



International Study Visit Programme

Innovations in Rural and Agricultural Finance and Agri Business Promotion & Export (Philippines Experience)

26 – 30 January 2026

**APRACA – CENTRAB,
Manila, Philippines**



International Study Visit Programme on Innovations in Rural and Agricultural Finance and Agri Business Promotion & Export (Philippines Experience) - Programme Details

1. Charting the New Frontier of Agricultural Prosperity

In an era of rapid global change, the architecture of agricultural prosperity is being fundamentally redesigned. For India, a nation on a determined path to becoming a global economic powerhouse, the transformation of our vast agricultural sector is not just an option, but a strategic imperative. The future of our rural economy hinges on our collective ability to harness the powerful, synergistic forces of financial innovation and global market integration. This programme is conceived as a high-level strategic immersion into these very forces, designed for the leaders who will champion this transformation.

The first pillar of this new frontier is **Innovations in Rural and Agricultural Finance**. The traditional, collateral-heavy approach to lending is giving way to a more dynamic, data-driven paradigm. We are witnessing a revolution powered by Financial Technology (FinTech) that is democratizing access to credit, personalizing financial products, and building resilient safety nets for our farmers. This new financial ecosystem encompasses everything from digital lending platforms and AI-based credit scoring to sophisticated risk-mitigation instruments like parametric insurance and blended finance models. Mastering these innovations is key to unlocking the latent productive capacity of our rural heartland.

The second, equally critical pillar is **Agri-Business Promotion & Export**. In today's interconnected world, success is defined not merely by the volume of production, but by the ability to create value, build international brands, and seamlessly navigate the "farm-to-port" journey. This requires a deep understanding of global quality standards, sophisticated supply chain management, and the policy frameworks that enable agri-enterprises to thrive on the world stage. It is about transforming our farmers and agri-SMEs from price-takers to price-setters in a competitive global marketplace.

To explore these themes, we turn to the **Philippines Experience**. As a dynamic peer economy in Asia, the Philippines offers a uniquely relevant and relatable case study. It has become a crucible for digital financial inclusion while simultaneously carving out a significant niche in the export of high-value agricultural products. Its journey provides an accessible blueprint of successes to emulate and challenges to learn from, making it the ideal learning ground for Indian stakeholders.

It is in the above backdrop that NABARD, through BIRD, Mangaluru, plans to organise the '**International Study Visit Programme on Innovations in Rural and Agricultural Finance and Agri Business Promotion & Export, Philippines Experience' at Manila, Philippines**'. The overseas training programme will be done in collaboration with the Asia Pacific Rural and Agricultural Credit Association

(APRACA) and CENTRAB (Centre for Training and Research in Agri-Banking) situated in Manila, Philippines.

2. An Immersive Journey into Policy and Practice

This programme is meticulously crafted to be far more than a conventional study tour. It is an immersive, curated journey designed to provide you with a rare, 360-degree perspective on how a nation can successfully orchestrate a modern agricultural renaissance. We will move beyond presentations and reports to facilitate unfiltered, behind-the-scenes dialogues with the very individuals and institutions shaping the future of Philippines agriculture.

Your learning path will trace the flow of ideas and capital, from conception to real-world impact. We will begin in the **strategic corridors of policymaking**, engaging with senior officials from the **Agricultural Department** and bodies governing **national credit policy** to understand the "why" behind their national strategies. From there, we will move to the **financial powerhouses**—the country's leading **universal and development banks**—to witness firsthand how these policies are translated into innovative products and large-scale financing initiatives that fuel the sector.

The journey culminates at the **grassroots level of implementation**. Through client visits and interactions with a pioneering **agri-cooperative**, we will see how these high-level strategies empower farmers, create local employment, and drive export growth on the ground. This unique "policy-to-practice" approach ensures that we will not only learn what works but also understand how and why it works, gaining a deeply contextualized and actionable understanding of modern agricultural development.

3. Why One Should Attend: The Strategic Advantage for Leaders

Participation in this programme is a strategic investment in leadership and organizational capacity. It is designed for forward-thinking professionals who aim to be architects of change rather than mere observers. The key outcomes and benefits include:

- **Strategic Foresight and Vision:** You will return with a broadened perspective, equipped to anticipate emerging trends in agri-finance and international trade. This foresight will enable you to position your organization to seize future opportunities and navigate potential challenges with greater confidence.
- **Actionable Blueprints and Models:** This programme is focused on practical application. You will gain access to proven models, operational frameworks, and innovative product designs that can be adapted and implemented within the Indian context. You will leave with roadmaps, not just reports.

- **High-Level Professional Networking:** You will forge valuable connections with a diverse cohort of senior professionals from across India's financial and governmental landscape, fostering a powerful peer network. Furthermore, you will build international linkages with key stakeholders in the Philippines agricultural ecosystem.
- **Enhanced Leadership and Innovation Capacity:** Exposure to international best practices and alternative approaches will sharpen your problem-solving skills and empower you to champion innovation within your organization. You will be better equipped to lead transformative projects that create lasting value.
- **A Clear Return on Investment:** For sponsoring institutions, this programme represents a direct investment in their most valuable asset: human capital. Participants will bring back knowledge that can lead to improved risk management, enhanced product portfolios, new lines of business, and greater operational efficiency, delivering a tangible return.

4. Participant profile / Target group

Senior and middle-level officers of RBI, NABARD, SIDBI, State and Central Government, Public and Private sector Commercial Banks, Regional Rural Banks, Rural Cooperative Banks (StCBs/ DCCBs), Primary (Urban) Cooperative Banks, Small Finance Banks, NGOs, CBBOs, Implementing/ promoting agencies of FPOS (SFAC, NCDC, AFC and NAFED), Producer Organisations, Individuals, Progressive Farmers, MFIs, NBFCs, Faculty Members of various Training Institutions like NIBM, CAB, IIBM, SBIRD, CIBM etc. and Subsidiaries of NABARD.

5. Programme Directors

Shri. Baidya Nath Singh, DGM/FM & Smt. Malini Suvarna, AGM/FM, BIRD, Mangaluru.

6. Duration: 7 days.

The programme is slated to be held during **26-30th January 2026**. The programme sessions will commence on **26 January 2026** in Manila, Philippines, and conclude on **30 January 2026**. Participants should plan their travel to arrive in Manila on **25 January 2026** and depart on **31 January 2026**. The preferable port of departure is Mumbai.

The tentative day-to-day programme schedule is as indicated below:

Dates	Activities	Remarks
25 January 2026	Arrival of Participants in Manila (preferably before 4:00 pm Manila Time)	<ul style="list-style-type: none"> • Airport Pick up c/o APRACA CENTRAB • Proceed to Hotel for Check in • Dinner
26 January 2026	Session 1: Administrative Briefing	Venue: Hotel
	Session 2: Speaker from the Agricultural Department	<ul style="list-style-type: none"> • Promote agricultural development and growth as well as business promotion
	Session 3: Speaker from the Government for agricultural credit policy	<ul style="list-style-type: none"> • Discuss about the Government policies and guidelines on agri. Credit to the agri. Sector and promotion of rural financing
	Lunch	<ul style="list-style-type: none"> • To be arranged by APRACA CENTRAB
	Session 4: Speaker from the Government mandated to help SMEs	<ul style="list-style-type: none"> • Support SMEs across various sectors, including agriculture by providing assistance with business development, access to markets and facilitating access to finance
	Session 5: Visit to another Government Entity	<ul style="list-style-type: none"> • Supports the agri. Sector through various initiatives focussed on science, technology and innovation.
	5:00 PM: Cultural Exposure	Dinner
27 January 2026	Visit to a universal bank owned by the Philippines government with special focus on rural development	<ul style="list-style-type: none"> • Infrastructure Support for AVCF • Sustainable AVCF Financing Options
	Lunch	<ul style="list-style-type: none"> • To be arranged by APRACA CENTRAB
	Visit to the country's progressive Development Banking Institution owned by the Philippine Government	<ul style="list-style-type: none"> • Provides loans and other financial services to agribusiness, farmers, and fisherfolks, focusing on sustainable and inclusive growth with the sector
	5:00 PM: Cultural Exposure	Dinner
28 January 2026	AM: Client Visit	<ul style="list-style-type: none"> • TBD
	Lunch	<ul style="list-style-type: none"> • To be arranged by APRACA CENTRAB
	PM: Client Visit	

29 January 2026	AM: Visit to a progressive agri cooperative	• Infrastructure Support for AVCF And Agri Export and Promotion
	Lunch	• To be arranged by APRACA CENTRAB
	PM: Closing and Evaluation	
30 January 2026	Cultural Exposure	Lunch and Dinner c/o APRACA CENTRAB
31 January 2026	Departure of Participants to Home	Departure of Participants to Home

7. Nomination

Suitable nominations from potential stakeholders are solicited for the programme. There are a maximum of 25 seats for the programme on '**first come first served**' basis. Nominations may be sent to the Joint Director, Bankers Institute of Rural Development, Behind Women's Polytechnic, Krishna Nagar Road, Bondel, Mangaluru – 575 008 or by e-mail to: bird.mangaluru@nabard.org with copy to baidya.singh@nabard.org and malini.suvarna@nabard.org. The last date for nomination/substitution/cancellation requests is **15th November 2025**.

8. About BIRD, Mangaluru: A Tradition of Excellence in Capacity Building

Established in 1984 by the National Bank for Agriculture and Rural Development (NABARD), the Bankers Institute of Rural Development (BIRD), Mangaluru, stands as a premier institution at the heart of India's rural development narrative. As an ISO 9001:2015 certified organization, BIRD is more than just a training institute; it is a crucible for ideas and a vibrant hub where policymakers, practitioners, and academicians converge to address the evolving challenges of the rural economy.

BIRD's core mission is the strategic capacity building of the human resources that form the bedrock of our rural financial institutions. It caters to the development needs of officers from a wide spectrum of organizations, including Commercial Banks, Regional Rural Banks, and Cooperative Banks, as well as officials from government and non-government bodies. Through its meticulously designed programmes, BIRD works to forge a new generation of professionals who are not only managerially efficient and financially astute but are also deeply sensitized to the nuances of sustainable and inclusive rural development. By constantly innovating its curriculum and pedagogy, BIRD ensures that it remains at the forefront of thought leadership, shaping a brighter and more prosperous future for rural India.

9. About APRACA & CENTRAB: A Regional Powerhouse for Knowledge and Collaboration

The Asia-Pacific Rural and Agricultural Credit Association (APRACA) is a vital international consortium dedicated to fostering inclusive growth and self-reliance for the rural populations across the Asia-Pacific region. Established as a non-government organization, APRACA has grown into a powerful network of **89 member**

institutions from 24 countries, including prominent Indian bodies like RBI and NABARD. It serves as a dynamic platform for policy dialogue, knowledge sharing, and collaborative action among the region's leading rural finance institutions.

At the heart of APRACA's mission for capacity building is its specialized training and research arm, the **Centre for Training and Research for Agricultural Banking (CENTRAB)**. Launched in Manila, Philippines, in 1989, CENTRAB functions as APRACA's think-and-do tank, dedicated to promoting a deeper understanding of the critical financial, economic, and banking issues that shape agricultural development. CENTRAB possesses a "virtual treasure trove of development initiatives, model-building experiences and best practices ready for documentation, analysis and replication". Its strategic location in Manila provides it with a unique vantage point on the innovations sweeping across the region, making it the ideal partner to provide deep, contextualized insights for this programme. The collaboration between BIRD and APRACA-CENTRAB brings together the best of Indian and Asia-Pacific expertise, ensuring a world-class learning experience for all participants.

10. Programme Fee

i. **The programme fee per participant:** The programme fee, all inclusive, will be as under.

Sl. No.	Particulars	Programme fee (Rs.)	Programme fee with Early BIRD Discount (Rs.)
1	Programme fees	2,11,864	1,94,915
2	GST @ 18 %	38,136	35,085
3	Total	2,50,000	2,30,000
4	Last Date for receipt of nomination	15 Nov 2025	01 Nov 2025

ii. **Last date of submission of Nominations:** - Nominations may be submitted in the prescribed nomination form with full fee latest by **15 November 2025** to BIRD, Mangaluru. Seat(s) may be blocked by intimating the details of the participant(s) nominated for the programme along with their passport details and a token payment of 25% of the programme fee, i.e., Rs.62,500/-, latest by 31st October 2025.

iii. **Early BIRD and group discount:** - An early BIRD discount of Rs.20,000/- per participant will be available provided the nomination, with complete fee, is received by BIRD, Mangaluru latest by 01 November 2025. A group discount of Rs.10,000/- per participant will also be available if any agency / institutes nominate minimum 4 participants by 01 November 2025. Only one discount, either early BIRD discount or group discount, will be provided.

iv. **Cancellation and Refund Policy:**

Sl. No.	Particulars	Cancellation Fees
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1	Confirmed nomination cancellation request received by BIRD by 5 PM on 10 November 2025	25 % of fees paid + GST thereon
2	Confirmed Nominations cancelled after 5 PM on 10 November 2025	100 % of fees paid + GST

- v. **Inclusions:** The fee **INCLUDES** all program related costs at Philippines (field visits including interactions with experts), lodging (on single occupancy basis in 4 star deluxe room) and boarding (breakfast, working lunch & dinner only) at Philippines.
- vi. **Exclusions:** The fee **DOES NOT INCLUDE** Domestic and International Air Fare, Visa Charges, Passport Fees, Overseas Travel/Medical insurance, laundry, telephone, portage, and excess baggage. These are to be borne by the nominating institutions/participants themselves.

11. Fee Remittance: The participation fee can be remitted on - line (NEFT / RTGS etc.)

The bank details for payment are furnished below:

Name of the Institute	Bankers Institute of Rural Development
PAN No.	AAACT4020G
GSTN	29AAACT4020G2ZM
Name of the Bank	Axis Bank
Account Name	BIRD Mangaluru
Account No.	923020047181094
IFSC Code	UTIB0004582
Type of Account	Current
Branch Name	PADAVINANGADY MANGALORE

12. Visa Requirements:

It shall be the responsibility of the nominated participant to fulfil all the necessary formalities for obtaining visa and overseas medical/travel insurance, well in time for joining the visit.

To apply for Philippines visa, the passport must have at least 6 months validity counting from date of arrival and at least two blank pages left for new stamp. Application for Philippines visa (either downloaded from website of Embassy / Consulate or obtained from there in person) can be submitted through Philippines Embassy along with required documents & processing fee. It may also be noted that the nominated participants may be required to make personal appearance at the Philippines Embassy, if required for getting the Visa issued.

13. Other Terms and Conditions:

- a. **Medical Facilities to Participants:** We wish all the participants a very pleasant stay & good health during their visit to Philippines. However, we would like to

request you not to depute such persons for the programme, who are suffering from serious ailments. Further, in case any participant falls sick during the course of the programme and requires specialist attention/ hospitalization, medical facilities may be arranged by BIRD/Host Institution, but all the expenses incurred by BIRD, Mangaluru in providing medical care shall have to be borne by the nominating institution/participant concerned.

- b. **Substitution of nominations** shall be done at the sole discretion of BIRD, Mangaluru. Requests for substituting nominations, if accepted, shall also entail the payment of such additional costs as may be incurred by BIRD, Mangaluru to facilitate the request. However, substitution of nominations shall be permitted only till 10 November 2025.
- c. BIRD, Mangaluru shall not be responsible in case, the nominated participant is not able to undertake the visit due to reasons like passport not in order, visa not issued, etc. even in such circumstances, the policy of charging cancellation fees as indicated above shall apply.
- d. In the unfortunate event of any of the nominated participants losing their travel documents (Passport, Visa, Air Tickets, etc.) during the course of the program, BIRD Mangaluru may, without recourse, co-ordinate with the local host, for providing location-based travel-assist/alternate arrangements. However, all costs in this regard will have to be borne by the nominated participant /nominating institution.
- e. BIRD, Mangaluru shall not be responsible if any of the scheduled program, as per the itinerary, gets cancelled due to circumstances beyond its control like natural calamities/terrorist attacks / accidents/missed flights, etc.

For further enquiries, please feel free to contact

Shri Baidya Nath Singh Deputy Gen. Manager/Faculty Member Email: baidya.singh@nabard.org Phone: 0824-2888509 Mobile: 9507660763/ 7479830763	Smt. Malini Suvarna Asst. Gen. Manager/Faculty Member Email: malini.suvarna@nabard.org Phone: 0824-2888507 Mobile: 8867655761
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Registration Form

Innovations in Rural and Agricultural Finance
and Agri Business Promotion & Export

25-31 January 2026 (including travel time)

Deadline of Nomination: 15 November 2025

(Please print your data)

1. Full Name (As appearing in the passport):

GIVEN NAME/FIRST NAME: _____

MIDDLE NAME: _____

SURNAME/LAST NAME: _____

NICKNAME: _____

2. Name and Complete Postal Address of Your Organization:

3. Designation and Department

4. Nationality: _____

5. Date of Birth Day Month Year

6. Sex Male Female

7. Educational/ Professional Qualifications:

8. Office Telephone No. (with ISD code): _____

9. Home Address: _____
(Home Tel No.): _____

10. Mobile No. _____ **Fax No.** _____

11. E-mail: _____

12. Passport No.: _____

Recent
Passport Size
[35 mm x 45
mm]
Colour photo
on mat paper

13. Place of Issue: _____

14. Valid up to: _____

15. Place Where to Apply Visa _____

16. Food Preference (Please Check)

Vegetarian No Beef No Pork Fish Only No Restrictions

17. Brief description of current job responsibilities and years of work experience:

Please be advised that after CENTRAB's confirmation of the nomination of your officer/s to attend the program, and for any reason, the nominee cancels his/her participation, the nominating bank/institution will still be required to pay the full training fee.

Signature of the Participant

Printed Name and Signature of Authorized
Nominating Officer

Details of fee paid:

On-line transfer.....

Date..... Amount Rs.....

Name of the Bank/Branch/UTR Number.....

**Please e - mail your nomination form to:
bird.mangaluru@nabard.org with copy to baidya.singh@nabard.org and
malini.suvarna@nabard.org**



**Bankers Institute of Rural Development,
Krishna Nagar Road, Behind Govt. Womens Polytechnic, Bondel,
Mangaluru – 575 008
KARNATAKA STATE**
Phone (O) - (0824) – 2888504, 2888509, 2888517, 2888516

Please contact us for any further details

Shri Baidya Nath Singh, 0824 2888509 & 9507660763/7479830763
Smt. Malini Suvarna, 0824 2888507 & 8867655761

