भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA
www.rbi.org.in

PUN.CAB.APTP.No. S895 / 09.06.002 /2025-26 October 27, 2025

The Managing Director/Chief Executive Officer
Officers of Scheduled Commercial Banks (including RRBs, SFBs and Payment Banks)
Rural Cooperative Banks

Madam / Sir,

Programme on Project Approach to Agricultural Finance

December 08 to 12, 2025

Reserve Bank of India, CAB, Pune is conducting a Programme on Project Approach to Agricultural Finance for officers of Scheduled Commercial Banks (including RRBs, SFBs and Payment Banks) & Rural Cooperative Banks, from December 08 to 12, 2025, at CAB Campus, Pune.

2. Programme Objectives: The objectives of the programme is to impart knowledge on appraisal and financing of agricultural projects. Detailed objectives are given in Annex I.

3. Venue and accommodation

The programme is residential. The arrangements regarding lodging and boarding will be done at the CAB campus, Pune. Participants may report to the CAB in the evening of December 07, 2025 and may vacate on conclusion of the programme.

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

5. 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 **November 27, 2025**. **The details of the participation fee are given in Annexe 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

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

6. For nomination related enquiries, you may please contact the Nomination Desk (Shri. Prathmesh Patil – 020 2558 2396 or Smt Sadhavi Bhatia – 9834023900) or through e-mail to nomination.ami@rbi.org.in

IMPORTANT DATES	
Programme Dates	December 08 to 12, 2025
Last date for receipt of nomination	November 27, 2025
Reporting at CAB	December 07, 2025 Evening
Programme timings	09:30 am to 05:30 pm
Completion of programme	05.30 p.m. on December 12, 2024

Yours sincerely

(Sachin Kamble)
Deputy General Manager
Programme Director
Contact: 8108331115
Email ID- sachinkamble@rbi.org.in

Encl.: As above

Annex I

Programme on Project Approach to Agricultural Finance
Broad Course Content

Detailed Programme Objectives:

1) To impart knowledge on agricultural financing, the conceptual framework of the project approach to agricultural lending, and project cycle management
2) To develop an understanding of the project appraisal of major agricultural sectors
3) To develop an understanding of post-harvest management infrastructure projects and agricultural processing projects,
4) To develop an understanding of project financing in emerging areas, including financing hi-tech agriculture, Agri Value Chain, Farmers' Producer Organisations (FPOs) and Climate Financing
5) Equip participants with knowledge of post-project sanction management, project monitoring, and the legal aspects of agricultural project finance.

Course Content:

- ***Appraisal of projects would include:*** (i) Financing Opportunities, (ii) Technical appraisal and (iii) Financial appraisal & commercial aspects.
- ***Programme Modules:***
  - Module I – Overview of Agri Financing & Regulatory Guidelines and Project Financing Approach Concepts
  - Module II – Project Approach to Agricultural Lending: Technical & Financial Appraisal (Agricultural and Allied Activities Investments)
  - Module III – Post-Harvest Management Project Financing
  - Module IV – Project Financing in Emerging Areas of Agricultural Financing
  - Module V – Post Project Sanction Management
- ***Indicative project areas:***
  - Animal Husbandry: (i) Dairy (ii) Poultry (iii) Fisheries, etc.
  - Horticulture & Protected Cultivation
  - Agricultural Infrastructure: (i) Farm Mechanisation (ii) Storage Infra (iii) Irrigation & other infra
  - Hi-tech Agriculture: (i) Hydroponics & Aquaponics (ii) Use of IoT, Tissue Culture
  - Agro-Processing

Programme Delivery Approach:

- Multiple sessions, especially those on project appraisal and sector-specific financing (dairy, poultry, fisheries, post-harvest storage, hi-tech agriculture, etc.), would include case studies and practical exercises as core teaching methods.
- Project appraisal concepts (NPV, IRR, DSCR, technical and financial analysis) would be covered through real-life cases and calculations, promoting hands-on skill development.
- Exposure visits, field exercises, and interactions/ cross learning would further cement learning by allowing participants to observe and interact with live projects, bridging the gap between classroom knowledge and actual practice.

Annex II

Programme on Project Approach to Agricultural Finance

December 08 to 12, 2025

Fee Structure

Group	Type	Fees per participant	18% GST	Total fees to be paid per participant (including GST)
Commercial Banks and Financial Institutions	Residential	₹ 27,900.00	₹ 5,022.00	₹ 32,922.00
	Non-residential	₹ 17,600.00	₹ 3,168.00	₹ 20,768.00
Scheduled UCBs, Non-Scheduled UCBs with deposit base of more than Rs.100 crore, RRBs, LABs, State Cooperative Banks and NBFCs	Residential	₹ 21,000.00	₹ 3,780.00	₹ 24,780.00
	Non-residential	₹ 13,200.00	₹ 2,376.00	₹ 15,576.00
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	₹ 14,000.00	₹ 2,520.00	₹ 16,520.00
	Non-residential	₹ 8,800.00	₹ 1,584.00	₹ 10,384.00

Please use the programme code AMI-08122025 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.