

Agricultural Finance

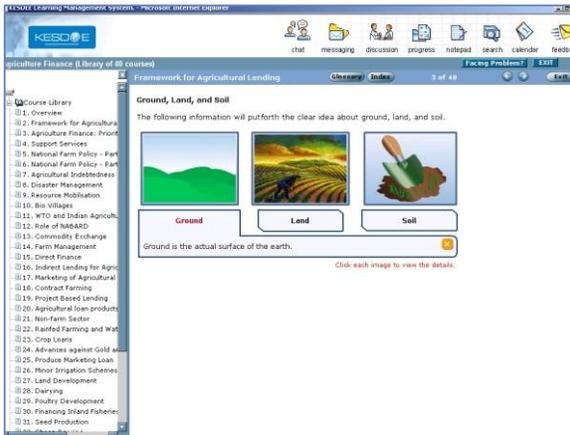
A Comprehensive e-Learning Course Library (of 40 Courses)
on Agricultural Finance in India

Themes of this e-Learning Solution:

- Know various policy areas in agricultural finance
- Know and understand various schemes offered by different institutions
- Understand the lending patterns for agricultural sector
- Explore various hi-tech areas in agriculture sector
- Understand the procedural aspects involved in agricultural finance



Highlights



Course Level & Number of Courses

Basic to Intermediate Level
Library of 40 Courses

Instructional Method

Dynamic, Interactive e-learning

Recommended Background

Familiarity with basic financial concepts

Duration

Time taken to complete each Course:
One - Two hours

Target Audience

Credit analysts, business correspondents, agents, and managers dealing with agricultural finance would benefit from KESDEE's innovative solutions.

Overview

Credit analysts should have knowledge about the activity, area and the clientele they are going to deal with. With core banking solutions set in motion by quite a few of the Indian Banks, and the banks resorting to correspondents and facilitators as their marketing instruments in addition to their own managers, the essential knowledge of the credit analyst needs to be spread to many more internal clients. Therefore, the effectiveness of the cycle of credit origination, appraisal, monitoring, and repayments should commence with the knowledge of policy relating to the activity. There have been innumerable changes commencing from the policy to implementation during the last three decades and more particularly during the last 15 years of financial sector reform era in rural financial markets. These include the near-collapse of traditional institutions like the cooperative banks, regional rural banks, over all contraction of agricultural credit due to hostile economic environment. Although numerous new or reformed financial institutions have merged, substantial gaps persist in many rural financial markets. These gaps relate to scarce provision of agricultural credit to small and marginal farmers, lessees, a paucity of medium and long term lending, management practices in post-disaster (natural calamities like, floods, cyclones, tsunamis, hurricanes, holocausts, etc) situations, marketing, research supports to the farmers in up grading and adoption of modern technology, and deposit services. Major segments of Indian Agriculture cannot modernize without the support of a strong financial system.

This course deals with Agricultural Financing and aims at imparting knowledge about the policy environment that encompasses the overall agriculture policy of the Government of India (GoI), priority sector credit policy of the Reserve Bank of India and changes relating thereto with the recommendations of various committees, current status of agricultural indebtedness and the role of institutional finance, the various components of agricultural finance at the retail market level, that include technology, finance, marketing, systems and procedures and rehabilitation in the event of natural calamities, documentation and recovery mechanisms. Each of these lessons will be supported by case studies, quiz and exercises.

Agricultural Finance

Areas covered under Agricultural Finance course library:

● Policy Areas-----	11 Courses
● Institutional Aspects-----	03 Courses
● Lending Patterns-----	08 Courses
● Methods and Schemes-----	11 Courses
● Hi-tech areas-----	04 Courses
● Procedural Aspects-----	03 Courses
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Total	40 Courses

Features of e-learning courses:

- **Modular Structure:** Our courses are developed as Self-contained units, which can be taken together as a structured course or accessed independently; allows the training manager to deliver appropriate training to different skill levels & learners to develop their own connections between the topics
- **Quizzes:** Quizzes with different types of questions, of varying difficulty levels for reinforcing concepts
- **Exercises:** Exercises tests user's understanding of the concepts & practical knowledge
- **Case Studies:** Practical case studies based on years of experience in the industry help to increase conceptual understanding
- **Interactive Applets:** Interactive animations, simulations and calculators make our material learner-oriented. These reinforce concepts with hands-on activity that puts the learner in control.

Private Label (Branded) Portal

KESDEE can develop a customized Private Label e-learning Portal with the Look & Feel, and Logo of your organization.

Customization

KESDEE can customize the courses by adding policies/procedures/case studies, relevant to your organization.

Deployment:

Clients can choose any one implementation process from below for the deployment (Choice is yours)

A. Intranet Implementation: - KESDEE will deploy the courses and LMS on your intranet servers along with your logo, color and look & feel. All KESDEE's courses are compliant to SCORM 1.2.

{OR}

B. Internet Access: - KESDEE's e-Learning courses are accessible 24X7, over Internet from any part of the world.

Price

Contact us at info@kesdee.com

- For multiple delegate discounts
- For enterprise licence Pricing
- For academic institution pricing

KESDEE's Value Proposition

- “ e-Learning, Not e-Reading “

KESDEE's e-learning courses are full of engaging graphics and interactive simulations.

- “Content and Context”

Top quality content has been presented in the context of relevant case- studies and best practices.

- “Learn-By-Doing”

Our courses are interspersed with practice exercises and interactive applets to help apply the knowledge of theoretical concepts. Simulations represent a major part of our approach. These simulations incorporate specific interactions that prepare the learner for real-life situations.

- “Conceptually sound, yet Practical”

Our e-learning courses are “Conceptually sound, yet Practical”. It is developed for practitioners by practitioners. Learning is aligned with real world business objectives.

- “One size does not fit all”

Customized solutions for enterprise clients.

- “Global Perspectives and Local Execution”

Content is localized to include local regulatory guidelines, products and case studies.

KESDEE's e-Learning solutions are preferred for

- ‘Just-in-Time’ (when needed),
- ‘Just-for-You’ (personalized learning paths for different groups; core and elective curriculums at Foundation / Advanced and Expert levels),
- ‘Just Right’ (practical applications, learn by doing),
- ‘Just Enough’ (modular product structure allows learners to focus on specific topics of interest).

Agricultural Finance

Policy Areas:

1. Overview

- Growth of agriculture in India
- Food security goals at different levels
- Trends in food demand
- Supply side issues in the light of institutional credit
- National Agricultural Policy 2006

2. Framework for Agricultural Finance

- Sources and types of irrigation
- Fertilizers and pesticides
- Evolution of priority sector
- Lead bank and Lead bank scheme
- Service area and service area approach

3. Priority Sector Policy with reference to Agricultural Banking

- Evolution of agricultural credit since early 1900s
- Emergence of banking in twentieth century
- Changes in rural credit
- Importance of an VYAS Committee
- Regional Rural Banks (RRBs)

4. Support Services

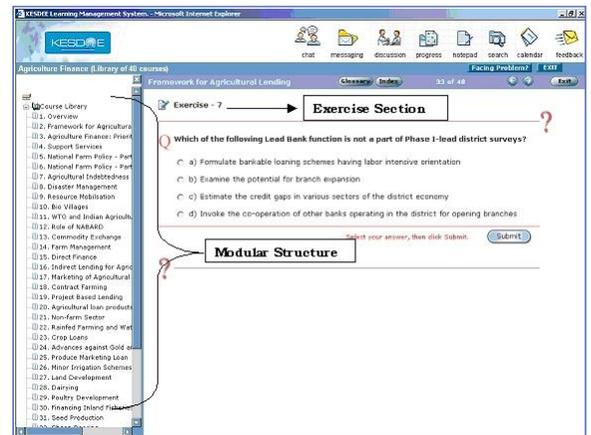
- Concept of extension education
- Differences between the formal education and extension education
- Various methods of extension education
- Objectives and principles of extension education
- Learning and teaching in extension
- Different visual aids

5. National Farm Policy - Part I

- Need for a national policy for agriculture
- Major goals of national farm policy
- Managing the available potential resources like land, water, livestock, fisheries etc.

6. National Farm Policy - Part II

- Available potential resources and the support services
- Road map for the future farmers
- Ensure security and sustainability of agriculture as foundation for growth of Indian economy



Modular Structure & Exercise section

7. Agricultural Indebtedness Causes and Remedies

- Status of indebtedness of farmers
- Causes and consequences of indebtedness
- Interventions done so far in concern with the indebtedness
- Agenda for future to solve the complex issues in farm sector

8. Disaster Management

- Various types of natural disasters
- Different ways to handle disasters
- Guidelines provided by RBI and its remedies toward the post-disaster situation
- Applications of RBI guidelines

9. Resource Mobilization in Rural Areas

- Importance of deposits
- Various types of deposits
- Features of deposits
- Process to open and close an account

10. Bio-villages

- Concept of a bio village
- Scientific and social goals to be achieved through bio village concept
- Characteristics and key issues of a bio village
- Role of a bio village society in a bio village project
- Relationship between a bio village society and a bio center

11. WTO and Indian Agriculture

- Purposes of WTO
- Principles and benefits of WTO
- DOHA Ministerial Meet 9th to 14th November 2002
- Details of agreement on agriculture
- TRIPS and RTAs
- Challenges faced by Indian agriculture sector
- Important areas for policy intervention

Institutional Aspects:

12. NABARD

- Functions of NABARD
- Rural Infrastructure Development Fund (RIDF)
- State Agricultural Development Finance Companies (SADFC)
- Promotion and development role of NABARD
- NABARD funding schemes

13. Commodity Exchanges

- Meaning of derivatives
- Commodity markets and their behavior
- Evaluation of futures in commodities and the benefits to farmers in accessing better prices
- Global impacts on the commodity exchanges

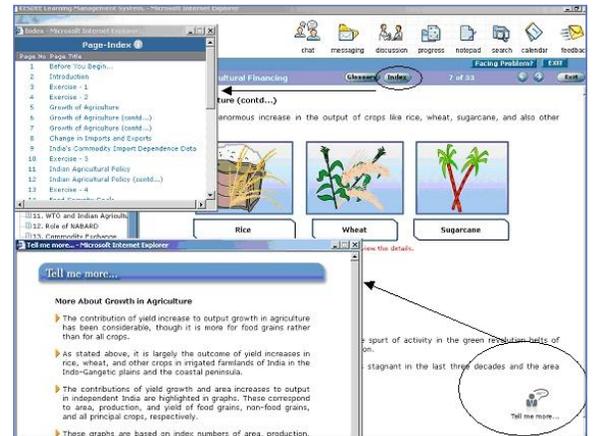
14. Farm Management

- Farm management practices
- Farm management as a decision-making science and the areas of decision making
- Nature of Indian farm management
- Different roles of a farmer
- Different types of budgeting and planning
- Various cost concepts

Lending Patterns:

15. Direct Finance

- Direct lending for agriculture with respect to crop loans
- Different types of direct finance to farmers
- Financing under tie-up arrangement
- Crop insurance
- Features of Kisan Credit Card Scheme



Index & Tell me more Features

16. Indirect Lending for Agriculture

- The concept indirect finance
- Important items to be included under indirect finance in agriculture
- The various schemes of agriculture finance and respective eligibility criteria, loan amount, rate of interest

17. Marketing of Agriculture Loans

- Need for business correspondents and agents model
- Gaps from the supply and demand side in banking to the rural farmer
- Extending outreach of new models and arrangements
- Existing models and institutions
- SGH-bank linkage and bulk lending to MFI models

18. Contract Farming

- Various inputs provided to farmers
- Origin of contract farming in India
- Meaning and definitions of contract farming
- Types of contract farming
- Advantages and disadvantages of contract farming
- Single window delivery system
- Risk factors in contract farming and the respective arrangements to reduce risk

Library of 40 Courses

19. Project Approach to lending for agriculture loans

- Concept of project
- Purposes of granting agricultural loans
- Steps in project appraisal
- Economic viability and technical feasibility of the project
- Components of project cycle
- Security, margin and repaying capacity of project

20. Agricultural Loan Products

- Various agricultural loan products
- Area development schemes and individual schemes
- Purpose of short-term loans and the activities eligible for lending
- Various short- and long-term loan product by both public and private sectors

21. Non-farm Sector

- Characteristics and scope of non-farm sector
- Government and banks' role in extending support for the non-farm sector
- Role of other development organizations in promotion of non-farm activities
- Concepts of trade advances and KVIC margin money scheme

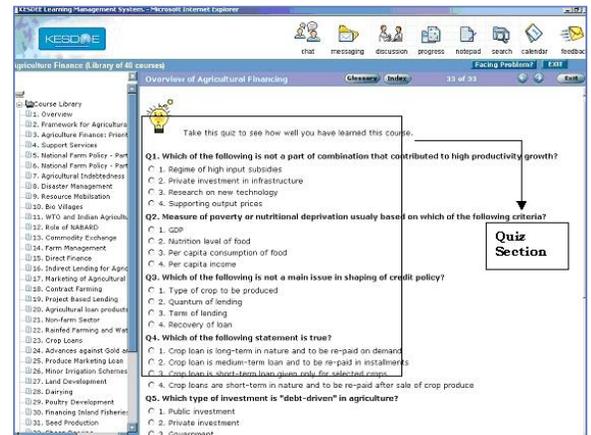
22. Rain fed farming & Watershed Management

- Definition of dry land and wasteland
- Characteristics of dry land and wasteland
- Concept of watershed management
- Various agencies involved in watershed management projects
- Watershed development project technological adoptions
- Credit support by the banks

Methods and Schemes:

23. Crop Loans

- Crop-production finance
- Classification of crops
- Scrutiny of loan application and appraisal
- Scales of finance
- Financing under tie-up arrangements
- Crop insurance and renewal
- Joint Liability Groups (JLGs) and related aspects



Quiz section of the course

24. Advances against Gold ornaments

- Process to extend finance from banks to farmers against gold ornaments/gold wares to increase their liquidity
- Identification of farmers for the purpose of loan by
- Ascertaining farmers' eligibility and the purpose of the loan availed
- Credit appraisal through valuation and processing of the gold ornaments
- Process of extending credit delivery

25. Produce Marketing loans

- Concept of agricultural marketing
- Need for a produce marketing loan
- Objectives and advantages of produce marketing loan
- Process of extending produce marketing loan

26. Minor Irrigation Schemes

- Meaning of irrigation
- Classification of irrigation projects
- Issue of the environmentalists opposing major irrigation projects
- Minor irrigation projects and the types of minor irrigation
- Different kinds of pump sets
- Drip and sprinkler irrigation systems

27. Land Development

- Types of land developments
- General aspects of land development schemes and the details required for study the same
- Lending procedure for land development

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28. Dairying

- Importance of dairying
- Various factors to be considered by a banker before financing dairy units
- Checklist for financing dairy schemes

29. Poultry

- Fundamentals of poultry farming
- Systems of rearing of birds
- Technical aspects related to poultry farming
- Different types of birds (Broilers, pullets and day old chicks)
- Equipments used in poultry farming
- Recovery patterns for layer farms, broilers, and hatcheries

30. Fisheries

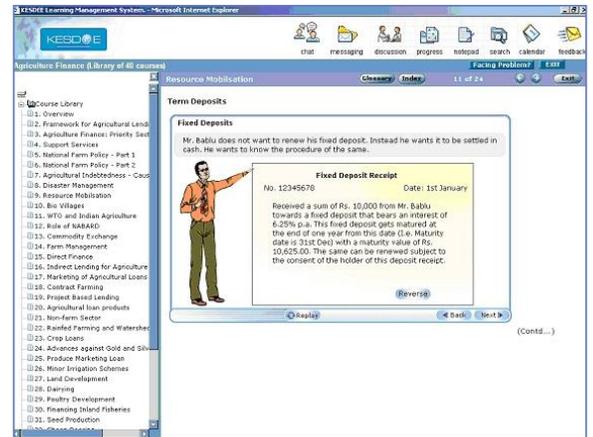
- Marine fisheries in India
- Types of fishing boats and fishing nets
- Parameters to avail loan for fishery
- Marine engines, fishing season, preservation of fishes, marketing and infrastructure facilities, expenditure and maintenance of fishing boats etc.
- Important requirements for financing composite fish culture, monitoring and inspection of fish unit, harvesting and marketing, risks in fish farming and banks' assistance

31. Seed Production

- Genetic aspects of seed production
- Methods and steps to maintain the genetic purity of seeds
- Concept of breeder
- Hybridization of seeds and its production process
- Process of seed identification, seed processing, and storage etc.
- Economies of hybrid seed product unit with the help of case study

32. Sheep Rearing

- Breeds of sheep and goat
- Details of housing and feeding requirements in sheep and goat rearing
- Ways to control various diseases in sheep and goats
- Identification of sheep and goat
- Bank finance for sheep and goat rearing activities



Animations & Interactive Applets

33. Piggery

- Relevance of pig production in relation to agriculture
- Technical aspects of pig production
- Banking aspects of pig production
- Economic analysis and capital outlay

Hi-tech areas:

34. Green Houses

- Concept of green houses and the need for them
- Details of green house technology and its applications
- Suitability of green house technology in India
- Technical and economic aspects of green house technology

35. Tissue Culture

- Definitions of different terms like biotechnology, genetic engineering and transonic
- Advantages and constraints of biotechnology
- Micro-propagation of plants
- Applications of tissue culture
- Scope of tissue culture in India
- Financing of tissue culture units

36. Techno-economic aspects of Horticulture

- Importance of horticulture in India
- Sub-divisions of horticulture
- Critical factors of horticultural production
- Important aspects related to financing of horticulture

Library of 40 Courses

37. Floriculture

- Importance of floriculture industry
- Different types of flowers in demand and their export capacity
- Incentives provided by the government on both imports and exports of flowers
- The roles of NABARD and APEDA
- Marketing aspects of flowers
- Economies of floriculture through case studies

Procedural Aspects:

38. Monitoring & Supervision

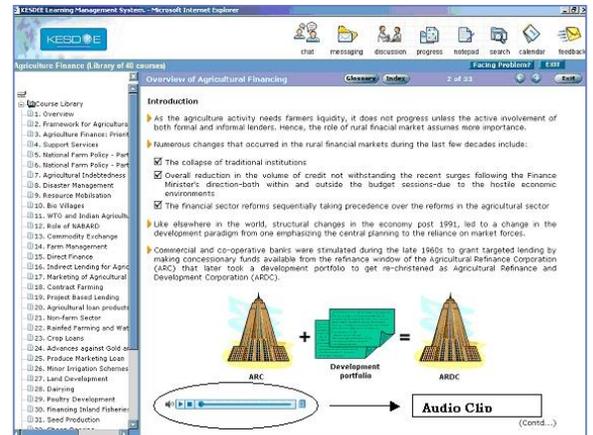
- Need and importance of supervision and follow-up of rural credit
- Difference between monitoring and concurrent evaluation
- Evaluation in project lending and the ways to evaluate the project lending

39. Security & Documentation

- Meaning and importance of mortgage, pledge, and hypothecation
- Various types of securities and their importance
- Execution, stamping, cancellation, renewal of security documents
- Need for documentation and different types of documents required for agricultural advances
- Types of documents required for agricultural advances

40. NPA Management

- Non-performing Assets (NPAs)
- Prudential norms of income recognition and assets classification
- Effective management of NPAs
- Methods of restructuring and rescheduling of loans to improve and speed up the recoveries from NPA accounts
- Provisional norms for different types of assets
- Causes and remedies for NPAs
- Legal remedies under different authorities



Audio clips in the courses

Value Added Features:

Audio Clips:

Voice over of the concepts providing a classroom atmosphere.

Subject Matter Expert



Dr. Yerram Raju Behara is a distinguished banker-turned economist and management consultant, currently Director (Projects and Research) of the Development & Research Services Ltd., New Delhi. He is also currently the Regional Director of PRMIA-Washington's Hyderabad Chapter. His earlier assignments included Director of Indian Institute of Economics and Editor, Asian Economic Review, a reputed publishing window of the Institute; Senior Management Executive with the State Bank of India for nearly three decades, Professor of Economics, LBS National Academy of Administration, Mussoorie and Dean of Studies, Administrative Staff College of India for a decade. The year 2000 also saw him as Head of the Institute of Public Enterprise, Hyderabad on deputation from ASCI. He is a Special Invitee-Member of the Expert Committee on Agricultural Indebtedness set up by the PMO (2006).

He served on the Boards of a voluntary organization, a Local Area Bank and a couple of software companies. He was a Member of the Jury for Asia-Pacific Banking Awards for the years 2004 and 2005, Manila.

Dr. Raju is a prolific writer with more than 500 articles published in all the leading financial dailies and leading national and international journals. He has seven books and mimeographs to his credit. He addressed several national and international forums, notable among them being: Global Development Network, Bonn (1999); Asia Pacific SME Development Forum, Kuala Lumpur (2003); Asia Pacific Bankers' Congress, Manila on Risk Management at Manila (2004, 2005) and participated in the Round Table on Risk Management at the Risk Management Conference at Geneva (December 2005). He was accredited as International Man of the Year 1991 by the International Biographical Association, Cambridge for his work in Rural Development. His areas of interest are Corporate Governance, Agriculture, SME sector, Micro Finance and Risk Management. He is also a Sustaining Member of the Professional Risk Management International Association, Washington and Member of the Standing Advisory Committee of the Reserve Bank of India on SMEs and SSI sectors for the year 2006-07. He was consultant to the World Bank, UNIDO and UNDP on SME sector and WTO issues during the last ten years. IIBF, SMERA, IL&FS, SIDBI and IDBI Bank seek his advice regularly. His seminal work has been in the formulation of the SME Development Bill (not in the shape the ACT has come out), rehabilitation of SMEs, and Risk Management in the Financial Sector.

He has formulated the Growth Pole Strategy and SME Cluster Development for Sikandra Growth Pole for a Project of National Commission on Unorganized sector, GoI, executed by IL&FS, 2006

He is currently documenting the Best Practices of SMEs rated by SMERA. (May –October 2007).

His latest publications include: Small Industries in India: Policies and perspectives in the Emerging Context, GITAM-Excel Publication, 2004;
SMEs in India, Text Book For the Certification Course on SMEs in India of the Indian Institute of Banking & Finance, Mumbai, 2007 (under Print)
SEZs in India: Policies, Problems and perspectives coauthor: Mr.N. Ramakrishna,
Indian Institute of Economics, Hyderabad: March 2007

Presently Full Time Member, Expert Committee on Cooperative Banking, Government of Andhra Pradesh.

KESDEE's Off-the-Shelf e-Learning Course Libraries

Product Name	No. of Courses
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Product Name	No. of Courses
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69. Risk Analysis	Library of 05 Courses

* CTM: Corporate Treasury Management

* BBM: Bank Branch Management

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