



CAB-APRACA Joint International Symposium

(Online through CISCO Webex meeting)



Topic

International Best practices in Financing Smallholder Farmers

May 20, 2021

Through Online mode
(CISCO Webex)

About CAB

The College of Agricultural Banking (CAB) was set up by the Reserve Bank of India in 1969. The College provides training to build and enhance capabilities across the regulated entities, RBI and developmental institutions in the areas of a) Inclusive Finance viz., Agricultural & MSME Finance, Co-operative Banking and Consumer Education & Protection, b) Regulation and Supervision, c) Governance and Leadership, d) Payment & Settlement Systems and e) Robust Technologies for last mile connectivity. It also provides a valuable platform for cross institutional interactions and knowledge dissemination through workshops, conferences, seminars and collaborative programmes, both national and international, supported by research and empirical studies to facilitate policy analysis/interventions by the stakeholders.

Background

Access to finance has always been a challenge for smallholder farmers who constitute the vast majority of farmers in developing countries. Some of the countries are actively engaged in promotion of effective linkages with formal financial institutions for inclusive growth, self-reliance, and welfare of the small farmers and rural poor in Asia-Pacific region. Grameen Bank of Bangladesh is one of the earliest successful models in providing access to credit to small producers. The FPOs and Agri Value Chain Finance are some of the other emerging models in financing smallholder farmers.

About the programme

Asia-Pacific Rural and Agricultural Credit Association (APRACA) is actively engaged in promoting cooperation and providing platforms for inter-regional cross learnings among their member nations ultimately striving for bringing about economic prosperity and social equity in these countries.

The CAB-APRACA Joint International Symposium is intended to leverage mutual strengths of the organisations for showcasing the best practices evolved for financing smallholder farmers and to provide a platform for the financial institutions, central bankers, academicians, policy makers and other stakeholders in the Asia-Pacific region to deliberate and share their practical experiences and practices to finance smallholder farmers in the Asia-Pacific region



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Symposium Schedule

Time	Topic	Speaker
11.00 - 11.10	Welcome Address	Shri V.G Sekar , Principal, CAB
11.10 - 11.30	Inaugural Address Topic - <i>The challenges and opportunities in financing small farmers globally</i>	Dr. G.R. Chintala , Chairman, NABARD, India also Chairman, APRACA
11.30 - 12.30	Technical Session 1 - Topic -- Innovative strategies for financing Small farmers through banking system in the Asia-Pacific region	1. APRACA Member Country (to be finalized) 2. Shri Akhil Handa , Head, Fintech & Partnerships, Mobile Banking & Digital Lending Department, Bank of Baroda Moderator: Representative from an International Agency (to be finalized)
12.45 - 13.45	Technical Session 2 - Topic -- Lending models to promote efficiency in agricultural value chains.	1. Ms. Emellie Tamayo , Senior Vice President (Lending Programs Management Group) Land Bank of the Philippines, Philippines 2. Shri Anil Kumar SG , CEO, Samunnati Financial Intermediation & Services Pvt Ltd., India Moderator Representative from an International Agency (to be finalized)
13.45 - 14.00	Valedictory Address	Shri Anil Kumar Sharma , Executive Director, Reserve Bank of India

Contents and Coverage of Technical Sessions

Technical Session 1:

Topic: Innovative strategies for financing Small farmers through banking system in the Asia-Pacific region

- Overview of the agriculture situation in the Asia-Pacific region - predominance of small farmers / small holdings- problems and constraints relating to small holdings
- Key issues in delivery of financial services and loan products to small holdings.
- How financial institutions have addressed the business reality of little education, limited exposure to institutional financial framework, lack of access to technology, markets, etc., of smallholder farmers who constitute majority.

Contents and Coverage of Technical Sessions (contd.)

- Innovations in lending practices and lending strategies to overcome the inherent and intrinsic problems of small holdings.
- Specific focus on financing productive assets and capital investments which require long term loans and usually without collateral.
- Managing risk at farm level and for sustainable financing.

Technical Session 2:

Topic: Lending models to promote efficiency in agricultural value chains.

- Agricultural Value Chain – the concept, context, components and characteristics.
- Financing requirements and lending models (with case examples) for promoting efficiency in the value chains and at the same time financial inclusion.
- Lending instruments to support enhancing agricultural value chain finance.
- Risk management in Value Chain Finance (VCF)
- Innovations in value chain finance to attract private sector participation

Symposium Directors

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Other important aspects

Date: 20 May 2021

Time: 11.00-14.00 hrs. IST (GMT +5.30 hrs.)

- The Joint International Symposium will be conducted on-line through CISCO Webex meeting hosted by CAB from 11.00 hrs to 14.00 hrs Indian Standard Time (IST)
- Participation is by invitation from CAB. Nominations for the Symposium will be called from the target organizations / agencies by CAB, Pune.
- Webex link will be sent to the delegates one or two days before the symposium to join the on-line symposium.
- The last date for receiving the nominations is **May 10, 2021.**



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