



unext |  **manipal**
Academy of BFSI

Cultivating Growth

Developing expert agribusiness banking professionals through specialized training in agricultural finance, credit assessment, and rural relationship management.



Nurturing The Roots Of The Indian Economy:

The Imperative of Agribusiness Banking

The Indian economy has long been anchored by the agricultural sector, playing a crucial role in food security, employment, and the supply of raw materials to diverse industries. While the Direct Contribution to Agriculture (DCA) has seen a recent decline of 18%, the overall significance of Agribusiness remains undeniable, and its impact reverberates across the entire economic landscape.

Neglecting the financial needs of the agribusiness sector would lead to significant repercussions, impacting not only the livelihoods of millions but also the stability of supply chains and the nation's food security. Agribusiness is not merely a sector; it is a foundational pillar that we cannot afford to overlook.

Ensuring Food Security:

A robust agribusiness sector is paramount for guaranteeing an adequate and stable food supply for the nation's growing population.

Fuelling Industrial Growth:

Agriculture serves as a vital source of raw materials for numerous manufacturing industries, contributing significantly to overall economic activity.

Recognizing the strategic importance of this sector, regulatory bodies like the Reserve Bank of India (RBI) have mandated that banks allocate at least 18% of their total advances to the agriculture sector under the Priority Sector Lending (PSL) guidelines. Furthermore, 40% of the Adjusted Net Bank Credit (ANBC) must be directed towards the priority sector, with a specific focus on supporting small and marginal farmers through a sub-target of 10%.

This regulatory framework underscores the critical role of banking professionals in understanding and effectively serving the unique needs of the agribusiness ecosystem.

Experiential Curriculum

for Expert Professionals

Our program offers a detailed and experiential curriculum designed to equip banking professionals with the knowledge and skills necessary to excel in the complex agribusiness landscape. Participants will gain expertise in the following key areas:

1. Introduction To Agribusiness Banking
2. The Importance and Components Of Agriculture
3. Understanding The Credit Needs Of Agriculturists
4. Financial Instruments In The Agri Banking
5. Priority Sector Guidelines
6. Government Sponsored Schemes
7. Self-Help Groups & Common Guidelines
8. Business Correspondents & Business Facilitators
9. Government Subsidies
10. Behavioural Skills, Soft Skills And Relationship Management

Who Is This Program For:

Entry Level
Relationship Managers

Relationship Managers
At Mid And High Levels

Experienced Bankers
Looking To Shift To
Agribusiness

Lateral Hires (Mid-Level
Professionals) From Other
Banks/NBFCs

Customizing Our Program

To Your Specific Needs

We understand that every financial institution has unique requirements. Our Agribusiness Banking Training Program is designed with flexibility and customization at its core, ensuring it aligns perfectly with your specific objectives and operational framework

Curriculum
adjustment based on
required coverage

Depth to which each
subject to be
covered – basis the
job role, cohorts and
management
expectations

Each of the subjects
and topics covered
under the subjects
would be customized
to the bank's products,
services, processes
and internal policies

Program duration is
flexible and can be
customized based
on the bank's
requirements

The entire
process of detailed
curriculum
development will be
co-created with the
business and SME
SPOC from the
bank and Manipal

Program Pedagogy

Learning By Doing

We employ experiential learning methodologies to give students real-world sales experience.

Case Studies-Driven Learning

Sales strategy, problem-solving and practical execution learned through real-world success stories and challenges

Digital Proficiency

Hands-on training with the latest software and digital tools

Simulational Learning

Communication skills, sales closing techniques and relationship management learned by achieving soft targets in a near-practical environment

Outcome & Results: What To Expect

A comprehensive understanding of the critical role of agribusiness in the Indian economy and the specific financial needs of the sector

In-depth knowledge of regulatory guidelines, including priority sector lending norms and specific directives for agricultural financing

The ability to effectively assess creditworthiness and manage risks associated with agricultural lending

Proficiency in evaluating the financial viability of agricultural projects and agro-processing units

Skills to build and maintain strong relationships with farmers and other stakeholders in the rural ecosystem

An understanding of government schemes and initiatives designed to support the agribusiness sector

Awareness of the latest trends and challenges in agricultural finance, including the role of technology and sustainable practices

The ability to structure and appraise both production and investment credit proposals for agricultural clients

Knowledge of how banks can leverage partnerships with NBFCs to expand their reach in the agricultural sector

Who We Are

Established in 2008, Manipal Academy of BFSI, a UNext Learning entity and part of the Manipal Education and Medical Group (MEMG), is a premier institution that provides industry-relevant education and training for both freshers and experienced professionals in traditional operations, sales, and new-generation roles within the banking, financial services, and insurance sectors.

With a focus on innovation and learner-centricity, Manipal Academy of BFSI offers a wide range of programs designed to equip individuals with the skills and knowledge to thrive in the BFSI industry. Today, the academy of BFSI annually trains over 15,000 BFSI industry professionals for its industry partners.

With our expertise and deep understanding of market needs, our goal is to create the leaders of tomorrow and build a top-notch workforce for the BFSI industry.

Our Impact Over The Years

17+ Years

Of Legacy

1 in 5

Bankers In India Is Our Alum

2,00,000+

Professionals Trained

1,00,000+

First-Time Professionals Trained

50+

Client Partnerships

4,000+

Case Studies

220+

Experienced Faculty

To nurture next-gen
BFSI professionals in your
enterprise, drop us an email today:

connect@u-next.com

Cultivating Growth:

Developing expert Agribusiness banking professionals through specialized training in Agricultural Finance, Credit Assessment, and Rural Relationship Management.

Empowering Agri Business Banking Professionals