

# **ER. M. C. AGGARWAL**

**B.Tech. Agri.**

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## **SYNOPSIS**

A challenging and performance oriented with 40 years of experience in the field of Agriculture Finance, Microfinance, Land, Watershed & Rural Development, Industries, Medicinal & Aromatic Plants, Farm Mechanization, Civil works, Automobiles and allied activities. Experienced in smoothly interfacing with internal & external departments to ensure day to day business activities. A smart negotiator with ability in finalizing cost effective operations. Proficient in planning, monitoring and evaluation of large sized facilities, units, utilities, etc.

## **WORK HISTORY**

### **Retired on 30<sup>th</sup> June, 2007**

- Member SPACE (Society for Promotion and Conservation of Environment), Chandigarh is basically a consortium of experts having long and varied experience in the relevant field of participatory natural resources development and management. Have been associated with the Space team for following projects:
  - a) Preparation & Implementation of Project on Water Resource Development for Improving Small Farm Economy in Draught Prone Morni Hills of Haryana including Capacity Building and Microfinance, a NABARD sponsored scheme under IWMP.
  - b) Preparation of Detailed Project Reports (DPR) under Integrated Watershed Management Project (IWMP) in Pathankot district
  - c) Impact Assessment of Integrated Natural Resource Management for enhancing Livelihood and sustainable environment conservation in district Alwar (Raj), a CSR program of SRF, Bhiwadi
  - d) Inspection and evaluation of beneficiaries, availed loans under a scheme of National Handicapped Finance & Development Corporation, entrusted by NABARD

### **Agricultural and Rural Development Bank, Haryana, Chandigarh**

- Deputy General Manager/ Agri. Economist, worked as Head of Business Development Section (November 2003 – June 2007)
- Agriculture Engineer/ Project Officer (July 1988 - October 2003)

## **Haryana Land Reclamation & Development Cooperation**

- Executive Engineer (April 1981 – June 1988)
- Manager cum Engineer (June 1979 – May 1981)

## **Punjab Agro Industries Corpoartion**

- Manager (March 1979 – May 1979)

## **Agro Service Center**

- Manager (March 1975 – October 1978)

## **Haryana Agro Industries Corporation**

- Assistant Engineer (September 1973 – January 1975)
- Senior Technical Assistant (July 1971 – August 1973)

### **KEY PERFORMANCES**

- Was a key personnel associated with qualitative improvement in planning identifications, project formulation, appraisal, monitoring & evaluation of lending at Apex Level through Primary Banks in the State.
- Looked after the business development under the schemes like Farm Mechanization, Minor Irrigation, Dairy & Poultry, Horticulture, Medicinal & Aromatic Plants, Land Development (reclamation & leveling), Forestry, Rural Godowns, Non Farm Sector (Industrial and service activities), Rural Housing , Microfinance and other diversified loaning portfolios implemented by the Bank for green, white & blue revolution in the state.
- Was having close liason and coordination in regard to formulation, technical monitoring, implementation and evaluation with various promotional institutions like NABARD, Agriculture, Industries, Rural Development, MAP Board, SLBC, KVIB and other agencies.
- Raised the Business of the Bank from Rs.40 Crores per year during 1988 to Rs.500 Crores per year during the year 2006.
- Appraised technically, economically and financially large number of projects/ units and loan cases for various activities under Farm and Non Farm Sectors in terms of check list of documents required, assessment of adequate collateral/ landed security with safe and sound title as per revenue record in addition to promoter's capability/ integrity.
- Well conversant with the legal and technical aspects of revenue records/ matters and effective recovery of loans persuasively.
- Worked as Executive Engineer (Operations & Procurement).
- With the corporation having huge fleet of heavy duty machinery like Tractors, Bull Dozers, Combine Harvesters, etc. for land development and farm mechanization, the job mainly consisted of technical guidance, implementation, coordination, monitoring of total program

of operation of machinery and construction work under Land Reclamation, Land Levelling, Water Channels and cultivation of crops etc. for World Bank National Seed Project & Panchayat Land Project of the State. Ten thousand acres of undulated, alkaline Panchayat Lands were leveled, bunded & reclaimed. Farms were developed.

- The job mainly was to develop the waste, undulated barren, gullied, marshy, salt affected and fallow lands. Thousands acres of such lands of farmers were developed in the state and put to agriculture as well as non-agriculture. Also looked after purchase of gypsum, machinery, fertilizers and other stores.
- Looked after marketing of Tractors, Agriculture Machinery, Fertilizers, Seeds, Pesticides, custom hiring of tractors and other machinery for land leveling, land reclamation and post crop harvesting operations along with consultancy for various agricultural practices.
- With Agro Industries worked on various managerial capacities as Incharge Tractor Assembly Plant (Zetor Tractor), Fabrication Unit (Design and Manufacturing of Agricultural Implements, Biogas Plants, Storage Bins and other equipments), Feed Processing Plant & Farmers Agro Service Centres to render services like sale of farm machinery, fertilizers, feed, pesticides, repair & maintenance of tractors, and other heavy duty vehicles. And liaison work to supply the tractors to different parts of the country.

- **REFRESHER PROGRAMS**

Attended number of trainings, participated in seminars and workshops specially sponsored by NABARD, illustratively, Micro Credit Innovation & Self Help Groups, Formulation and Appraisal of Agri. & Rural Dev. Projects, Financing of Agro Processing & Agril. Exports, Medicinal and Aromatic Plants, Financing Hi –Tech Innovative Agril. Projects, Land and Water Management, Alternative Resource of Energy, Dryland and Organic Farming and many more with well reputed institutions in the country.

### **PUBLICATIONS**

- Herbs Speak, “The natural source of healing”, Sahkari Prakash 16<sup>th</sup> June 2005.
- “Cultivation of Med. & Aromatic Plants (Issues)”, Sahkari Prakash 16<sup>th</sup> Nov. 2004.
- “Medicinal Plants in Haryana & Punjab”, Hindustan Times, 3<sup>rd</sup> Feb. 2004.
- “Cultivation of Medicinal Plants in Haryana”, Co-operative Mirror, Dec 2003.

### **QUALIFICATION**

B.Tech (Agri.) – June 1971: College of Agricultural Engineering, PAU, Ludhiana.

Passed Higher Secondary – March 1966: Govt. Higher Sr. Sec. School Naraingarh (Ambala), Punjab University, Chandigarh

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