

Business Diversification in Cooperative Banks for LTCCS	
Objective	By the end of the programme, the participants would be - <ul style="list-style-type: none"> • Familiar with various types of loans and diversified banking products and services • Able to identify the lending potential of various banking products at rural level in the changing banking scenario • Identify the scope of developing the PCARDBs into Multi Service Centers • Understand the Profitability and Marketability of Diversified Animal Husbandry Produce, Agricultural Marketing Infrastructure, Horticulture Projects • Familiar with lending potential in Non-Farm sector in rural area • Develop knowledge about Sustainable Group Mode of Financing • Features of various Govt. Sponsored Schemes
Duration	4 Days
Course Contents	Basics of Business Diversification • PCARDB as MSC • Sustainable Group Mode of Financing • Allied Agricultural Activities • MSME • Non Fund Business
Target Participants	Sr. Managers/ Officers/ Assistants/ Supervisors of Cooperative Banks

Day to Day Schedule

Day & Session	Subject	Session Objectives, Thrust/Focus areas	Training methodology
Day- 1			
I	Inauguration	Objective of programme, Expectations from participants, etc. Registration, Climate setting and Entry Test	
II	Business Diversification and its impact	<ul style="list-style-type: none"> • Challenges for Cooperative Banks under LTCCS • Changing banking scenario in past two decades • Market Analysis in the competitive environment • Marketability of Banking products and Services • Concept of Profitability • Benefits of Business Diversification and its impact on profitability of the bank based on ground level credit need 	Lecture Method and Interactive Session
III	PCARDB as Multi Service Centre	<ul style="list-style-type: none"> • PCARDB as MSC – Scope and Avenues • Identification of potential sector as MSC • PCARDB as Customer Service Point (CSP) • Need based innovative Products and Services 	Presentation/ Case Study/ Assignment
IV	Sustainable group mode of Financing	<ul style="list-style-type: none"> • Financing SHG and JLG • Socio Economic impact for sustainable rural development • Farmers Producers Organisation- composition and general features • National Rural Livelihood Mission (NRLM) (EDEG promoted by NABARD) • Various promotional schemes of NABARD for supporting aggregation / group approaches 	Lecture and Discussion
Day- 2			
	Recap of previous day's learning		
I	Bankable Animal Husbandry Schemes	<ul style="list-style-type: none"> • Overview on Financing AH Projects as key to Rural Livelihood Development • Profitability and marketability of Diversified Animal Husbandry Produce • National Livestock Mission (NLM) 	Presentation/ Lecture Method/ Interaction
II	Agricultural Marketing Infrastructure	<ul style="list-style-type: none"> • Features of ISAM Schemes • Agri. Clinic and Agri. Business Centres (ACABC) 	Presentation/ Lecture Method/ Interaction

III	Farm Mechanisation	<ul style="list-style-type: none"> • Overview on financing Farm Mechanisation projects • Types of Farm Mechanisation Projects and their impact on Agricultural Produce • Features of latest Farm Mechanisation Schemes • Features of Solar Pumps 	Presentation/ Lecture Method/ Interaction
IVA	Horticulture Schemes	<ul style="list-style-type: none"> • Profitability and marketability of Diversified Horticulture Produce • Mission on Integrated Development of Horticulture (MIDH), • NHB Schemes • Post-Harvest Management – Methods and significance • Cold Chain- Concept and Impact • Packaging and processing projects (overview) 	Presentation/ Lecture Method/ Interaction
IVB	Integrated/ Composite Farming	<ul style="list-style-type: none"> • Concept, need and Economic Impact on Rural Development • Vertical Farming/ Multitier Farming 	Presentation/ Audio Visual/ Case Study
Day- 3			
	Recap of previous day's learning		
I	Field Exposure Visit to successful Units (Horticulture/ Composite Farm/ NGO/ SHPI etc.)		Assignment
II			
III			
IV			
Day- 4			
	Recap of previous day's learning		
I	Financing Non-Farm Schemes	<ul style="list-style-type: none"> • Current trend in Non-Farm Sector in regards of Long Term Project lending including working capital requirements • Financing Small Artisans in Rural area • Self-Employment Generation Programmes (Agri. and Non Agri. • Enhancing Scope of Finance • Limitations of Non-Farm Finance 	Presentation/ Lecture
II	Non Fund Business in LTCCS	<ul style="list-style-type: none"> • Concept of Non Fund Business, • Types of Non Fund Businesses • Innovative Avenues of Increasing Income • Insurance Products • Judicious deployment of credit against mortgage 	Group Discussion
III	Group Presentation on Assignments	<ul style="list-style-type: none"> • Presentation on Previous Day's Field Visit • Analysis of Business Portfolio and Organisational Structure • SWOT of LTCCS 	Presentation by Participants (PPT /Reporting Or Flow Chart etc.)
IV	Exit Test, Evaluation and Valediction		