

# Connecting Farmers and Integrating Agri Value Chain -eNAM



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Taj Palace, New Delhi

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# Unlocking Agribusiness Potential

Address the three areas of concern

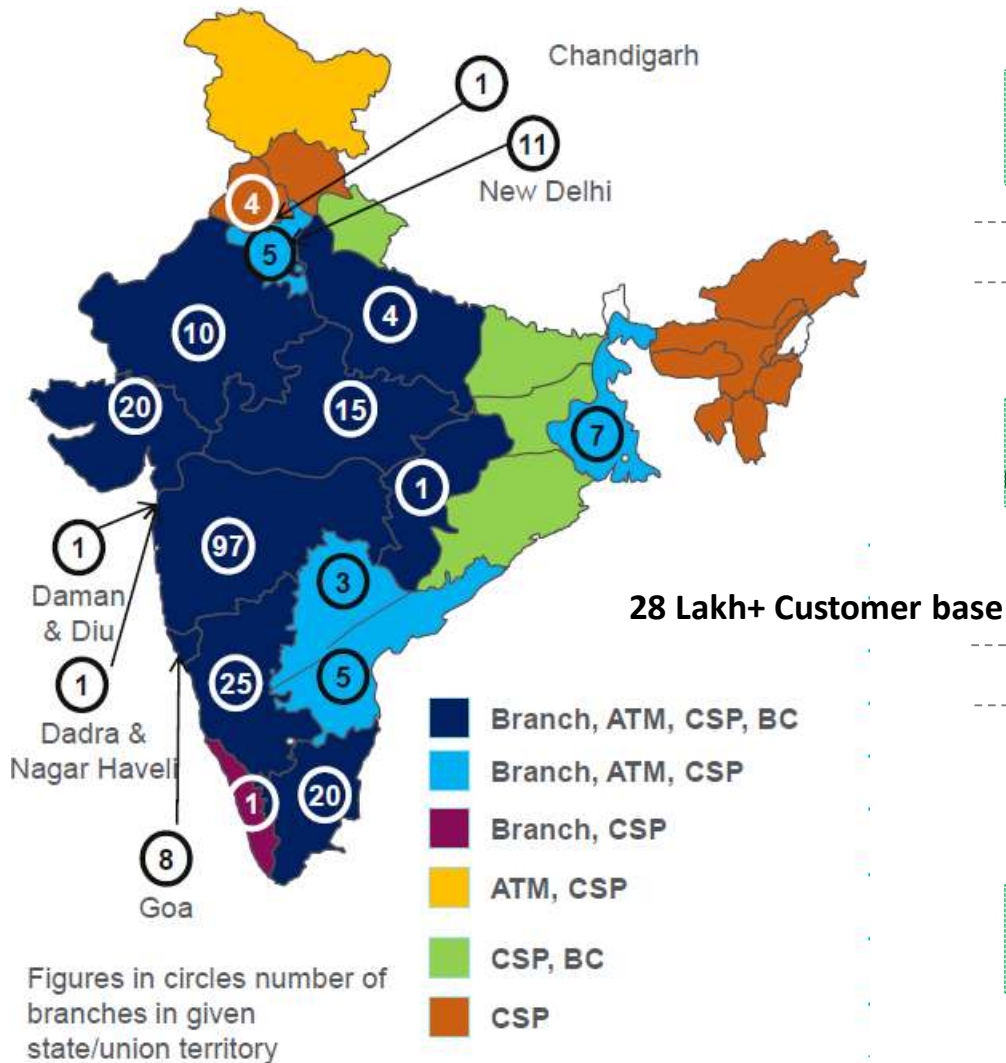
1. *Food security for Nation*
2. *Income security for Farmers*
3. *Financial Inclusion for Rural India*

**THINK  
OUTSIDE**



Unlocking the Agribusiness Potential

# Multi Channel Distribution Network



- States & UT: 16
- No of Branches and CSPs : 247 + 57614
- Outreach across country

## Customer Segments



- Small & Marginal farmers
- Other Farmers
- Horticulturist
- Floriculturist
- Traders and Processors
- Dairy Farmers
- Agri Entrepreneur
- Fisheries & Aqua culturist

## Business Segments

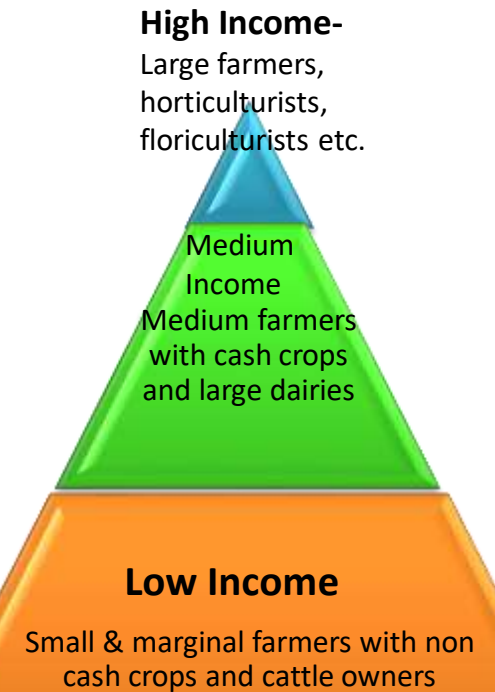
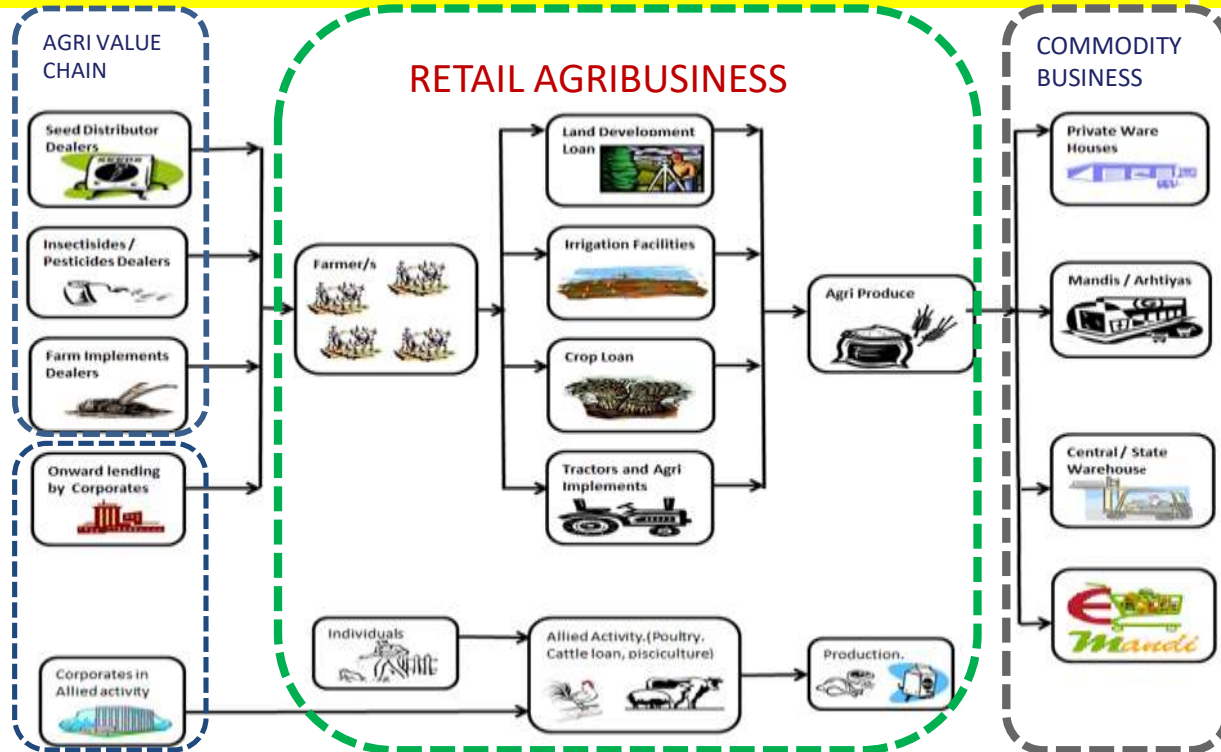


- Retail Agribusiness
- Agri Tie ups & Partnerships
- Agri value Chain Finance
- Commodity Finance & Ware house
- Farm Mechanization & Rural Transport
- Business Correspondent Model
- Farmer Producer Organizations
- Primary Agriculture Societies

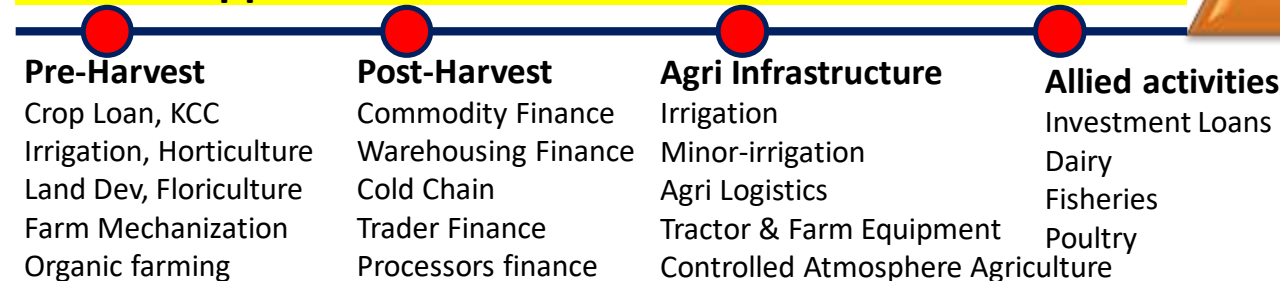
# Agri-business Distribution Model

## Agri Ecosystem Approach

## Customer Approach

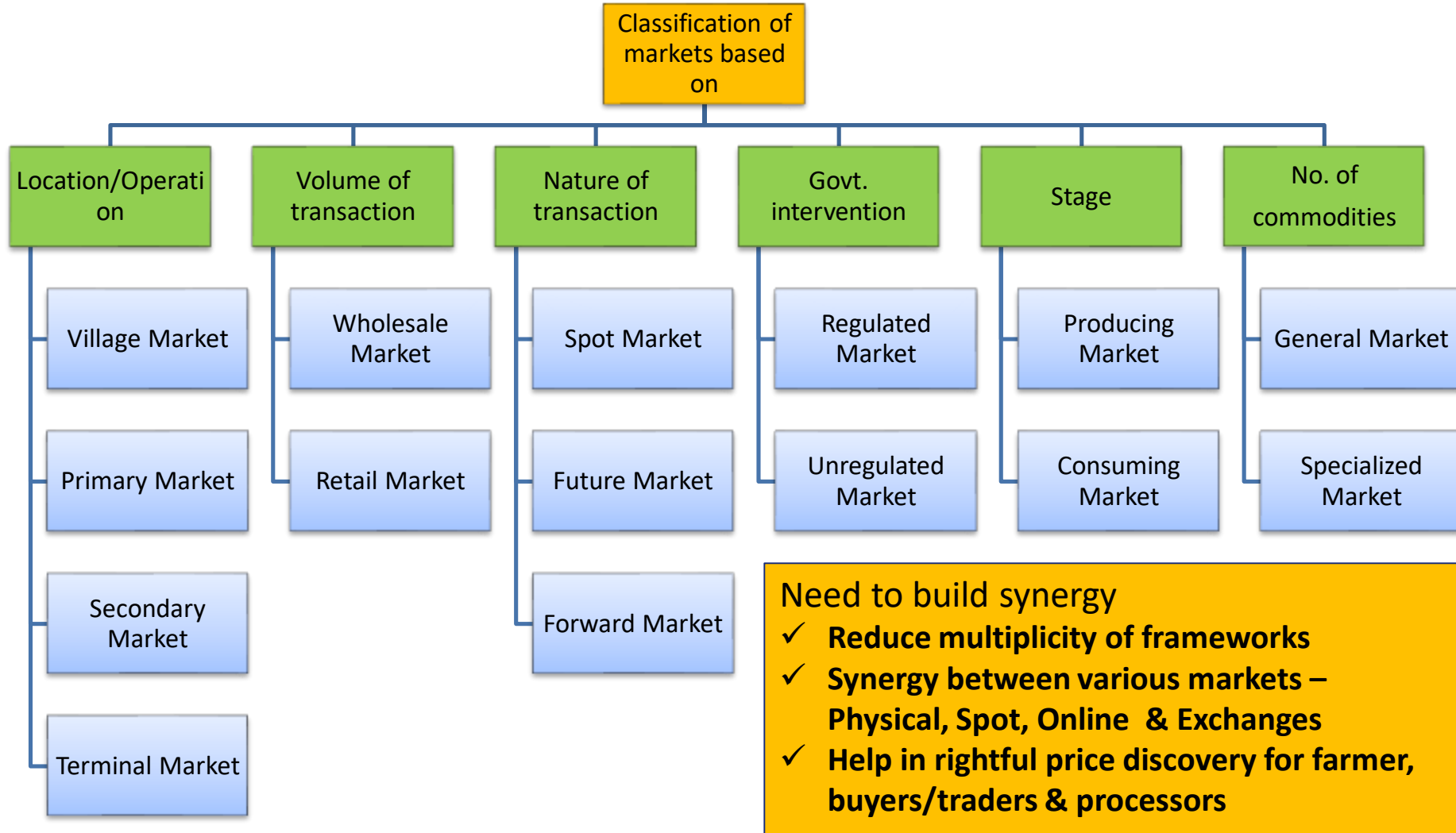


## Market Approach



Addresses across the Pyramid

# Types of Markets



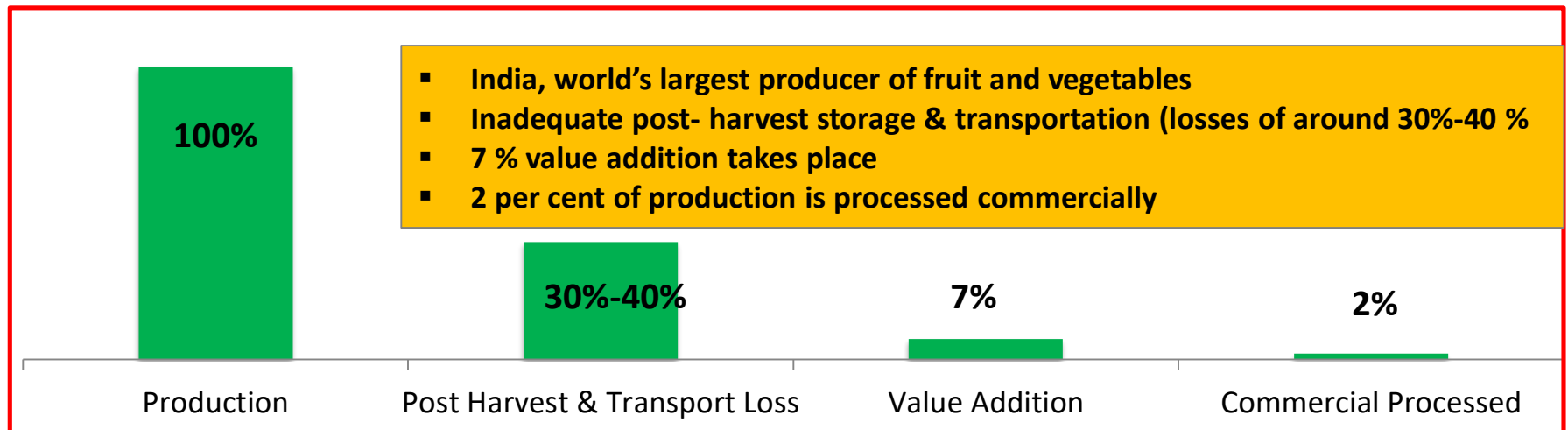
# Current Scenario

6 National Commodity Exchanges in India

7157 APMC Regulated Market Yards  
Agricultural Markets

24 Regional Commodity Exchanges in India

22,221+ rural periodical markets  
(*Rural Haats*)





# Colossal Loss to Economy— Need to address inefficient Agri-Markets & Marketing Infrastructure



We grow more, we waste even more. We are one of the biggest food “wasters” of the world despite huge hunger stricken population.



👉 Farmers realize only 30-40% of value paid by consumer

👉 Lack of infrastructure for primary processing

👉 Distress sales due to pressure of immediate cash needs

👉 Lack of appropriate technology for value addition



# National Agriculture Market - Unified market across the country

NAM-electronic trading portal to create a unified national market for agricultural commodities.

NAM is a “virtual” market backed by physical market (*mandi*).

It will reduce the transaction costs.

Buyers/ sellers situated within and outside the State can participate in trading.

Provides end-to-end solutions to all sellers and buyers.



**NATIONAL AGRICULTURE MARKET**  
eTrade Portal for Commodity at National Level

India.gov.in

SUCCESS  
Mentor  
Teamwork  
Vision  
Quality  
Motivation  
Persistence  
Link  
Learn

# Benefits- Unified National Agriculture Market

Will make the marketing channel shorter – help better price discovery for seller & buyer

Minimize the marketing cost, transportation cost – Reduced cost to consumer

Help in eliminating the intermediaries - Rightful price to farmers for the produce

Reduce post-harvest losses and help reduce market inefficiencies

## Monetary benefits to the farmers:

Farmers get higher share in consumer rupee

Marketing cost will be minimized

Lower transaction cost

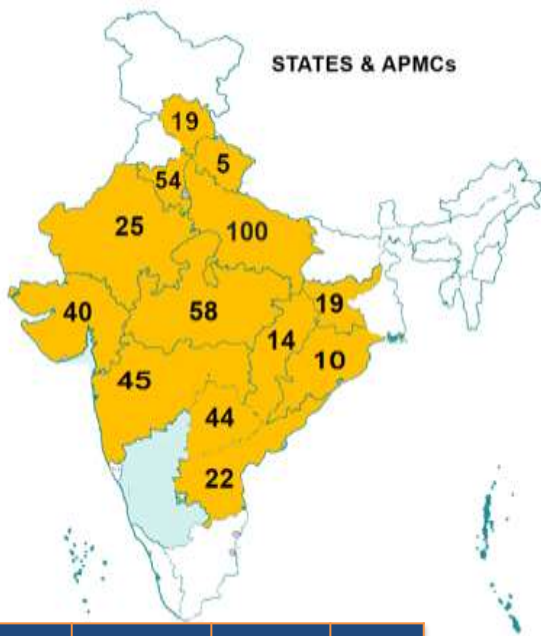
## Non-Monetary benefits to the farmers:

Farmers directly come in contact with the consumers and come to know the consumers requirement.

Reduces the post-harvest losses of the produce.

Farmers increase their efficiency by access to better technologies

# e-NAM market coverage\*



## State Name

## No of APMC

1. Andhra Pradesh	22
2. Chhattisgarh	14
3. Gujarat	40
4. Haryana	54
5. Himachal Pradesh	19
6. Jharkhand	19
7. Madhya Pradesh	58
8. Maharashtra	45
9. Odisha	10
10. Rajasthan	25
11. Telangana	44
12. Uttar Pradesh	100
13. Uttarakhand	05

## Total

455

Massive efforts on the Ground needed to make it truly participative.

	Total	e-NAM	%
States	29	13	45%
Regulated Market yards	7157	455	6%
No of Traders (Lakhs)	10.98	0.92	8%
No of Commission agents (Lakhs)	6.6	0.48	7%
No of Registered farmers (Lakhs)	966	49.01	5%
Trade Volume (Value in Lakhs cr)	8.8	0.15	2%

\* Coverage as reported/ estimated. May have some variance.

# e-NAM-Stakeholders

Phase 1

Phase 2

Phase 3

Intra *Mandi* Trades

Inter *Mandi* Trades within a state

Inter State Trades

Farmers

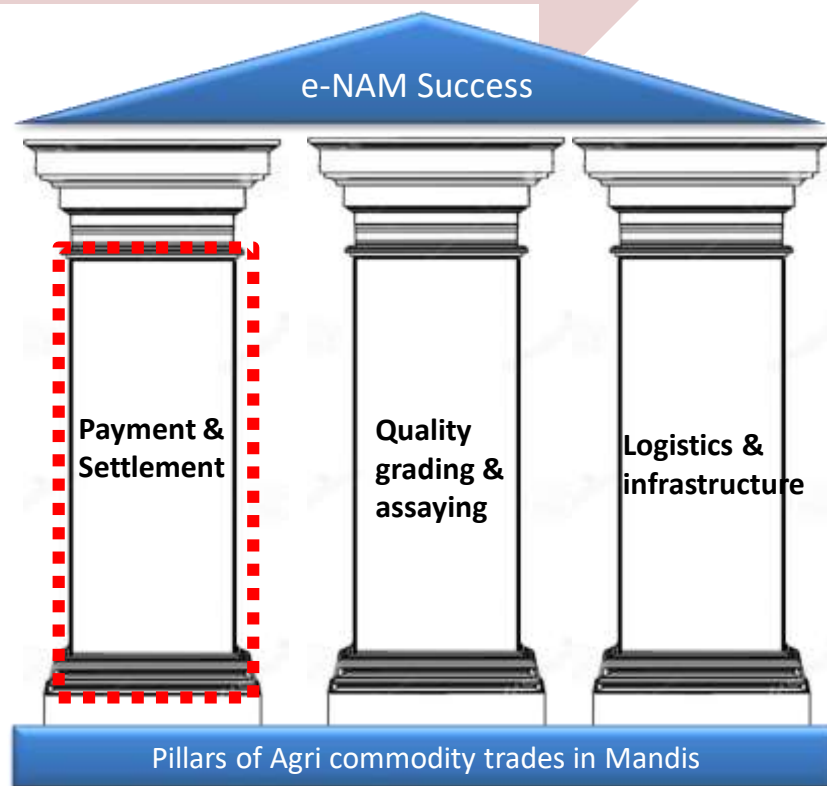
More options for selling produce and making competitive returns

Traders

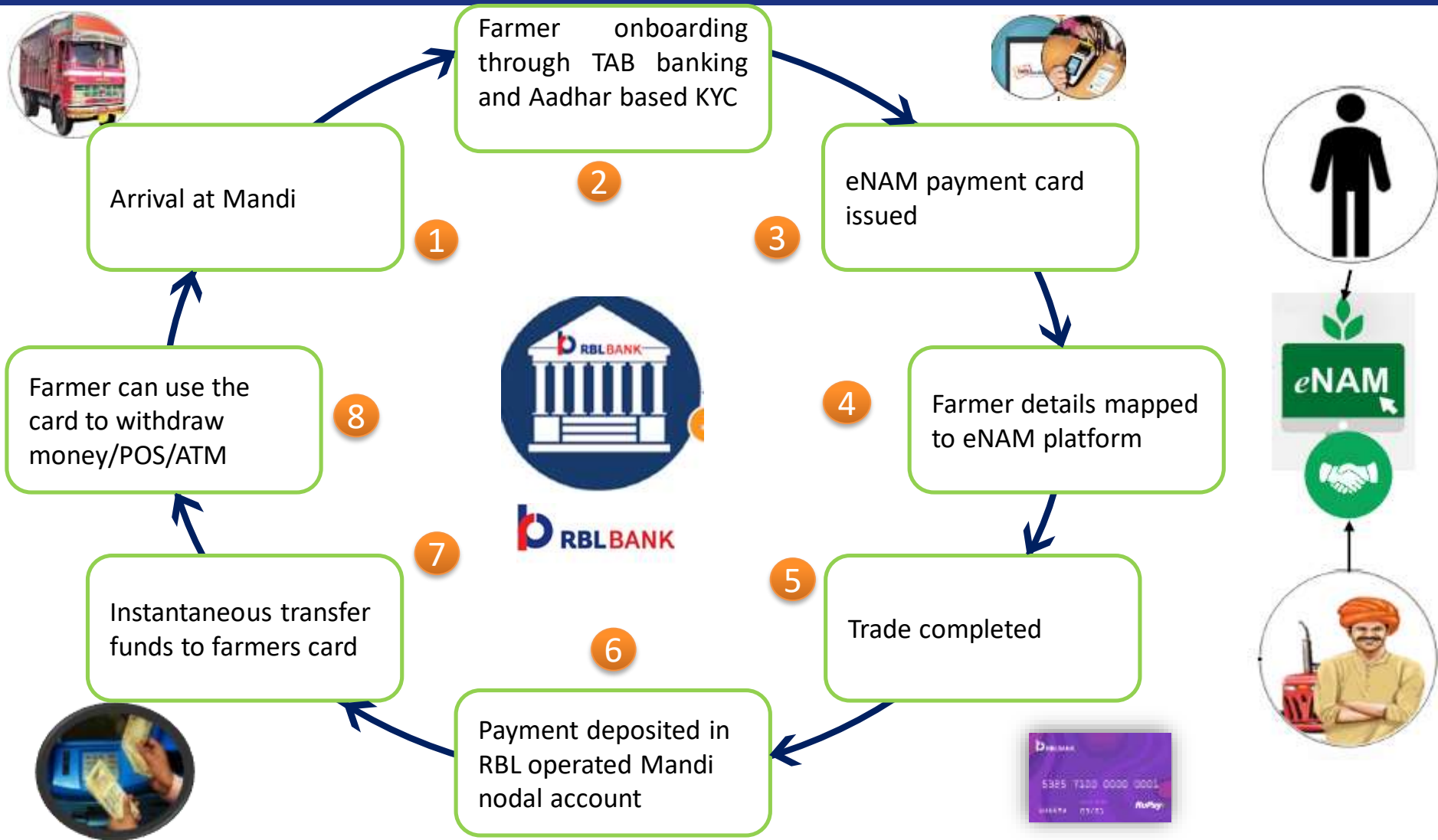
Provide access to larger national market for secondary trading

Buyers, Processors & Exporters

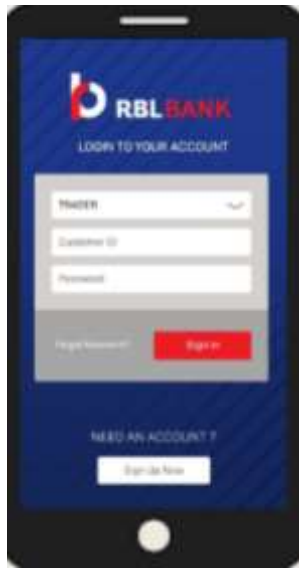
Enable direct participation in the local *Mandi* trade, reducing intermediation cost



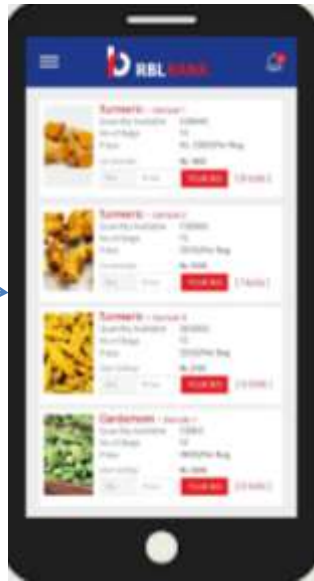
# eNAM-RBL-Proposed process flow



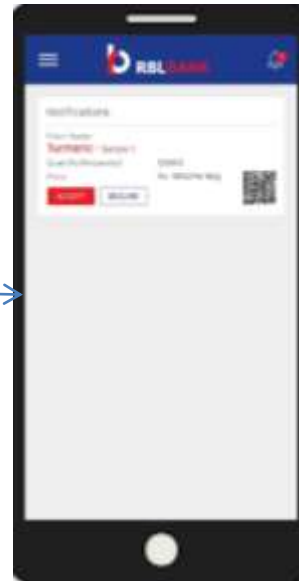
# RBL eMandi Trading App\*



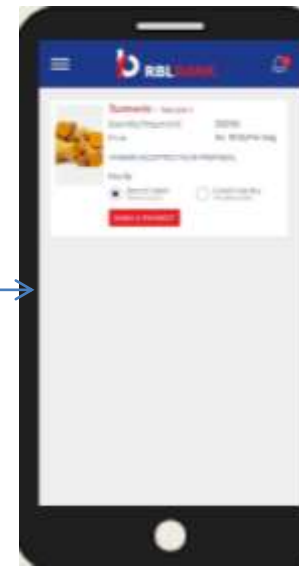
Trader Logs In



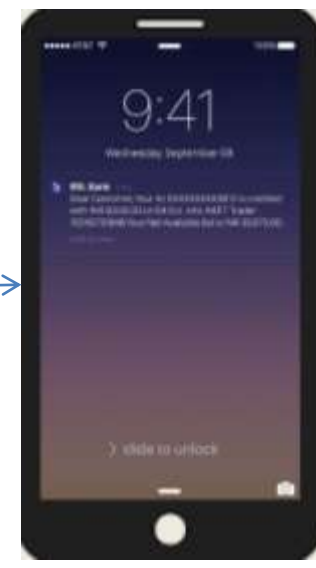
Inputs Bids



Farmer Notified –  
Gets option to  
Accept or Reject  
the bid



Trader makes  
payment



Farmer notified  
when payment  
gets credited

\* in process

# Way Forward



A value chain approach is required which is more “Participative”



To be integrated with WDRA Accredited warehouses & Exchanges



Domestic markets should be given right consideration in farmework



Setting up of basic marketing infrastructure in villages and clusters



Emphasize the development of trust & credible framework to build trust



Government ( States & Central) to ensure the right enabling environment



All efforts must be directed towards ensuring sustainability of interventions



Empower players through Agri marketing exposure and training



**THANK YOU!**



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