



**भारतीय रिज़र्व बैंक**  
**RESERVE BANK OF INDIA**  
[www.rbi.org.in](http://www.rbi.org.in)

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PUN.CAB.APTP.No.S1177/ 09.06.002 /2025-26

January 01, 2026

The Managing Director/Chief Executive Officer  
Scheduled Commercial Banks (including RRBs and Small Finance Banks)  
Rural Cooperative Banks

Madam/Sir,

**Programme on Financing Post-Harvest Management Infrastructure**

**February 16 to 17, 2026**

Reserve Bank of India, CAB, Pune is conducting a “Programme on Financing Post-Harvest Management Infrastructure” from February 16 to 17, 2026, at CAB Campus, Pune.

**2. Programme Objectives:** The objectives of the programme are:

- Develop an understanding of the significance of post-harvest management infrastructure in reducing agricultural losses and enhancing farmers' income.
- Explore financing opportunities for post-harvest infrastructure projects like storage, logistics, and processing facilities.
- Learn financial models and tools for evaluating and structuring investments in post-harvest infrastructure.
- Develop understanding to arrive at strategies to support financing for post-harvest infrastructure within banking portfolios.

**3. Venue and accommodation**

The programme is residential. The arrangements regarding lodging and boarding will be made at the CAB campus, Pune. Participants may report to CAB on the evening of February 15, 2026, and may vacate at the conclusion of the programme. Please note that overstay and accompanying guests are not permitted.

**4. Course Contents:** The broad course content of the programme is given in an Annex I.

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फोन : (91-020) 25538392 फैक्स : (91-020)25538959/25537089 ई-मेल: [principalcab@rbi.org.in](mailto:principalcab@rbi.org.in)

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हिंदी आसान है, इसका प्रयोग बढ़ाइये

5. We request you to nominate suitable officers dealing with Agri finance from your bank for this programme. Nominations may please be sent to [nomination.ami@rbi.org.in](mailto:nomination.ami@rbi.org.in) on or before **February 06, 2026**. The details of participation fee are given in Annex II. Please note that nominations will be accepted on first-come-first-serve basis as the seats are limited.

6. For nomination-related enquiries, you may please contact the Nomination Desk (Shri. Prathmesh Patil – 9503779432 / Smt Sadhavi Bhatia - 9834023900) or through e-mail to [nomination.ami@rbi.org.in](mailto:nomination.ami@rbi.org.in)

IMPORTANT DATES	
<b>Programme Dates</b>	February 16 to 17, 2026
<b>Last date for receipt of nomination</b>	February 06, 2026
<b>Reporting at CAB</b>	February 15, 2026, evening
<b>Programme Timings</b>	09:45 am to 05:30 pm
<b>Completion of programme</b>	05.30 p.m. on February 17, 2026

Yours sincerely



(Sachin Kamble)

Deputy General Manager  
Programme Director  
Contact: 8108331115  
Email ID- [sachinkamble@rbi.org.in](mailto:sachinkamble@rbi.org.in)

Encl.: As above

## **Broad Course Content**

### **Module 1: Overview of Post-Harvest Management Infrastructure in India**

- Components of post-harvest management: Warehousing, cold storage, transportation, and processing units.
- Status of PHM Infra in India and issues and challenges
- Government initiatives to promote PHM
- Economic and social impact of post-harvest infrastructure on agricultural value chains.
- Discussion: Identifying key post-harvest gaps.

### **Module 2: Post-Harvest Infrastructure Financing**

- Overview of PHM infrastructure needs and gaps for various sectors and geographies
- Financing needs: Capital expenditure, working capital, and maintenance costs - Tools for project appraisal: ROI, NPV, IRR analysis, etc.
- Financing of the PHM infra – Capital and recurring capital needs, assessment of technical and financial viability of logistics, primary and secondary processing projects

### **Module 3: Stakeholders' role in the PHM infra and convergence**

- Structuring financing models: Public-private partnerships, lease financing, and equity investments.
- Role of collectives and value chain financing approach.
- Lessons learned and replicable models for financial institutions.
- Group discussion: Key takeaways from case studies and potential adaptations for participants' banks, arriving at a bank-specific strategy to finance post-harvest infrastructure.

**Annex II****Programme on Financing Post-Harvest Management Infrastructure****February 16 to 17, 2026****Fee Structure**

<b>Group</b>		<b>Fees per participant</b>	<b>18% GST</b>	<b>Total fees to be paid per participant (including GST)</b>
Commercial Banks and Financial Institutions	Residential	₹ 12,100	₹ 2,178	₹ 14,278
	Non-residential	₹ 8,000	₹ 1,440	₹ 9,440
Scheduled UCBs, Non-Scheduled UCBs with deposit base of more than Rs.100 crore, RRBs, Local Area Banks, State Cooperative Banks and NBFCs	Residential	₹ 9,100	₹ 1,638	₹ 10,738
	Non-residential	₹ 6,000	₹ 1,080	₹ 7,080
Non-Scheduled UCBs with deposit base of less than Rs.100 crore, Small Finance Banks, Payment Banks, Government Departments, DCCBs, NGOs, State Level FIs, Non-NBFC MFIs and Certified Credit Counsellors	Residential	₹ 6,100	₹ 1,098	₹ 7,198
	Non-residential	₹ 4,000	₹ 720	₹ 4,720

**Please use the programme code AMI-16022026 in Sender to Receiver Information while remitting the fee through NEFT.**

**PLEASE DON'T REMIT THE PAYMENT THROUGH RTGS. PLEASE MAKE THE PAYMENT BY NEFT ONLY.**

**In terms of section 48 of RBI Act 1934, RBI is exempted from payment of Income Tax or Super Tax on any of its Income, Profits or Gains. Nominating institutions should, therefore, not deduct TDS on the Programme Fees.**



*Reserve Bank of India established the College of Agricultural Banking (CAB) in 1969 to provide training inputs in Rural and Cooperative Banking. Subsequently, recognizing the changing needs of the Indian financial sector, the College expanded its scope to provide training in other areas like agricultural banking, MSME financing, Financial Inclusion & Literacy, Human Resources & Leadership, etc. From the Academic Year 2021, the College has further identified four focus areas (4 Cs), namely, Corporate Governance, Cyber Security, Consumer Protection, and Compliance Management, to build capacity amongst the bankers and financial professionals to enhance the robustness and service standards in the financial system.*

*The College also conducts programmes and research conferences in collaboration with various institutions. The College further conducts customized training programmes for institutions, both national and international, as per their specific requirements.*

*The College has been nominated as the 'Nodal Institution' for imparting training to various stakeholders of UCBs on cyber security under the Mission 'AVTU' in 2021, apart from being nominated as the Nodal Institution to impart specialised NAMCABs workshops in the area of MSME financing, since 2015.*