

AGRICULTURE FINANCE IN INDIA – ISSUES & FUTURE PERSPECTIVES

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ABSTRACT

The paper is aimed at highlighting the scope to strengthen Agriculture Finance system for the comprehensive growth of agriculture, food security and rural development. The scope of Agriculture Finance was limited to increase productivity by introduction of high yielding seeds, use of chemical fertilizers and pesticides, and making availability of institutionalized credit for purchasing the preceding inputs. Agriculture Finance till today was addressing institutionalization of credit at farmers' level in marketing, trade, processing and agribusiness.

The study reveals that; though the institutional credit in India to agriculture sector is increased in quantum, serious efforts are required to provide it to the right kind of people, at right time, on right places and in right quantity; that boost Indian agriculture sector in a right way.

KEYWORDS: Agriculture Finance, Credit Policy, Poverty, Rural Development