



Ministry of Cooperation | सहकारिता मंत्रालय  
Government of India | भारत सरकार



## Course Report on

# International Training Programme on

## "Agri Value Chain Financing"

At VAMNICOM, Pune

(28th - 31th August, 2023 at VAMNICOM, Pune  
(CICTAB – MoC- VAMNICOM))

(CICTAB-MoC-VAMNICOM)

## Centre for International Cooperation and Training in Agricultural Banking

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Website : [www.cictab.org](http://www.cictab.org)

## **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.

There are 8.5 Lakh primary level agricultural Cooperative, 390 State level Federations, 1528 Multi State Cooperative Societies in India. Each cooperative has its own peculiarity and success story. The programme design, methodology, contents and terms of deputing the participants for the programme are indicated in the detailed programme format enclosed herewith for your perusal and consideration.

## **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

### About VAMNICOM

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 samridhi". 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 28<sup>th</sup> to 31<sup>st</sup> August 2023 having three days sessions and one day study visit.

Dr. Hema Yadav, Director, VAMNICOM & CICTAB inaugurated the programme in presence Dr. D. Ravi, Consultant, CICTAB and CICTAB team. Dr. D. Ravi, Consultant, CICTAB 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.

Dr. Hema Yadav, Director, VAMNICOM & CICTAB in her inaugural speech shared that training programmes create learning experiences. Further she 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 43 participants have attended the programme from three countries viz,. Nepal-23, India-4 and Sri Lanka-16

**For detailed List of Participants refer Annexure A.**

## Inauguration of the Programme



Dr. Hema Yadav, Director, VAMNICOM & CICTAB inaugurated the programme in presence Dr. D. Ravi, Consultant, CICTAB and CICTAB team



Dr. Hema Yadav, Director, VAMNICOM & CICTAB interacted with all participants



## 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:

- ✚ Overview of Rural Financing-Dr D Ravi, Programme Director
- ✚ Country paper presentations, Nepal and India Participants
- ✚ Agri Value Chain Financing: Warehouse Receipt -Dr Mahesh Kadam, Faculty, VAMNICOM
- ✚ Agri Value Chain Financing in India – Risk in Rural and Agriculture lending, Dr. Naveen Kumar, Faculty, NIBM, Pune
- ✚ Agricultural marketing & commodity markets-Dr. Hema Yadav, Director, VAMNICOM & CICTAB
- ✚ Various agricultural insurance products:Crop insurance,Dr. Ashok Patil, Rtd. Officer, The New India Assurance Co. Ltd.
- ✚ Country paper presentations – Sri Lanka Participants
- ✚ Supply/value chain management in agriculture- Dr Mahesh Kadam, Faculty, VAMNICOM
- ✚ Agri value chain financing: Experiences of Sammunati Model, Shri Sandeep Tandon, Vice President, Samunnati
- ✚ Agri Value Chain: Experience of FPO Model-Shri Vijay Thube , Shashwat FPO, Pune
- ✚ Agri Value Chain Initiatives of Smart Project-Dr. Abhay Gaikwad Officer, MSAMB, Pune
- ✚ Evaluation / Feedback & Valediction- Dr. Hema Yadav, Director, VAMNICOM & CICTAB
  
- ✚ One day study visit was arranged at KVK Baramati on 30<sup>th</sup> August 2023 to know about the practical application of agri value chain financing in field.

## 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.

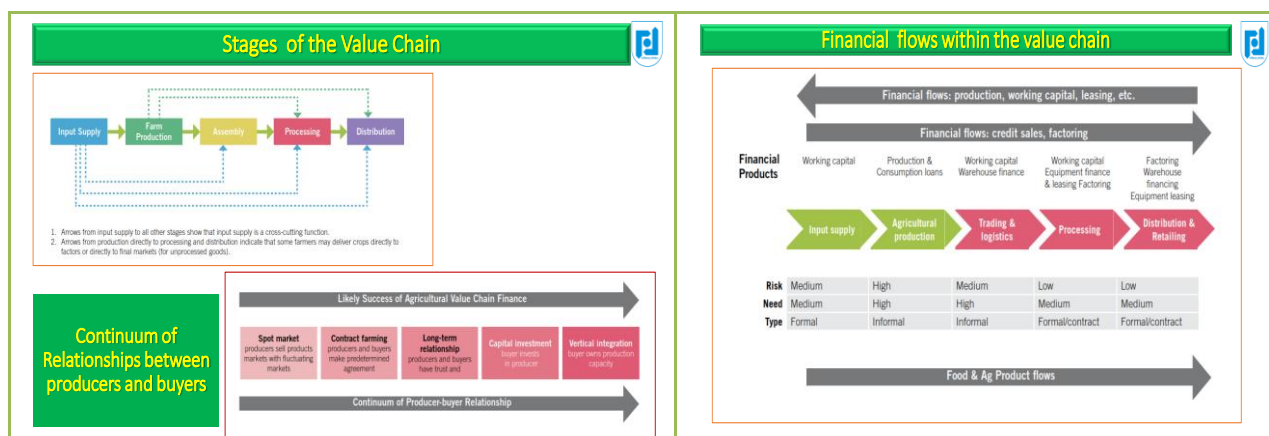
**For detailed Programme Schedule refer Annexure B.**

### CLASSROOM SESSIONS:

#### SESSION -1:

Topic	Faculty/Resource person
<b>Agri Value Chain Financing in India – Risk in Rural and Agriculture lending</b>	<b>Dr. Naveen Kumar, Faculty, NIBM, Pune</b>

**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 in India – Risk in Rural and Agriculture lending**

**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 different countries also shared experiences of their respective country with reference to rural microfinance.



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

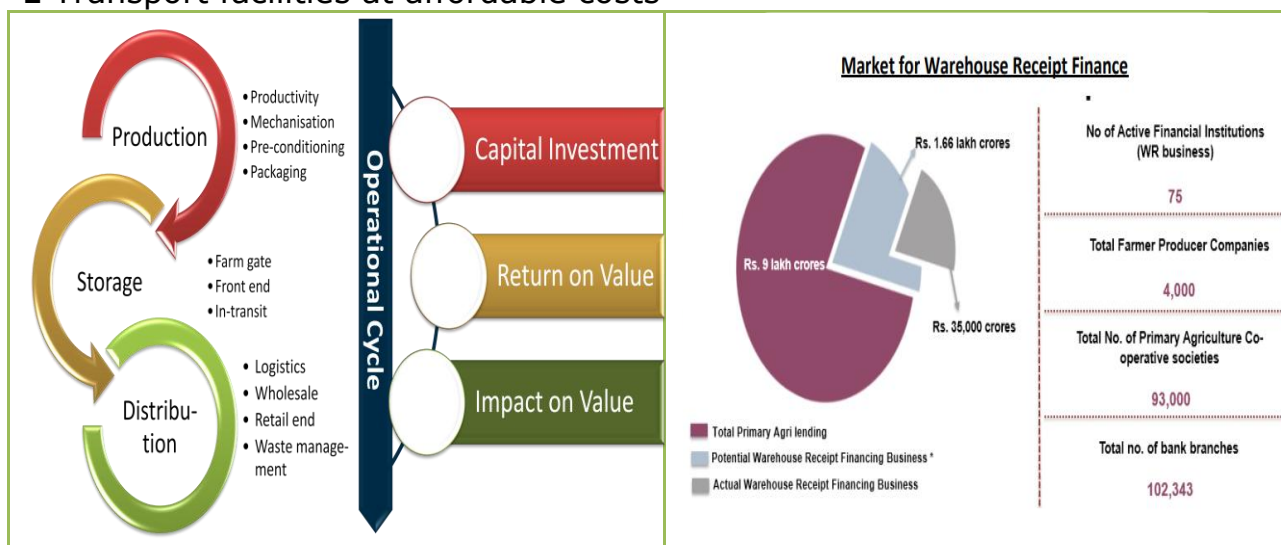
**SESSION -3:**

Topic	Faculty/Resource person
Agri Value Chain Financing – Warehouse Receipt	Dr Mahesh Kadam, Faculty, VAMNICOM

**Dr Mahesh Kadam** 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 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, Faculty, VAMNICOM delivered session on Agri Value Chain Financing – Warehouse Receipt**

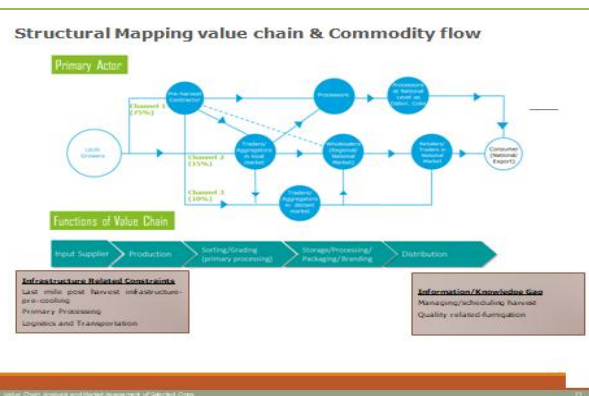
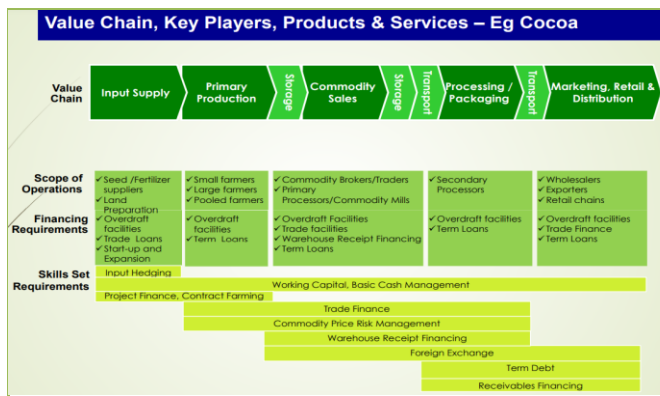
**SESSION -4:**

Topic	Faculty/Resource person
<b>Agri Value chains Enhancing Efficiency</b>	<b>Dr. Hema Yadav, Director, VAMNICOM &amp; CICTAB</b>

**Dr. Hema Yadav initiated her lecture by highlighting the concepts of value chain, supply chain supply chain vs value chain for the better understanding of of the session - Agri Value chains Enhancing Efficiency.** Supply chain integrates various value chains into a market-led value system. Value chain is necessary to each business unit: optimising to build efficiency and compete. She explained agricultural vale chain in India with the help of different cases like PepsiCo, Mahagrapes, PRAN group. Task was given to participants to read and conclude the cases.

Further she discussed that all of these three organisations have failed in sharing the benefits and profits equally with their farmers, this need to be corrected as the long-term objective of these agri-business models should be connecting the farmers to the market and provide the equal share of benefits to them.

Despite these drawbacks these models demonstrates that agri-business models can work in South Asian countries, such as in India and Bangladesh and have potential to connect small and marginal farmers to the market and export community. Need of the hour is to develop national and regional-level policy framework to support the private companies and business houses to design innovative ideas to develop the agriculture value chains in India and link the farmers to the market and wider export community.



**Dr. Hema Yadav, Director, VAMNICOM & CICTAB** delivered session on **Agri Value chains Enhancing Efficiency**

### SESSION -5:

Topic	Faculty/Resource person
Various agricultural insurance products - Crop insurance	Dr. Ashok Patil, Rtd. Officer, The New India Assurance Co. Ltd.

**Dr. Ashok Patil** explained that crop / agriculture insurance covers risks of anticipated loss in yield of various crops. Almost the entire of Crop Insurance business comes from 'Schemes' or 'Programme'. These Schemes operate on principles of 'Area Approach'. Coverage is compulsory for farmers taking crop loans from rural financial institutions (RFIs) for cultivation of crops, i.e., loanee farmers. Non-loanee farmers can also insure their crops under the same schemes.

Pradhan Mantri Fasal Bima Yojana (PMFBY) was introduced in all over India from Kharif 2016 Season but due to some technical reason it was implemented from Rabi 2016-17 Season in all districts of Assam.

Objective of the Scheme are: (i) Providing financial support to farmers suffering crop loss/damage arising out of unforeseen events like natural calamities. (ii) Encouraging farmers to adopt innovative and modern agricultural practices. (iii) Stabilizing the income of farmers to ensure their continuance in farming. (iv) Ensuring flow of credit to the agriculture sector, which will contribute to food security, crop diversification and enhancing growth and protecting farmers from production risks. He also explained about cattle insurance, poultry insurance and specialized covers.

### 2 AGRICULTURAL SITUATION IN INDIA

Agriculture in India is often called "gamble with monsoon"  
Indian economy is directly affected by the agricultural production in the economy

**Risks to Agriculture**

Adverse climatic occurrences

Pests

Plant diseases & weeds

Wild animals

**MAJOR AGRICULTURAL REVOLUTIONS**

<b>Green revolution</b>	<b>White revolution</b>	<b>Silver revolution</b>	<b>Yellow revolution</b>	<b>Blue revolution</b>
Increase in production of cereals, wheat & leguminous plants	Increase in production of milk & milk products	Increase in production of eggs & poultry products	Increase in production of edible oils	Increase in production of poultry

### 5 Types of Agricultural Insurance

Some of the agriculture insurance schemes presently available in the country are:

- ◆ Crop insurance
- ◆ Horticulture / Plantation insurance
- ◆ Cattle insurance
- ◆ Sheep / goat insurance
- ◆ Pig insurance
- ◆ Poultry insurance
- ◆ Sericulture insurance
- ◆ Apiculture insurance
- ◆ Fresh water fish insurance
- ◆ Aquaculture insurance
- ◆ Farmers' package insurance
- ◆ Agriculture pump-set insurance



Prior to 2002-03 GIC of India spearheaded crop insurance programs

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Recognizing the necessity for a focused development of crop insurance program in the country & an exclusive organisation to carry it forward, Government created Agriculture Insurance Company of India limited (AIC) on 20<sup>th</sup> December 2002.

Some of the private insurers who are presently active in agriculture / weather insurance include:

ICICI Lombard General Insurance	IFFCO-TOICO General Insurance	MI Chaitanyasiram General Insurance	HDFC Ergo General Insurance	Bajaj Allianz General Insurance	Royal Sundaram General Insurance
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**Dr. Ashok Patil, Rtd. Officer, The New India Assurance Co. Ltd. delivered session on Various agricultural insurance products - Crop insurance**

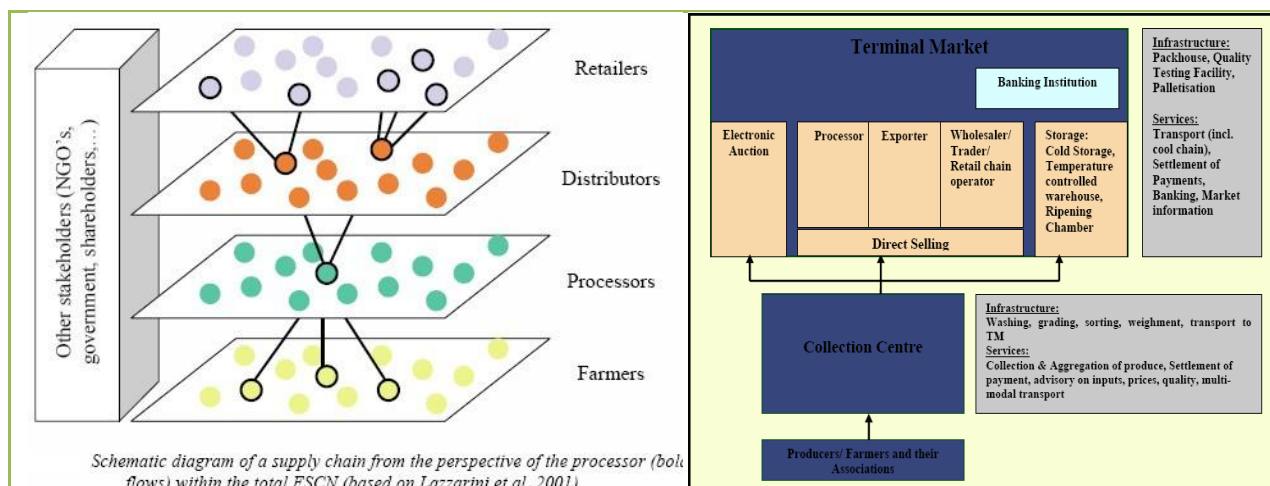
## SESSION -6:

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

**Dr Mahesh Kadam** explained that Agri supply chain management (SCM) implies managing the relationships between the businesses responsible for the efficient production and supply of products from the farm level to the consumers to meet consumers' requirements reliably in terms of quantity, quality and price. In practice, this often includes the management of both horizontal and vertical alliances and the relationships and processes between firms.

Agri-supply chains are economic systems which distribute benefits and apportion risks among participants. Thus, supply chains enforce internal mechanisms and develop chain wide incentives for assuring the timely performance of production and delivery commitments. They are linked and interconnected by virtue of shared information and reciprocal scheduling, product quality assurances and transaction volume commitments. Process linkages add value to agricultural products and require individual participants to coordinate their activities as a continuous improvement process. Costs incurred in one link in the chain are determined in significant measure by actions taken or not taken at other links in the chain. Extensive pre-planning and co-ordination are required up and down the entire chain to affect key control processes such as forecasting, purchase scheduling, production and processing programming, sales promotion, and new market and product launches etc.





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

## SESSION -7:

Topic	Faculty/Resource person
<b>Agri value chain financing – Experiences of Sammunati Model</b>	<b>Shri Sandeep Tandon, Vice President, Samunnati</b>

**Shri Sandeep Tandon** explained that vision of Sammunati is to make markets work for the smallholder farmers and make agri value chains operate at a higher equilibrium and Mission is to provide smallholder farmers and agri enterprises access to markets through financial intermediation, market linkages and advisory services so that the enterprises and value chains that they are engaged in, operate at a higher equilibrium thereby creating value for all stakeholders in the agri value chain.

Samunnati helps agri enterprises towards growth and transformation by offering Agri Commerce solutions in addition to financial intervention. Such support is provided by the establishment of market linkages as well as trading solutions. Facilitating trade relationships i.e. market linkages between agri enterprises and small producers, cooperatives and FPOs. This involves connecting the demand and supply by leveraging the right market linkages and on the whole taking care of the agri value chain.



Samunnati offers customised financial solutions for value chain players across the value chain to manage working capital gaps and Samunnati's model revolves around being an internal player in the Value Chain than a mere financial solutions provider. Samunnati takes an eco-system approach and leverages the power of Aggregation as well as Social Capital & Trade Capital between the value chain players. This is a bill discounting loan which is given to cover the period between the completion of sales of the produce and the actual payment. It is used by clients to circumvent their working capital shortage during the credit period. Agri Receivable Finance (ARF) is a perfectly crafted product in this segment which allows the customer to discount the bills of credit supplies to strong buyers.



Market linkage



Advisory Solutions



**Shri Sandeep Tandon, Vice President, Samunnati** delivered session on **Agri value chain financing – Experiences of Samunnati Model**

**SESSION -8:**

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

**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 -9:**

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

**Dr. Abhay Gaikwad** explained Theory of Change (ToC) for SMART. The ToC 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.



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

### **COUNTRY PAPER PRESENTATION:**

**Srilankan participants** nominated by National Cooperative Council Sri Lanka and from SANASA Union presented about their organisation. As the name implies "Federation of Thrift and Credit Co-operative Societies of Sri Lanka" is the umbrella organization or the apex body of over 8000 primary societies dealing in microfinance in territories designated from the rural conclaves to the townships, ramified throughout the country inclusive of predominantly populated areas with Tamil speaking people in north and east of the country.

The primary societies serving a membership population in designated areas are also referred to as "Primary SANASA Society" in the village. The federation referred heretofore, represent the largest people oriented service organization based on a cooperative philosophy.

Thus Sinhala the language spoken by the majority uses a concise wording for savings and credit "SANASA" which was the name given to this peoples' movement and hence the federation is also referred as SANASA Federation, and the peoples' movement that it stands for is referred as the "SANASA Movement". The uniqueness of "**SANASA Movement**" in Sri Lanka and the brand name "**SANASA**" is that.

- It is the organization which follows a cooperative philosophy among its membership and to the community.
- An independent organization operating on cooperative principles with a success story over 100 years of existence.
- Non-partisan and non-political in its service to humanity.
- SANASA family is comprised of all ethnicities and religious sects and castes as SANASA Community.
- Bottom-up management style where each village entity guided by the centre has the democratic right for governance.
- Utmost transparency from grass root level to the corporate institutions.





**Country paper presentation by Sri Lankan participants**

**Country paper presentation by Indian participants (GCMF)**



**Country paper presentation by Nepal participants**

**FIELD VISIT:**

Study Visit	Place	Date
	Krishi Vigyan Kendra, Baramati	30 <sup>th</sup> August, 2023 Wednesday

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.

Dr. D. A. Shinde. Senior Scientist and Head, KVK 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.



**Hi-Tech technology used at KVK, Baramati**



**Poultry Farming**



**Goat Farming**



**Participants getting information about bee keeping and its importance in agriculture**





Visit to Bio control laboratory and plant health



Visit to Soil, Water, Leaf & Tissue testing laboratory

### 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 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 Usha Kulkarni, Stenographer
6. Mr. J.B. Gaikwad, Asst. Accountant
7. Mr Shivsagar Patil, Jr. Clerk
10. Mr. Suresh Salvi, MTS
11. Mr. Nitin Koli, MTS

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## Annexure A

### CENTRE FOR INTERNATIONAL COOPERATION AND TRAINING IN AGRICULTURAL BANKING, PUNE

#### International Programme on "Agri Value Chain Financing" (28th - 31st August 2023) (MOC-VAMNICOM-CICTAB)

##### List of Participants

Sr. No	Name (Passport)	Organization	Designation	Mail Id
<b>NEPAL</b>				
1.	Mr. Ashok Kumar Sunuwar	<b>NRB -</b> Microfinance Institutions Supervision Department	Assistant Director	<a href="mailto:sunuwarashok@nrb.org.np">sunuwarashok@nrb.org.np</a>
2.	Mr. Rajan Subedi	<b>NRB -</b> Microfinance Institutions Supervision Department	Assistant Director	<a href="mailto:rajansubedi@nrb.org.np">rajansubedi@nrb.org.np</a>
3.	Manmohan Bist	<b>NEFSCUN:</b> Sangam Saving and Credit Cooperative Society Ltd	Chair Person	<a href="mailto:bistm264@gmail.com">bistm264@gmail.com</a>
4.	Krishna Prasad Bhatta	<b>NEFSCUN:</b> Sangam Saving and Credit Cooperative Society Ltd	Loan Officer	<a href="mailto:bhatakrishna645@gmail.com">bhatakrishna645@gmail.com</a>
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6.	Keshab Datta Awasthi	<b>NEFSCUN:</b> Mega Saving and Credit Cooperative Society Ltd	Branch Manager	<a href="mailto:keshabawasthi30@gmail.com">keshabawasthi30@gmail.com</a>
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35.	Mr. Galwaththa Arachchige Lahiru Sampath	<b>NCCSL:</b> MPCS Naththandiya	Director	
36.	Ms. Kurukulasuriyage Nisansala Madushani Fernando	<b>NCCSL:</b> MPCS Naththandiya	Director	
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**Annexure B**

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

**International Programme on  
"Agri Value Chain Financing"  
(28th–31st August 2023) at VAMNICOM, Pune  
(CICTAB-MoC-VAMNICOM)**

**TIME TABLE**

<b>DATE &amp; TIME</b>	<b>TOPIC</b>	<b>FACULTY</b>
<b>Monday, 28<sup>th</sup> August, 2023</b>		
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	<b>Group Photo &amp; Tea break</b>	
11.30 am - 1.00 pm	Agri Value Chain Financing in India – Risk in Rural and Agriculture lending	Dr. Naveen Kumar, Faculty, NIBM, Pune
1.00 pm - 2.15 pm	<b>Lunch Break</b>	
2.15 pm - 3.45 pm	Overview of Rural Financing	Dr D Ravi Programme Director
3.45 pm - 4.00 pm	<b>Tea Break</b>	
4.00 pm - 5.30 pm	Country paper presentations – Nepal and India	Participants
<b>Tuesday, 29<sup>th</sup> August, 2023</b>		
9.15 am - 9.45 am	Recap	Dr D Ravi Programme Director
9.45 am - 11.15 am	Agri Value Chain Financing – Warehouse Receipt	Dr Mahesh Kadam Faculty, VAMNICOM
11.15 am - 11.30 am	<b>Tea Break</b>	
11.30 am - 1.00 pm	Agricultural marketing & commodity markets	Dr. Hema Yadav Director, VAMNICOM & CICTAB
1.00 pm - 2.15 pm	<b>Lunch Break</b>	
2.15 pm - 3.45 pm	Various agricultural insurance products - Crop insurance	Dr. Ashok Patil Rtd. Officer, The New India Assurance Co. Ltd.
3.45 pm - 4.00 pm	<b>Tea Break</b>	
4.00 pm - 5.30 pm	Country paper presentations – Nepal and India	Participants

<b>Wednesday, 30<sup>th</sup> August, 2023</b>		
8.00 am – 8.00 pm	Visit to KVK Baramati	
<b>Thursday, 31<sup>st</sup> August, 2023</b>		
9.15 am – 9.45 am	Recap	Dr D Ravi Programme Director
9.45 am – 11.15 am	Supply/value chain management in agriculture	Dr Mahesh Kadam Faculty, VAMNICOM
11.15 am – 11.30 am	<b>Tea Break</b>	
11.30 am – 1.00 pm	Agri value chain financing – Experiences of Sammunati Model	Shri Sandeep Tandon Vice President Samunnati
1.00 pm – 2.15 pm	<b>Lunch Break</b>	
2.15 pm – 3.45 pm	Agri Value Chain – Experience of FPO Model	Shri Vijay Thube Shashwat FPO, Pune
3.45 pm – 4.00 pm	<b>Tea Break</b>	
4.00 pm – 5.30 pm	Agri Value Chain Initiatives of Smart Project	Dr. Abhay Gaikwad Officer, MSAMB, Pune
5.30 pm – 6.30 pm	Evaluation / Feedback & Valediction	Dr. Hema Yadav Director, VAMNICOM & CICTAB

