**Bankers Institute of Rural Development (BIRD)**

*(A Premier Learning Center of NABARD)*

**Lucknow, Uttar Pradesh, India**

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**Brief Course Design**

**Policy perspectives for Developing /**

**Strengthening of Agriculture**

India has successfully demonstrated development through credit through favorable policy prescriptions from the Government of India and Provincial (State) governments. Government Line Departments and the Indian banking system have implemented these policies in a convergent mode for achieving the overall goal of reaching the small holder farming systems. Approaches like lead bank system, priority sector lending, potential linked credit planning, rural infrastructure financing, sustainable group mode of financing, area development schemes etc., have contributed immensely and over a period of time, these approaches have been refined and become well established systems. Some of these approaches have replicable potential in developing nations and can work as a guide for policy planners and provides a great learning experience.

**Objectives:**

At the end of the programme the participants will be able to:

* Design and Develop suitable policy framework for Agriculture with focus on inclusive development / growth
* Formulate sub sectoral executable programs / schemes within the Agriculture sector with focus on priority areas like Food grains, Fruit & Plantation crops and Other Allied activities like Dairy etc.
* Describe the role of credit and effective dispensation mechanism for achieving the overall growth and development of agriculture sector.

**Course Content**

The Program will lay emphasis on the following -

* Overview of Agriculture Scenario in India – Potential Issues and Challenges – Journey from food scarcity to achieving food security – Now a food exporting nation
* National Agriculture Policy & Programs of Govt of India – Focus on Small Holder Farming systems – Insight into sub-sectoral approaches – HiTech Agriculture
* Rural Credit - Institutional Reach - Targeted approach to lending - Concept of Priority Sector Lending - Credit Planning - Service Area Plan and Lead Bank approach - Potential Linked Credit Plan (PLP) – Enabling policies for enhancing capital formation in agriculture – Refinance as an instrument for directed credit.
* Policy on Agriculture credit – Production & Investment credit – Farmer friendly finance products (Kisan Credit Card) - Interest Subsidy, Subvention & other incentives – Value Chain Finance - Financing Negotiable Warehouse Receipts
* Creating a dedicated Rural Infrastructure through innovative approaches like RIDF, CSR
* Concept of Aggregation and Value Addition – SHG, JLG, Farmers Interest Groups and Farmer Producer Organizations – Federations, Co-operatives and Companies
* Policy on Market Support - E-NAM & Commodity Exchanges – Minimum Support Price – Price Guarantee
* Policy on Risk mitigation in Agriculture – Early Warning Systems to Agriculture Insurance – Product / Technology
* Policy on Agri Research & Extension Services – Public and Private Approaches

**Participants:**

The program participants will be Senior Officers involved in Policy, Planning and Strategy from member countries.

**Duration:**

5 days program (residential) at Bankers Institute of Rural Development (BIRD), Lucknow which includes field level exposure.