

## Virtual Learning Program on Agro-MSME Lending



### Background:

Agriculture and MSME are crucial sectors of the Indian economy. In the current pandemic situation, while agriculture has remained largely unaffected, the MSME sector has suffered impacting output and employment. Acknowledging the role and contribution of MSME in our economy, policy makers have identified MSME as the critical lever for spurring growth. Development of the rural economy and social welfare of the rural population on a sustainable basis has also been a thrust area. To boost farm productivity and farmers' income, Government has made policy level changes such as those relating to contract farming and sale of farm produce. In this background, MSMEs in the Agro-industry based sector can potentially create employment and lift the lives of rural India. Besides, there is vast scope for innovations in agri-value chains, both existing and new. In this scenario, financing by the banks, financial institutions and NBFCs can be a profitable game changer.

### Objective:

Agro-MSMEs, which operate in the intersection of Agriculture and MSME sectors, can be powerful vehicles of growth in the post-pandemic environment. The CAFRAL VLP seeks to build a business case for lending profitably to the Agro-MSMEs as they hold a promise for the development of the rural economy in a sustainable and impactful manner. The program would cover policy developments and innovation in the Agro-MSME sector with some inputs on the technical aspects of agri-MSME financing.

This VLP will deal with MSME financing from three perspectives: objectives of financing, borrower categories and financed assets or targets. Broadly, following topics and issues will be covered:

- Policy and economic developments relating to agriculture, MSMEs and Agro-MSMEs
- Discussions on financing MSMEs for higher productivity, lower post-harvest losses, climate change adaptation, increase access to markets, exploration of new markets
- Financing traditional agri value chains: linkages with MSMEs, FPOs
- Financing super value chains : linkages with agri-entrepreneurs, agritechs and fintechs
- Financing post-harvest systems and sustainable production systems
- Lending to impact agriculture and social enterprises
- Financing market infrastructure linked to agriculture and MSMEs
- Experience and knowledge sharing with new age Agro MSMEs

**Date:** September 24-25, 2020

**Time:** 11:00 Hrs – 16:00 Hrs

**Platform:** CISCO WebEx

**Type:** Online Learning

**Program Fee:** Rs. 4000/- + GST

**Nominations now open**  
**For filing online nominations, please**  
**click on the link below**

<http://cafral.org.in/Upcoming-Programs.aspx>

### Participant Profile

**Top and Senior Level Officers of Banks, Financial Institutions, NBFCs working in the areas of strategy setting, lending policy formulation, priority sector lending, MSME financing, agri-lending**

**Last date for filing nomination**  
**September 23, 2020**

**For more program details, contact:**

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### Program Conditions

- Program fee is payable before the program.
- Nomination may be cancelled up to five days before the program.
- Banks may depute another Senior Officer if the nominated officer cannot attend the program.

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**(CAFRAL)**

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