



**International Year
of Cooperatives**

Cooperatives Build a Better World

Course Report on

International Training Programme on “Agri Value Chain Financing” At VAMNICOM, Pune

**(23-26 June 2025 at VAMNICOM, Pune
(CICTAB – MoC- VAMNICOM))**

**Centre for International Cooperation and Training
in Agricultural Banking**

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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 to 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, 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. Later on it is expanded in Bhutan and Maldives.

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 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 grassroot 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 June 2025 having three days sessions and one day study visit.

Dr. Suva Kanta Mohanty, Director, VAMNICOM & CICTAB inaugurated the programme in presence of Dr. D. Ravi, Programme Director, CICTAB and CICTAB team.

In his inaugural speech Director 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. Further he explained that in today's evolving agri-business landscape, value chain financing plays a vital role in improving access to credit, reducing risk, and enhancing the competitiveness of farmers and producer organizations. This training will provide valuable insights, practical tools, and foster collaboration among all stakeholders. He wish the

programme great success and encourage all participants to engage actively and make the most of this opportunity.

On behalf of CICTAB, the Programme Director briefed about the programme objectives and four days outline. He conveyed gratitude to the guests and participants.

A total of 28 participants have attended the programme from- Indian Member Institution- IFFCO (2), NIBM (1), NCUI (3), NAFCARD (3), NAFED (1), NAFSCOB (2); and Nepal Member Institutions - NRB (6), NCBL (8), SKBBL (2).



Dr. Suva Kanta Mohanty, Director, VAMNICOM & CICTAB inaugurated the programme in presence of Dr. D. Ravi, Programme Director, CICTAB and CICTAB team.

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 designed 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 10 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
- Agri value chain management -Dr. Satish Chandra Pant, Faculty, VAMNICOM
- Role of NABARD in AVC Financing - Mr. Hemant Kumbhare DGM, NABARD, Pune
- 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
- Agri value chain financing :Coverage of Risk for AVC Financing- Dr Nisha Bharti, Faculty, NIBM, Pune
- Agri Value Chain Financing: Warehouse Receipt & Commodity Market- Dr. Satish Chandra Pant, Faculty, VAMNICOM
- Agri value chain financing :Experiences - Dr Nisha Bharti, Faculty, NIBM, Pune
- Agri Value Chain :Experience of Sammunati Model (online)- Shri. Shridhar Ishwaran, Sammunati
- Country paper presentation by Participants – Moderated by Dr D Ravi, Programme Director

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

DAY -1:

Session	Topic	Faculty/Resource person
1	Agri value chain management	Dr. Satish Chandra Pant, Faculty, VAMNICOM

Dr. Satish Chandra Pant 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. Satish Chandra Pant, Faculty, VAMNICOM delivered session on **Agri value chain management in agriculture**

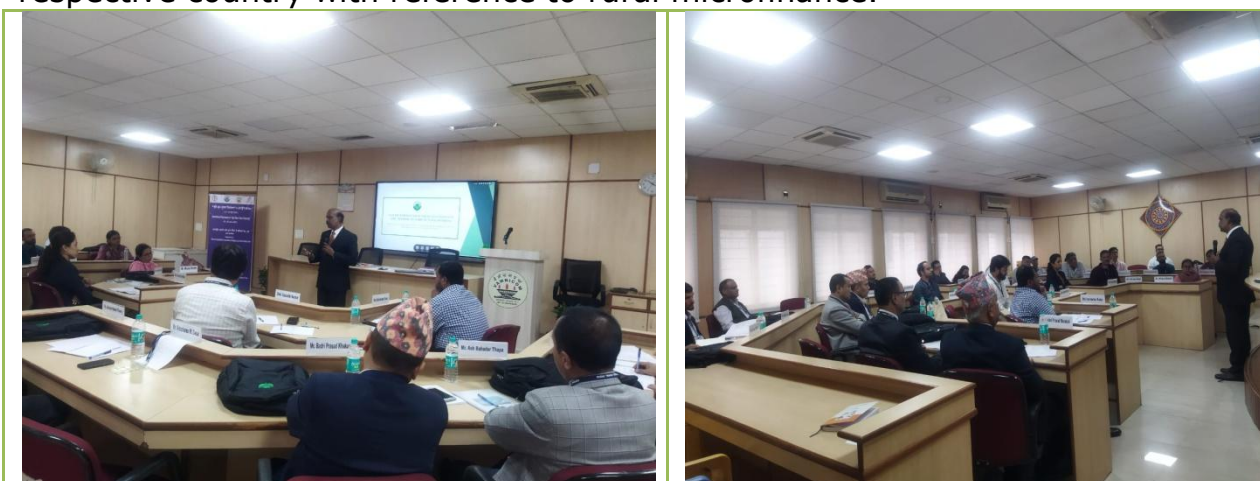
SESSION -2:

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 India 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	Mr. Hemant Kumbhare DGM, NABARD, Pune

Mr. Hemant Kumbhare explained that NABARD by virtue of its Financial, Developmental and Supervisory role is touching almost every aspect of rural economy, including providing refinance support, building rural infrastructure, preparing district level credit plans, guiding and motivating the banking industry in achieving credit targets, supervising Cooperative Banks and Regional Rural Banks, helping banks to develop sound banking

practices, enabling them to on-board to the CBS platform, designing new projects for rural development, implementing GoI's development schemes, training handicraft artisans and providing them a marketing platform for selling their articles, etc.

NABARD supports AVC financing by providing Short Term Loans, Long Term Loans, Rural Infrastructure Development Fund (RIDF), Long-Term Irrigation Fund, Micro Irrigation Fund (MIF), NABARD Infrastructure Development Assistance (NIDA).



Mr. Hemant Kumbhare DGM, NABARD Director delivered session on **Role of NABARD in AVC Financing**

DAY-2:

Study visit to National Cooperative Development Corporation (NCDC) to know the role of NCDC in AVC Financing

The National Cooperative Development Corporation (NCDC) focus is to promote inclusive growth and increase the income of farmers, especially through the cooperative model.

The National Cooperative Development Corporation (NCDC) plays a vital role in agri value chain financing by providing integrated financial and technical support to cooperative societies engaged in agriculture and allied sectors. It finances activities across the entire value chain—from input supply and production to processing, storage, marketing, and export—thereby enhancing efficiency, reducing post-harvest losses, and increasing farmers' income. NCDC supports the development of critical infrastructure like cold chains, warehouses, and agro-processing units, while also promoting capacity building, digitization, and export readiness. Through various schemes and initiatives, it empowers cooperatives, FPOs, and agri-entrepreneurs to become competitive and sustainable players in the agricultural ecosystem.



Study visit to National Cooperative Development Corporation (NCDC) to know the role of NCDC in AVC Financing

Study visit to Pune District Central Coop Bank, Pune (PDCC) to know the role of PDCC in AVC Financing

The Pune District Central Cooperative Bank (PDCC) plays a crucial role in agricultural value chain financing by providing comprehensive financial support across various stages of the agri value chain. Through its network of Primary Agricultural Credit Societies (PACS), PDCC offers short-term crop loans and working capital to farmers for input procurement and cultivation. It also supports post-harvest activities by financing storage infrastructure and issuing loans against warehouse receipts, helping farmers avoid distress sales. PDCC extends credit to Farmer Producer Organizations (FPOs), cooperative marketing societies, and agro-processing units, enabling aggregation, value addition, and better market access. Additionally, the bank funds rural enterprises, cold storage facilities, and transportation, thereby facilitating the entire farm-to-market ecosystem. By channeling refinance from institutions like NABARD and supporting cooperative institutions, PDCC strengthens financial inclusion and promotes sustainable agricultural development in the region.



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Study visit to Pune District Central Coop Bank, Pune (PDCC) to know the role of NCDC in AVC Financing

SESSION-4:

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 becoming a food-surplus country. However, the record levels of agricultural production achieved over the years have not translated into a proportionate improvement in the well-being of the farming community. A critical factor in enhancing farmers' incomes is the depth of credit penetration to the end farmer. With shifting consumer preferences toward branded, well-packaged, safe, and healthy food, there is growing emphasis on organized agricultural value chains (AVCs) and their financing. Farmer Producer Organizations (FPOs) and supermarket chains are expected to play a pivotal role in this transformation. This paper proposes AVC financing models with FPOs and supermarket chains as anchor institutions.

In India, traditional agri value chains are typically small-scale, unorganized, fragmented, and disjointed, with produce passing through multiple intermediaries—many of whom add limited value—resulting in inefficiencies at the farm gate level. In contrast, an organized agri value chain enables better coordination among value chain intermediaries, allowing them to align their value-creating activities and generate higher overall value.



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

SESSION-5:

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

Dr. Abhay Gaikwad emphasized the significance of the SMART (State of Maharashtra's Agribusiness and Rural Transformation) project in strengthening the agricultural value chain. SMART serves as a strategic tool to identify and

articulate the "missing middle"—the critical assumptions that must hold true for project activities to lead to desired outcomes. The project's development objective is to support the creation of inclusive and competitive agricultural value chains, with a focus on smallholder farmers and agri-entrepreneurs in Maharashtra. Key output indicators include enhancing institutional capacity for agribusiness reforms, supporting enterprise growth and market access, building risk mitigation mechanisms, and ensuring effective project management, monitoring, and learning.

The project aims to increase the producer's share in the consumer rupee, enhance the efficiency of value chain actors, foster coordination and trust among stakeholders, and create a win-win environment for all participants—ultimately making the agricultural value chain more competitive and sustainable.



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

DAY-3:

Study Visit to KVK Baramati for Technology Assessment and Demonstration for its Application and Capacity Development

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. Godase, 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 & pitiot 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



Indo Duch project



Grafting



Fishery



AI Technology in Sugarcane





Group photo at KVK Baramati

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 & 8:

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

Dr Nisha Bharti 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 Nisha Bharti, Faculty, NIBM, Pune delivered sessions on **Agri value chain financing – Experiences & Coverage of Risk for AVC Financing**

SESSION -9:

Topic	Faculty/Resource person
Agri Value Chain Financing – Warehouse Receipt & Commodity Market	Dr. Satish Chandra Pant, Faculty, VAMNICOM

Dr. Satish Chandra Pant explained that Agri Value Chain Financing supports farmers by linking them to financial services across the production and marketing cycle. Warehouse Receipt Financing enables farmers to store their produce in accredited warehouses and access credit using the receipt as collateral, reducing post-harvest losses and distress sales. Commodity markets further enhance value by offering price transparency and hedging options, allowing farmers and traders to manage price risks. Together, these tools improve cash flow, strengthen market linkages, and promote better income stability for stakeholders in the agricultural value chain.



Dr. Satish Chandra Pant, Faculty, VAMNICOM delivered sessions on **Agri Value Chain Financing – Warehouse Receipt & Commodity Market**

SESSION -10:

Topic	Faculty/Resource person
Agri Value Chain – Experience of Sammunati Model (online)	Shri. Shridhar Ishwaran, Sammunati

Shri. Shridhar Ishwaran explained that The Sammunati model offers a pioneering approach to Agri Value Chain Financing by addressing the diverse needs of smallholder farmers, Farmer Producer Organizations (FPOs), and agri-enterprises. With its "value chain approach," Sammunati provides customized financial and non-financial solutions across the agri ecosystem, including input suppliers, producers, processors, and market intermediaries. It combines working capital finance, warehouse receipt finance, and market linkage support with capacity building and advisory

services. By closely integrating finance with market access and technical support, the Sammunati model has helped improve productivity, reduce risk, and enhance income for thousands of farmers and FPOs, making it a successful example of holistic agri value chain intervention.

Need for Customized Solutions for All the Players

Access to Upstream and Downstream Movement in the Value Chain – Creating Multiplier Effect

Samunnati
Caters to both ends of the value chain

SUPPLY

- e.g. Feed manufacture for livestock, dairy
- e.g. Veterinary services for livestock
- Input Shops
- Advisory/Support Services
- Input Manufacturer
- R&D

DEMAND

- Farmer
- Farmer trader
- Farmer Collective
- Aggregator/Traders
- Processing Units
- Agri MSMEs
- Wholesale/Retailer
- Consumer

Exponential Mark-up from farmer to wholesaler that Samunnati can finance

Samunnati's twin-sided engagement potential clients creating a multiplier effect

Private & confidential

Shri. Shridhar Ishwaran delivered online sessions on **Sammunati Agri Value Chain – Experience of Sammunati Model (online)**

COUNTRY PAPER PRESENTATIONS:

Participants nominated by the Indian Member Institutions from IFFCO (2), NIBM (1), NCUI (3), NAFCARD (3), NAFED (1), NAFSCOB (2); and Nepal Member Institutions - NRB (6), NCBL (8), SKBBL (2) represented about their organisations. Glimpses of the country paper presentations as below:



Representative of NCUI, New Delhi



Representative of NRB, Nepal



Representative of IFFCO, New Delhi



Representative of NCBL, Nepal



Representative of SKBBL, Nepal



Representative of NAFCARD

VALIDICTION AND CERTIFICATE DISTRIBUTION:

Dr. Suva Kanta Mohanty, Director, VAMNICOM & CICTAB delivered the valedictory speech. He discussed with the participants regarding the learning outcome of the parogramme and distributed to the participants.

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. Suva Kanta Mohanty, Director, VAMNICOM & CICTAB 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. Suva Kanta Mohanty, Director, VAMNICOM & CICTAB
2. Dr. D. Ravi, Consultant
3. Ms. Smita Kadam, Research officer
4. Mrs. Usha Kulkarni, Stenographer
5. Mr. J.B. Gaikwad, Asst. Accountant
6. Mr. Shivsagar Patil, Jr. Clerk
7. Mr. Suraj Parihar, Jr. Clerk
8. Mr. Nitin Koli, MTS
9. Mr. Suresh Salvi, MTS



Annexure A

CENTRE FOR INTERNATIONAL COOPERATION AND TRAINING IN AGRICULTURAL BANKING, PUNE

International Programme on “Agri Value Chain Financing”
(MOC-VAMNICOM-CICTAB) at VAMNICOM, Pune
(23rd – 26th June, 2025)

LIST OF PARTICIPANTS

Sr. No.	Name of the participant & Designation	Name of the organization
	INDIA	
1.	Dr. Nisha Bharti, Assistant Professor	NIBM : NIBM, Pune
2.	Mr. Abhinav Kumar Tiwary, Sr. Officer, IFFCO	IFFCO : IFFCO, New Delhi
3.	Ms. Mrunal karkhile, Sr. Officer, IFFCO	IFFCO : IFFCO, New Delhi
4.	Mr. Ketankumar Moghabhai Desai, Co-operative Education Instructor,	NCUI : Gujarat State Cooperative Union, Shri D.G. Patel Co-operative Training Centre, Kamrej, Surat
5.	Dr. Falguni Patel, Faculty,	NCUI : Gujarat Co-operative Management Centre, Ahmedabad
6.	Mr. Dharmesh Dave, Faculty,	NCUI : Gujarat Co-operative Management Centre, Mahesana
7.	Sh. Pradyumna Singh, Deputy Secretary	NAFCARD : The Haryana State Cooperative Agriculture and Rural Development Bank Ltd; Haryana
8.	Sh. Vikram Singh, Deputy Secretary	NAFCARD : The Haryana State Cooperative Agriculture and Rural Development Bank Ltd; Haryana
9.	Sh. Surender Kumar, Assistant Manager	NAFCARD : The Haryana State Cooperative Agriculture and Rural Development Bank Ltd; Haryana
10.	Shri. Uddhav Raosaheb Salavi, Director of Agriculture Produce Market Committee	NAFED : Maharashtra State Balutedar Co-operative society Federation Ltd. Pune
11.	Shri. Saurabh Kumar, Managing Director	NAFSCOB : District Central Cooperative Bank, Patna Bihar
12.	Shri. Harishankar Kumar, Managing Director	NAFSCOB : District Central Cooperative Bank, Patna Bihar
	NEPAL	
13.	Mr. Badri Prasad Khakurel Deputy Director	NRB : Assets and Service Management Department
14.	Mr. Ash Bahadur Thapa Deputy Director	NRB : Financial Management Department
15.	Mr. Ghanshyam Phulara Deputy Director	NRB : Financial Management Department
16.	Mr. Govind Prasad Bhandari Deputy Director	NRB : Microfinance Institutions Supervision Department
17.	Mr. Ramesh Kumar Neupane Deputy Director	NRB : Assets and Service Management Department
18.	Ms. Pralisha Joshi Assistant Director	NRB : Office Of The Governor
19.	Sitaram Chaudhari Chairman	NCBL : Shiva Multipurpose Cooperative limited Madhuwan Mun Bardiya

20.	Bhim Bahadut Chaudhari Manager	NCBL : Shiva Multipurpose Cooperative limited Madhuwan Mun Bardiya
21.	Dipen Subedi Member (Trainer)	NCBL : Janahitkari Saving and Credit Cooperative limited Birendranagar Mun Surkhet
22.	Arjun Sapkota Manager	NCBL : Sanakishan Krishi Cooperative Ltd. Satakhani, Surkhet
23.	Rameshwar Shrestha Chairman	NCBL : Sahayogi Saving and Credit Cooperative limited Kageshwari Manohara Mun Kathmandu
24.	Raj kumar Shrestha Vice-Chairman	NCBL : Sahayogi Saving and Credit Cooperative Ltd. Kageshwari Manohara Mun Kathmandu
25.	Pralad Khadka Chairman	NCBL : Heritage Saving and Credit Ltd., Chabahil Kathmandu
26.	Mr. Upendra Bahadur Khadka Vice-Chairman	NCBL : Pioneer Multipurpose Cooperative limited, Birendranagar Mun Surkhet
27.	Yog Raj Joshi Senior Assistant,	SKBBL : Branch Office Attariya
28.	Janak Mahara, Assistant	SKBBL : Branch Office Itahari



Annexure B

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

**International Programme on
"Agri Value Chain Financing"
(23-26 June 2025) at VAMNICOM, Pune**

(CICTAB-MoC-VAMNICOM)

TIME TABLE

DATE & TIME	TOPIC	FACULTY
Monday, 23 June 2025		
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. Suva Kanta Mohanty Director, CICTAB
11.00 am - 11.30 am	Group Photo & Tea break	
11.30 am - 1.00 pm	Overview of Rural Financing	Dr D Ravi Programme Director
1.00 pm - 2.30 pm	Lunch Break	
2.30 pm - 3.30 pm	Agri value chain management	Dr. Satish Chandra Pant, Faculty, VAMNICOM
3.30 pm - 3.45 pm	Tea Break	
3.45 pm - 5.00 pm	Role of NABARD in AVC Financing	Mr. Hemant Kumbhare DGM, NABARD, Pune
5.00 pm-5.30 pm	Campus Visit	Dr D Ravi Programme Director
Tuesday, 24 June 2025		
10.00 am - 11.15 am	Study visit to National Cooperative Development Corporation (NCDC) to know the role of NCDC in AVC Financing	
11.30 am -12.45 pm	Study visit to Pune District Central Coop Bank, Pune (PDCC) to know the role of PDCC in AVC Financing	
1.30 pm - 2.30 pm	Lunch Break	
2.30 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	Agri Value Chain Initiatives of Smart Project	Dr. Abhay Gaikwad Officer, MSAMB, Pune
Wednesday, 25 June 2025		
8.00 am - 8.00 pm	Visit to KVK Baramati for Technology Assessment and Demonstration for its Application and Capacity Development	

Thursday, 26 June 2025		
9.15 am – 9.30 am	Recap	Dr D Ravi Programme Director
9.30 am – 10.45 am	Agri value chain financing – Coverage of Risk for AVC Financing	Dr Nisha Bharti, Faculty, NIBM, Pune
10.45 am – 11.00 am	Tea Break	
11.00 am – 12.30 pm	Agri value chain financing – Experiences	Dr Nisha Bharti, Faculty, NIBM, Pune
12.30 pm – 1.30 pm	Agri Value Chain Financing – Warehouse Receipt & Commodity Market	Dr. Satish Chandra Pant, Faculty, VAMNICOM
1.30 pm – 2.30 pm	Lunch Break	
2.30 pm – 3.00 pm	Country paper presentation	Dr D Ravi Programme Director
3.00pm – 4.00 pm	Agri Value Chain – Experience of Sammunati Model (online)	Shri. Shridhar Ishwaran, Sammunati
4.00 pm – 4.15 pm	Tea Break	
4.15 pm – 5.30 pm	Evaluation / Feedback & Valediction	Dr. Suva Kanta Mohanty Director, VAMNICOM & CICTAB
