings/programs on cyber security, Anti

money laundering, Strategy/Business Plan development, etc. Renewable Energy Promotional activities through cooperatives.

Their current issues and challenges are Liquidity crunch in Cooperatives (Internal & External factors). Weak Self regulation and governance (esp. in urban areas). Insufficient Training and Education about Cooperatives. Less Cooperative friendly interrelated Coop Acts. Less attraction of Youths. Not in the priority of Competent human resources. Lack of Transformation, professionalism, responsibility and accountability. Few study and Research, lack of authentic data. Government's dual role.

They found way out on the situation is Enhancing Cooperative Identity. Building Members' trust. Cooperatives' classification in terms of it's business turnover, and risk analysis. Promotion of Good governance and self regulation. Product and Service diversification and effective marketing channels, quality products and service delivery. Attract Competent Human resources. Use of Technology, and Cooperative Merger. Compulsory Training and Education. Develop Visionary Leadership. Strengthening Cooperatives Unions and Federations etc.



Country paper presentation National Cooperative Federation of Nepal (NCF) Nepal participants.

FIELD VISIT:

Study Visit	Place	Date
	Krishi Vigyan Kendra, Baramati	25 April, 2024

Mr. Godase, Subject Matter Specialist welcomed all the participants at KVK. He given the brief overview of the KVK and shown video clip about the KVK.

He explained that Krishi Vigyan Kendra (Farmers Science center), Baramati was established on 1st August 1992 under the affiliation ICAR. From 1992 to 2008, the operational area of KVK was whole Pune district, but after the establishment of new KVK in the Pune district, the operational area is reduced to the 7 tehsils of Pune district. Krishi Vigyan Kendra, Baramati is Model, Hi-tech & National Award winning KVK of India working for farming

community since 24 years for the development of sustainable agriculture. The aim of Krishi Vigyan Kendra is to reduce the time lag between the technology transfer from research institutions to the farmers field for increasing production, productivity and income from the agriculture and allied sectors on a sustained basis.

Mr. Godase, Subject Matter Specialist briefed about the technologies implemented at KVK Baramati. How KVK is facilitating the farmers as knowledge centre. Farmers can directly contact to experts of KVK for any support.



Mr. Ashish Walkunde, Subject Matter Specialist welcomed all the participants at KVK and shared detailed information of KVK.

Facilities / Infrastructure available at KVK Baramati are:

1. Administrative Building
2. Agricultural Technology Information centre (ATIC).
3. Conference Hall
4. Audio Visual Training hall,
5. Demonstration plots
6. Hi-tech green house poly house
7. Plant health clinics & Bio-control laboratory
8. Soil, water, leaf & pitil testing laboratory
9. Grading and packing unit
10. Apiary unit
11. Water storage tank with solar motor
12. Automated fertigation unit
13. Farmers hostel
14. Loose housing Dairy farm
15. Poultry Hatchery
16. Goat & Sheep unit
17. Silage demonstration unit
18. Integrated Fish & poultry unit
19. Fish Hatchery
20. Agri & Echo tourism
21. Indo-Dutch project for hi-tech farming

- 22. Hydro phonic unit
- 23. Nursery
- 24. Wind solar hybrid system for electricity generation
- 22. Farmers visit planning.

The new facilities of KVK are inaugurated by Hon. President of India and the Centre of Excellence for Vegetables; An Indo-Dutch project was inaugurated by Hon. Prime Minister of India during past year. In this project in addition to training and demonstration they are providing disease free quality planting materials to farmers. In addition to this Bee Connect: A project in collaboration with ICAR, New Delhi & Crop Life India for the awareness in farming community for honey bee & pollinators through the mobile app Madhu Sandesh is also implemented by KVK, to make them aware regarding safer use of Pesticides.



Mr. Godase, Subject Matter Specialist, KVK, Baramati briefed all the participants about the activities of the KVK Baramati



Hi-Tech technology used at KVK, Baramati



Poultry Farming



Goat Farming



Honey bee keeping



KVK exhibition

VALIDICTION AND CERTIFICATE DISTRIBUTION:

Dr. Hema Yadav, Director, CICTAB & VAMNICOM delivered the valedictory speech. She discussed with the participants regarding the learning outcome of the parogramme. Certificate distribution ceremony was held by Dr. Hema Yadav, Director, CICTAB & VAMNICOM

Dr. D. Ravi, Consultant, CICTAB & Jt. Programme Director, VAMNICOM delivered his sincere thanks to the director, participants, their sponsoring organizations and CICTAB secretariat.





Certificate distribution to the participants by Dr. Hema Yadav, Director, CICTAB VAMNICOM and in the presence of Dr. D. Ravi, Consultant, CICTAB

LEARNING OUTCOME OF THE PROGRAMME:

- ❖ Understand value chain concepts its competitiveness, be able to assess risks and identify strategic opportunities to strengthen value chains
- ❖ Recognize how cohesive value chains can be used to reduce risks and facilitate access to finance
- ❖ Application of value chain financial products to meet the needs of various actors in the value chain cycle.
- ❖ Transportation, markets, and other infrastructure need to be linked to production and market information to achieve better results.
- ❖ Governments need to adopt a comprehensive approach to policy, regulatory, and institutional reform to address key constraints for agricultural value chain development.
- ❖ The agri value chain projects need to be designed based on the drivers of commercial agriculture as per the market demand
- ❖ The member countries need to identify projects related to infrastructure requirements for agricultural value chain development, and to develop models for the poor and marginalized groups.

CICTAB Secretariat

1. Dr. Hema Yadav, Director
2. Dr. D. Ravi, Consultant
3. Ms Kalyani Sahoo, Programme officer
4. Ms. Smita Kadam, Research Associate
5. Mrs. Swati Gorhe, Account Officer
6. Mrs. Usha Kulkarni, Stenographer
7. Mr. J.B. Gaikwad, Asst. Accountant
8. Mr. Shivsagar Patil, Jr. Clerk
10. Mr. Suresh Salvi, MTS
11. Mr. Nitin Koli, MTS



Annexure A

CENTRE FOR INTERNATIONAL COOPERATION AND TRAINING IN AGRICULTURAL BANKING, PUNE

International Programme on "Agri Value Chain Financing" (23rd – 26th April 2024) (MOC-VAMNICOM-CICTAB)

List of Participants

Sr. No	Name (Passport)	Designation	Organization
NEPAL			
1.	Mr. Puran Bahadur Shahi	Board Member	NCF: Janautthan Saving and Credit Cooperative Ltd., Rupandehi
2.	Mr. Bhair Bahadur Thapa	Board Member	NCF: Janautthan Saving and Credit Cooperative Ltd., Rupandehi
3.	Mr. Safirurhaman Ansari	Board Member	NCF: Janautthan Saving and Credit Cooperative Ltd., Rupandehi
4.	Mr. Raju Raya	Assistant Director	NRB:Human Resource Management Department
5.	Mr. Sunil Adhikari	Assistant Director	NRB:Nepal Rastra Bank, Biratnagar Office
6.	Mr. Mahesh Datt Bhatt	Assistant Director	NEFSCUN:Non-Bank Financial Institutions Supervision Department
7.	Er. Nishan Hitang	Assistant Director	NEFSCUN:Non-Bank Financial Institutions Supervision Department
8.	Basudev Rimal	Manager	NEFSCUN:Tamagadhi Saving and Credit Cooperative Ltd., Bara
9.	Mokadam Ansary	Board Member	NEFSCUN:Tamagadhi Saving and Credit Cooperative Ltd., Bara
10.	Ram Kaji Khadka	Member	NEFSCUN:District Federation of Saving and Credit Cooperative Union Ltd., Bara
SRI LANKA			
11.	Mr P Tikiri Appu	Chairman	COOPFED:Medawachchiya Multipurpose Cooperative Society Ltd
12.	Mr. D.R.S Tikiribandage	Rural Bank Manager	COOPFED:Medawachchiya Multipurpose Cooperative Society Ltd
13.	Ms. S.P Wickramasekara	Secretary	COOPFED:Medawachchiya Multipurpose Cooperative Society Ltd
14.	Ms. K.P.K Diulapitiya	Management Assistant	COOPFED:Medawachchiya Multipurpose Cooperative Society Ltd
15.	Mr. N.G.W Anurasirige	Rural Bank Manager	COOPFED:Medawachchiya Multipurpose Cooperative Society Ltd
16.	Ms. C.S Gunadasage	Rural Bank Manager	COOPFED:Medawachchiya Multipurpose Cooperative Society Ltd
17.	Mr. U.S Appuhamige	Rural Bank Manager	COOPFED:Medawachchiya Multipurpose Cooperative Society Ltd



Annexure B

**CENTRE FOR INTERNATIONAL COOPERATION AND
TRAINING IN AGRICULTURAL BANKING (CICTAB), PUNE**

**International Programme on
"Agri Value Chain Financing"
(23-26 April 2024) at VAMNICOM, Pune
(CICTAB-MoC-VAMNICOM)**

TIME TABLE

DATE & TIME	TOPIC	FACULTY
Tuesday, 23 April, 2024		
9.00 am - 9.30 am	Registration	Dr D Ravi Programme Director
9.30 am - 10.30 am	About VAMNICOM & CICTAB	Dr D Ravi Programme Director
10.30 am - 11.00 am	Inauguration	Dr. Hema Yadav Director, CICTAB
11.00 am - 11.30 am	Group Photo & Tea break	
11.30 am - 1.00 pm	Supply/value chain management in agriculture	Dr Mahesh Kadam Faculty, VAMNICOM
1.00 pm - 2.15 pm	Lunch Break	
2.15 pm - 3.15 pm	Overview of Rural Financing	Dr D Ravi Programme Director
3.15 pm - 3.30 pm	Tea Break	
3.30 pm - 4.30 pm	Role of NABARD in AVC Financing	Dr. S. P. Parate, GM, NABARD, Pune Shri A Elangaivendhan, Manager, NABARD
4.30 pm-5.30 pm	Country Paper Presentation	Dr D Ravi Programme Director
Wednesday, 24 April, 2024		
9.15 am - 9.30 am	Recap	Dr D Ravi Programme Director
9.30 am - 11.00 am	Agri Value Chain Financing - Warehouse Receipt & Commodity Market	Dr Mahesh Kadam Faculty, VAMNICOM Shri Nilesh Pinjarkar, JK Sugar & Commodities Pvt. Ltd.
11.00 am - 11.15 am	Tea Break	
11.15 am - 12.15 pm	Agri Value Chain Initiatives of Smart Project	Dr. Abhay Gaikwad Officer, MSAMB, Pune
12.15 am -1.00 pm	Country paper presentation	Dr D Ravi Programme Director
1.00 pm - 2.15 pm	Lunch Break	
2.15 pm - 4.00 pm	Agri Value Chain - Experience of FPO Model	Shri Vijay Thube Shashwat FPO, Pune
4.00 pm - 4.15 pm	Tea Break	
4.15 pm - 5.30 pm	Role of NCDC in AVC Financing	Shri Shardul Jadhav Deputy Director, NCDC, Pune

Thursday, 25 April, 2024		
8.00 am – 8.00 pm	Visit to KVK Baramati	
Friday, 26 April, 2024		
9.15 am – 9.45 am	Recap	Dr D Ravi Programme Director
9.45 am – 11.00 am	Role of NBHC in AVC Financing	Mr. Vishal Mishra Senior Vice President & Business Head, at Pestinct Pro Solutions, A Division of NBHC, Mumbai, Maharashtra
11.00 am – 11.15 am	Tea Break	
11.15 am – 1.00 pm	Agri value chain financing – Experiences & Coverage of Risk for AVC Financing	Dr. Naveen Kumar, Faculty, NIBM, Pune
1.00 pm – 2.15 pm	Lunch Break	
2.15 pm – 3.15 pm	Country paper presentation	Dr D Ravi Programme Director
3.15 pm – 3.30 pm	Tea Break	
3.30 pm – 4.30 pm	Agricultural marketing & commodity markets	Dr. Hema Yadav Director, VAMNICOM & CICTAB
4.30 pm – 5.30 pm	Evaluation / Feedback & Valediction	Dr. Hema Yadav Director, VAMNICOM & CICTAB



