



KL COLLEGE OF AGRICULTURE

1.	Name of the visit	: Visit to Small Industries Development Bank Of India (SIDBI)
2.	Courses covered under the activity	: 24AEKO241
3.	Date	: 16-09-2025
4.	Venue	: Athota
5.	No. of Students Participated	: 69
6.	Objective of visit	: The objective of the visit to SIDBI Bank is to provide students with practical exposure to financial services and support mechanisms available for micro, small, and medium enterprises (MSMEs). The visit aims to help students understand how financial institutions assist entrepreneurs in obtaining credit, managing risks, and promoting business growth. Additionally, the visit emphasizes learning about government schemes, loan procedures, and developmental programs targeted at startups and small businesses.
7.	Description of the visit	: During the visit to SIDBI Bank, students were given an overview of the bank's structure, functions, and role in supporting MSMEs. The visit included a presentation by the bank officials explaining various financial products such as working capital loans, term loans, and refinancing schemes. Students also learned about credit appraisal processes, documentation requirements, and risk management strategies. A question-and-answer session provided clarity on how SIDBI collaborates with other financial institutions, government bodies, and entrepreneurs to strengthen the ecosystem. The visit concluded with a practical demonstration of loan application procedures and guidance on entrepreneurship development.

8.	Outcome of the visit	:	<p>The visit helped students gain valuable insights into the financial aspects of running and expanding small businesses. They understood the importance of structured financing, government schemes, and institutional support in business growth. Students developed a deeper appreciation of how SIDBI plays a crucial role in promoting entrepreneurship by providing accessible and affordable credit solutions. The experience enhanced their practical knowledge and motivated them to explore opportunities in the field of finance and entrepreneurship..</p>
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9. Photographs of the visit



Manager (SIDBI) addressing students of KL College of Agriculture on SIDBI schemes, facilities



Visit to SIDBI by KL College of Agriculture students