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August 08, 2025

The Chairman/Managing Director/Chief Executive Officer Scheduled Commercial Banks (including RRBs and Small Finance Banks) Rural Cooperative Banks, dealing with Agri-finance Trainers of Training Institutions of banks

Madam/Sir,

Foundation Course on Agricultural Banking September 15 to 26, 2025

Reserve Bank of India, CAB, Pune is conducting a Foundation Course on Agricultural Banking (FCAB) during September 15 to 26, 2025, for officers of Scheduled Commercial Banks (including RRBs and Small Finance Banks) and Rural Cooperative Banks, dealing with Agri-finance and Trainers of Training Institutions of banks. The programme will be conducted in a hybrid mode, i.e. a mix of online and in-campus training. During September 15 to 19, 2025, the programme will be conducted online through CISCO Webex, and during September 22 to 26, 2025, the programme will be held at CAB, Pune campus.

- 2. Programme Objectives: The objectives of the programme are-
 - Impart knowledge on the basics of Agri finance, appraisal of agricultural projects, financing hi-tech agriculture, post-harvest management infrastructure and Agri MSMEs
 - Create awareness about financing emerging areas such as Agri Value Chain, Contract Farming activities and Farmers' Producer Organizations (FPOs)
 - > Equip the participants with knowledge on regulatory, legal and risk aspects of agriculture and Agri finance
 - > Sensitize to the importance of green finance in India with a select model project
 - Bring in a change in behavioural aspects for better communication and leadership skills
- **3. Venue and accommodation:** The programme will be conducted in a hybrid mode. During September 15 to 19, 2025, the programme will be conducted on the CISCO WebEx platform from 09.45 a.m. to 5.45 p.m. The participants can join from any device with a camera (laptops, PC, Smartphones, etc.) and a stable internet connection with good bandwidth. The details regarding joining the WebEx platform will be intimated to the participants in due course. During September 22 to 26, 2025, the programme will be held at the CAB, Pune campus. The arrangements regarding lodging and boarding will be done at the CAB campus, Pune. Participants may report

कृषि बैंकिंग महाविद्यालय, विद्यापीठ मार्ग, पुणे – ४११ ०१६ (महाराष्ट्र) भारत

फोन : (91-020) 25538392 फैक्स : (91-020)25538959/25537089 ई-मेल: 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

to the CAB in the evening of the day preceding the programme and may vacate on conclusion of the programme. Overstays and accompanying guests are not permitted.

- **4. Course Contents & methodology:** The broad course content of the programme is given in an Annex I. The training methodology will include interactive sessions, case exercises, group work and field visits.
- **5. Target Group:** Newly or recently recruited officers and officers involved in lending to agriculture, agribusiness and agri. MSMEs can be nominated for the course. This course will also be useful for bank officers who are likely to be posted in rural branches or are handling agricultural portfolio at the Controlling Office or Head Office level. Trainers of training institutions of banks including potential trainers can also be nominated for this course.
- **6.** We request you to nominate suitable officers from your bank for this programme. Nominations may please be sent to nomination.ami@rbi.org.in on or before **September 05, 2025**. As there are limited number of seats, the nominations will be accepted on first-come-first-served basis. **The details of the participation fee are given in Annex II.**
- **7.** For nomination-related enquiries, you may please contact the Nomination Desk (Shri. Prathmesh Patil Telephone No. 020-25582396 / 020-25581112) or through e-mail to nomination.ami@rbi.org.in

IMPORTANT DATES		
Last date for receipt of nomination	September 05, 2025	
For online part through Webex (September 15 to 19, 2025)		
Timings of programme	09.45 am to 05.45 pm (04 sessions of 75 min each per day)	
For in-campus part (September 22 to 26, 2025)		
Reporting at CAB	September 21, 2025 Evening	
Completion of programme	06.00 p.m. on September 26, 2025	

Yours sincerely

(Sachin Kamble)

Deputy General Manager and MoF

Programme Director Contact: 020-22582314

Email ID- sachinkamble@rbi.org.in

Encl.: As above

- ➤ **Module 1:** Agri-finance Basics Fundamentals and overview of agriculture and agri-finance, regulatory guidelines on Agri finance, KCC, etc.
- ➤ **Module 2:** Project Finance Appraisal of Agri and allied sector projects such as farm mechanization, horticulture, dairy, poultry, fisheries, micro irrigation, etc., along with case exercises on each of these projects.
- ➤ **Module 3:** Financing Hi-Tech Agriculture Bankable projects in Agri-biotechnology with case exercises and various aspects of use of technology in farming systems such as urban farming, vertical farming, hydroponics, aquaponics, etc.
- ➤ **Module 4:** Financing Post Harvest Management Infrastructure Agricultural marketing system, post-harvest infrastructure, financing of rural godowns and cold storages, Negotiable Warehouse Receipt (NWR) financing, etc., with case exercises.
- ➤ **Module 5:** Agri MSME -Importance and overview and financing of Agro enterprises along with sessions on analysis of financial statements, and working capital assessment with case exercises, Food and Agro processing etc.
- ➤ **Module 6:** New Delivery Models for Agri-finance Delivery models such as Agri Value Chain Financing, Contract Farming, financing of Farmers' Producer Organizations, SHG JLG and tenant farmers etc.
- Module 7: Financing Climate Smart and Wellness Agriculture: Role and initiatives of various agencies in green finance in India.
- ➤ **Module 8:** Risks and Regulations Risk management in Agri-lending, documentation, Post sanction supervision, NPA, recovery aspects, crop insurance, related regulatory guidelines, KYC AML etc.

Foundation Course on Agricultural Banking Fee Structure

Group	Туре	Total fees to be paid per participant in Rs. (including GST)
Commercial Banks and Financial Institutions	Residential	45,607/-
	Non-residential	33,453/-
Scheduled UCBs, Non-Scheduled UCBs with deposit base of more than Rs.100 crore, RRBs, LABs, State Cooperative Banks and NBFCs	Residential	32,745/-
	Non-residential	23,541/-
Non-Scheduled UCBs with deposit base of less than Rs.100 crore, SFBs, Payment Banks, Government Departments, DCCBs, NGOs, State Level FIs, Non-NBFC MFIs and Certified Credit Counsellors	Residential	21,240/-
	Non-residential	15,104/-

Please use the programme code <u>AMI-15092025</u> 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.