



# भारतीय रिज़र्व बैंक RESERVE BANK OF INDIA

[www.rbi.org.in](http://www.rbi.org.in)

PUN.CAB.APTP.No.S703/ 09.06.002 /2025-2026

September 11, 2025

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

Madam/Sir,

## **Workshop on Financing of Farmer Producer Organizations (FPOs) October 27 to 28, 2025**

Reserve Bank of India, CAB, Pune is conducting a Workshop on Financing of Farmer Producer Organizations (FPOs) from October 27 to 28, 2025, at CAB Campus, Pune.

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

- To enhance participants' understanding of FPOs and their financial ecosystem
- To build capacity in appraisal and risk assessment of FPO credit proposals
- To enhance understanding of the participants about sectoral challenges, innovative financing solutions and support mechanisms for FPO sustainability

### **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 the CAB from the evening of October 26, 2025 and should vacate the rooms on the day of conclusion of the programme. Overstay and accompanying guest are not permitted.

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

**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 October 17, 2025. The nominations shall be accepted on First Come First Served basis. **The details of the participation fee are given in Annex II.**

कृषि बैंकिंग महाविद्यालय, विद्यापीठ मार्ग, पुणे - 411 016 (महाराष्ट्र) भारत

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

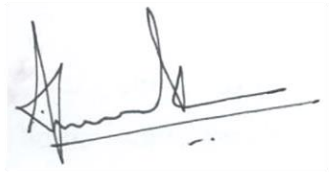
College of Agricultural Banking, University Road, Pune - 411 016 (Maharashtra) INDIA  
Phone : (91-020) 25538392 Fax : (91-020) 25538959 E-mail : [principalcab@rbi.org.in](mailto:principalcab@rbi.org.in)

हिंदी आसान है, इसका प्रयोग बढ़ाइये

6. For nomination-related enquiries, you may please contact the Nomination Desk (Shri. Prathmesh Patil – Telephone No. 020-25582396 / 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>	October 27 to 28, 2025
<b>Last date for receipt of nomination</b>	October 17, 2025
<b>Programme Timings</b>	09:45 am to 05:30 pm
<b>Completion of programme</b>	05.30 p.m. on October 28, 2025

Yours sincerely,



(Sachin Kamble)  
Deputy General Manager and MoF  
Programme Director  
Contact: 020-25582314  
Email ID- [sachinkamble@rbi.org.in](mailto:sachinkamble@rbi.org.in)

Encl.: As above

## **Annex I**

### **Broad Course Contents**

#### **Module 1: Understanding FPOs and the Financing Ecosystem**

- *Concept & Evolution:* Legal forms (Producer Companies, Cooperatives, etc.), role in collectivising smallholders and value chains
- *Policy & Regulatory Framework:* Government support (NABARD, SFAC, MoA&FW), RBI/NABARD guidelines, schemes, multilateral/bilateral agencies
- *Financing Needs:* Working capital vs. term loans, infrastructure financing, credit–equity–grant mix

#### **Module 2: Credit Appraisal and Risk Assessment of FPOs**

- *Business Model Analysis:* Revenue streams (aggregation, processing, marketing), cost structures, break-even
- *Financial Viability (with case study):* NPV, IRR, DSCR, Payback, sensitivity to price/yield changes
- *Lendability & Risk Assessment:* Member participation, governance and management evaluation, operational/financial/market risks, mitigation and credit guarantees

#### **Module 3: Innovative Financing Solutions for FPO Sustainability**

- *Sector-Specific Issues:* Crop, horticulture, animal husbandry FPOs; financing opportunities (case studies)
- *Financial Instruments:* NABSanrakshan, CGTMSE, concessional finance, equity support
- *Value Chain Financing:* Contract farming, tripartite arrangements, anchor-led models (case studies)
- *Digital & Fintech Solutions:* Digital lending, data analytics, alternative credit scoring
- *Impact & ESG Finance:* CSR, social venture capital, climate finance, carbon credits
- *Group Interaction & Experience Sharing*

**Workshop on Financing of Farmer Producer Organizations (FPOs)**  
**October 27 to 28, 2025**

**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	<b>14,278</b>
	Non-residential	8,000	1,440	<b>9,440</b>
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	<b>10,738</b>
	Non-residential	6,000	1,080	<b>7,080</b>
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	<b>7,198</b>
	Non-residential	4,000	720	<b>4,720</b>

**Please use the programme code AMI-27102025 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.*