



CCS NIAM

PGDM (ABM)

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Republic Day Celebration

The new year starts with a lot of festivals and celebrations and one of them is celebrating our constitution. So PGDM (ABM) students gathered around our National flag to pay respect to the progressive nation that we have been for last 70 years, to celebrate the biggest democracy in the world, to reminisce the sacrifices of people at the border and to remind ourselves that how lucky we are to be Indians. The celebration started with the speech by our Guest of Honor Dr. P. Chandra Shekara, Director General, NIAM who talked about the progress made by our country in last 70 years. The event proceeded with the flag hoisting and singing of National Anthem. He addressed the students and inspired them to work for the advancement of our society and contribute to the economy. The students filled the ambience with patriotism by singing some beautiful melodies dedicated towards the Armed forces of our country. These events always leave us with the reminder of what our armed forces are doing for us and sparks the zeal of doing something for the nation.

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GYAANDEEP LECTURE SERIES



CCS NIAM Krishi Gyan Deep Knowledge Series Lecture IV was delivered on 10th January, 2019 by Shri Gyaneshwar Bodke, Chairman of Abhinav Farmers Club, Pune. He shared his experience as an agripreneur. He suggested the usage of organic farming practices for sustainable development in farming. He discussed about his failure model of monoculture in the past and shared the idea of Abhinav Group's success model of multi cropping, organic farming and Integrated farming. He has been teaching farmers methods of controlled farming that essentially utilize greenhouses and poly houses to cultivate fruits and flowers. Every farmer, he says, should plant fruit trees along the borders of their fields. Planting more and more trees is the only way to ensure that the air around us stays clean and fresh.

DIRECT MARKETING



“
KNOWLEDGE HAS
A
BEGINNING BUT
NO END
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ONE NATION ONE MARKET

In the series of Krishi Gyan Deep Lectures one more was added by Shri P.K. Swain, Joint Secretary, (Marketing) DACF&W, on 22 March, 2019. He enlightened us on the topic of e-NAM which promotes One Nation One Market. He talked about Electronic National Agriculture Market (e-NAM) as a pan-India electronic trading portal for farm produce which creates a unified national market for agricultural commodities by integrating the existing Agriculture Produce Market Committee (APMC) markets. This portal provides a single window service for all APMC related services and information, such as commodity arrivals and prices, provision for responding to the trade offers, buy and sell trade offers, among other services. Our institute is also working to help the farmers through this platform. The students who had done the live project under e-NAM were given away their certificates and ended up sharing their learnings.

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LINKING FPOs TO MARKET

Krishi Gyan Deep Lecture has become an important part of our curriculum because of the knowledge that we gather about the current issues related to agriculture. So this time we were enlightened by Shri Sudheer Kumar Goel, IAS, (Retired Additional Chief Secretary, Govt. of Maharashtra) on “Linking Farmer Producer Organizations to Markets” on 18th March, 2019. In his lecture, he emphasized on seamless engagement of FPOs in output marketing and service marketing. He said that FPOs were formed to produce bulk in order to get better negotiation power, better quality, low input cost and reduction in borrowing working capital. However, it is evident that majority of FPOs are aggregating produce and selling the same to nearby markets with the same negotiation skill, with the same trader, hence not finding profitable. Therefore, there is the urgency to find innovative ways to create better market linkage like agreements with housing societies, contracting with hotels, army mess and many more to break the traditional system and jump a step ahead to meet the standards and requirements of the customers. During the talk, speaker advocated the role of linking Agri-startups and FPOs collectively can have a win win situation which will serve the very basic objective of profitability and sustainability of the ventures.



“ The greatest enemy of knowledge is not ignorance, it is illusion of knowledge” - Daniel J. Boorstin



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This is what we wish for while celebrating this festival of Lohri which marks the end of the winter season. The festival is celebrated in various parts of the country with different names. In Andhra Pradesh it is celebrated with the name Bhogi. Similarly in Assam, Tamil Nadu and Kerala the festival is celebrated with the names Magha Bihu, Pongal and Tai Pongal respectively. On the other hand people of UP and Bihar call it the celebration of Makar Sankranti. We celebrated the festival with utmost zest by flying kite in daylight and lighting up bonfire at night. This festival reminds us how different we all are yet so similar in small things.

MANAGER CRICKET LEAGUE, 2K19

Sports always fills you with different kind of energy and feeling called sportsmanship. The USP of this event was that the both batches got more time to interact as the mixed teams were made. And it's more exciting when the virtual buying of players comes in. The bidding was more interesting than we expected it to be more or less like IPL. The practical usage of management skills was much needed in buying of players. The event being started last year only by our seniors it was definitely a commendable beginning to a new year. Both batches were really excited about playing with each other. All of us bonded well during the event. The final match went to be an interesting one as the winning team defended very low total and ended up winning the match. The event was a success as owners and players learnt their lessons during whole process and that's the ultimate aim.

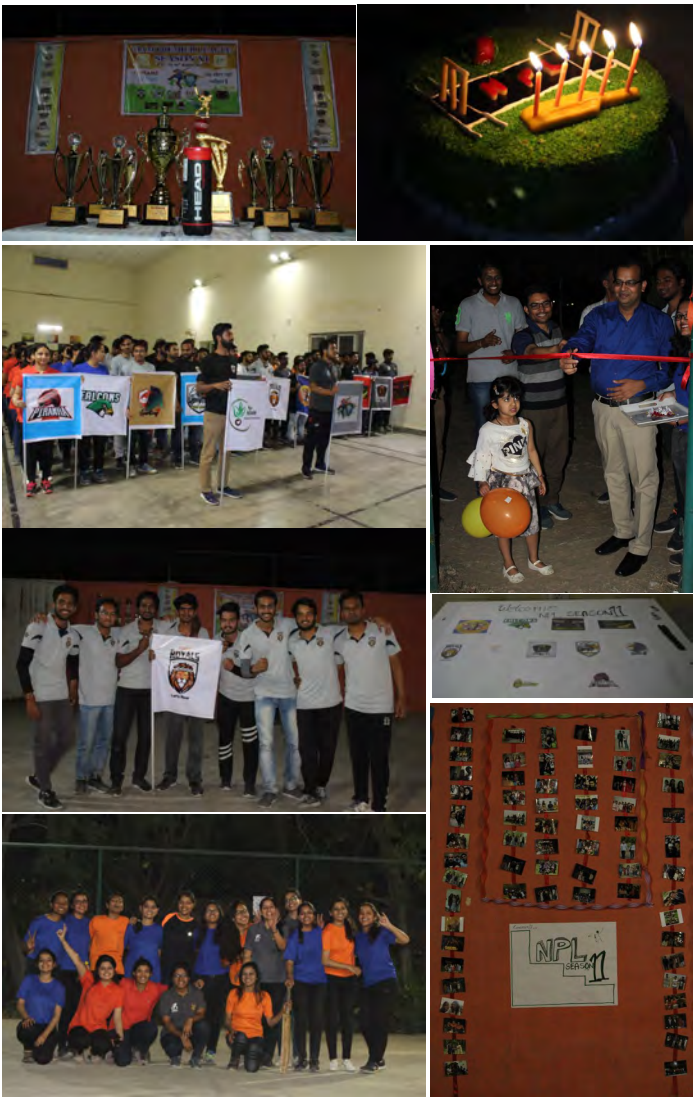


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NIAM PREMIER LEAGUE - SEASON 11

'Niam Ka Tyohar'

As they say, that 'Cricket in India is a religion, not a game'. Same goes for our Niam Premier League, initiated in the year 2008 it is a celebration of togetherness, where alumni and the present batches come together to celebrate the game of cricket. It is a legacy that is passed on to every forthcoming batch of Niam. This year NPL was hosted from 17th-20th March 2019 where the students of both batches of senior-junior, girls and boys competed against each other in eight different teams in friendly matches. Being a member of Niam's family, the zeal of Niam Premier League overwhelms alumni with nostalgia taking them on a stroll down the memory lane. The finale witnessed the anticipation of the audience regarding the winners. The girls' team 'The Phoenix' of PGDM ABM 2017-19 emerged victorious whereas, the junior boys team 'The Warriors' gave a neck to neck competition to the senior boys team 'The Fire hawks'. The intense match resulted in a draw followed by the 'Super Over', where Warriors emerged as victors of NPL season 11. The winning teams were awarded by the alumni with trophies.



'The vibrant hues of NIAM'

'HOLI HAI'

The festival of colors tends to smear every individual with its vibrant shades of joy, fun and love along with the ardor to mess around with people. On 21st March 2019, we Niamies gathered to celebrate this joyous occasion. The students of PGDM ABM 2017-19 and 2018-20 were joined by their Super seniors which doubled the happiness of this festival. It was a fun-filled occasion with the air tinted with shades of different hues, music and people smearing each other with 'Gulal'. The essence of this festival is that it brings people closer to each other by erasing negative thoughts embedded in the mind of individuals while strengthening the bonds that we share with each other through this festival of colorful emotions.



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DASVIDANIYA

"It's not the end but a new beginning"

Go in the direction of your dreams, live the life you have imagined.' It is hard to depart from the alma mater which has given a basket of unforgettable memories to cherish forever. But the book of Life comprises of beginnings and endings of different journeys, in various chapters that enables us to grow, in order to become the person whom, we aspire to be. On 25th March 2019, the PGDM ABM 2017-19 batch received farewell from the batch of 2018-20. The event titled *'Dasvidaniya'* was inaugurated with cake cutting ceremony by the senior batch. 'Dasvidaniya' boasted of entertainment with galore of spectacular performances of dance, drama, humorous anchoring and musicals from the junior batch with participation in fun-thrilling games from the senior batch. Every senior was awarded with a title by their beloved juniors. It was a memorable and overwhelming occasion, with tears of joy brimming in the eyes of every individual. Goodbyes are never easy, pictures never carry the warmth, memories will always pierce the heart, no words can say it all.



"Goodbyes are not forever, are not the end; it simply means we'll miss you until we meet again"



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NEED OF AGRICULTURE FINANCE & AGRICULTURE INSURANCE

There is an ever increasing need to invest in agriculture due to rise in global population and changing dietary preferences of the growing middle class in emerging markets towards higher value agricultural products. In addition, climate risks increase the need for investments to make agriculture more resilient to such risks. The demand for food will increase by 70% by 2050 and at least \$80 billion annual investments will be needed to meet this demand. Financial institutions in developing countries lend a disproportionately lower share of their loan portfolios to agriculture compared to agriculture sector's share of GDP. On the other side, the growth and deepening of agriculture finance markets is constrained by a variety of factors.

The development of agriculture requires financial services to support: larger agriculture investments and agriculture-related infrastructure, a greater inclusion of youth and women in the sector, and advancements in technology. An important challenge is to address systemic risks through insurance and other risk management mechanisms and lower operating costs in dealing with smallholder farmers.

Agriculture finance and agricultural insurance are strategically important for eradicating extreme poverty and boosting shared prosperity. The benefits of this work include: Growing income of farmers and agricultural SMEs through commercialization and access to better technologies, increasing resilience through climate smart production, risk diversification and access to financial tools, and smoothing the transition of non-commercial farmers out of agriculture.

Mr. Shivang Baskheti



IMPACTS OF THE PSL ON THE BANKING SECTOR AND THE ECONOMY

The advocates of PSL claim that it lifts up the weaker sector which the market forces usually fail to do. It is also claimed that PSL results in social returns and improved lending portfolios of the banks. The directed lending allows the commercial banks to generate high social returns along with the profits and it also contributes to economic development by increasing investment in the strategic sectors, like exports. In cases like India, where the capital markets are not much developed and multiple demands of credits arises from various sectors, these quantitative targets based on the proportion of gross advances effects lending to equally important sectors such as infrastructure.

•Priority Sector Lending and the problem of NPAs

In PSL, the banks have little power in allocating the credit, and must lend to sectors marked by a relatively large number of defaults due to factors specific to those sectors. There are other indirect costs on the banking industry by a sort of penalizing the banks for expanding their scale of lending. Since the computation of the PSL target of the bank is based on the previous year's Adjusted Net Bank Credit (ANBC), it deters banks from expanding their current year's scale of lending due to increase in the bank's PSL target for the next year. There are also few direct costs involved due to PSL which the banks have to borne. Here, transaction cost is the cost of delivering the credit to the borrower which includes wages, salaries, printing, rent, electricity, connectivity, transportation of cash, insurance, overhead and depreciation etc.

Mr. Hardik



BANKING SECTOR IN INDIA

As per the Reserve Bank of India (RBI), India's banking sector is sufficiently capitalized and well-regulated. The financial and economic conditions in the country are far superior to any other country in the world. Credit, market and liquidity risk studies suggest that Indian banks are generally resilient and have withstood the global downturn well.

The Indian banking system consists of 27 public sector banks, 21 private sector banks, 49 foreign banks, 56 regional rural banks, 1,562 urban cooperative banks and 94,384 rural cooperative banks, in addition to cooperative credit institutions. In FY07-18, total lending and total deposits increased at a CAGR of 10.94 and 11.66 per cent respectively. India's retail credit market is the fourth largest (281 billion USD) in the emerging countries.

The Government of India launched India Post Payments Bank (IPPB) and has opened branches across 650 districts to achieve the objective of financial inclusion. The total value of mergers and acquisition during 17 in NBFC diversified financial services and banking was US\$ 2,564 billion, US\$ 103 million and US\$ 79 million respectively. The biggest merger deal of FY17 was in the microfinance segment of Indusland Bank Limited and Bharat Financial Inclusion Limited of US\$ 2.4 billion. In May 2018, total equity funding's of microfinance sector grew at the rate of 39.88 to Rs 96.31 billion (Rs 4.49 billion) in 2017-18 from Rs 68.85 billion (US\$ 1.03 billion). The Government of India has made the Pradhan Mantri Jan Dhan Yojana (PMJDY) scheme an open ended scheme and has also added more incentives.

- Ms. Tanzin Dolma



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⇒ Summer Placements

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