

International Study Visit of Sri Lankan Delegates on Agriculture Financing and Financial Inclusion: Innovations in India 24-27 March 2026

Bankers Institute of Rural Development (BIRD), Lucknow, India in collaboration with Asia-Pacific Rural and Agricultural Credit Association (APRACA)'s Centre for Training and Research for Agricultural Banking (CENTRAB), Manila, Philippines conducted a high-level International Study Visit during 24-27 March 2026 for delegates from Sri Lanka's Bank of Ceylon and People's Bank. Titled "Agriculture Financing and Financial Inclusion: Innovations in India," the program showcased the transformative shifts in India's agriculture and rural credit landscape.

Dr. Nirupam Mehrotra, Director, BIRD during his valedictory address highlighted the need for promoting Development Financial Institutions (DFIs) in Sri Lanka. He encouraged the delegates to explore possibility of adapting the innovative models of India in the field of Agriculture Financing and Financial Inclusion. Dr. Sriram Appulingam, Joint Director, BIRD inaugurated the study visit and emphasised the need for continued engagement between BIRD and Sri Lankan agencies. Shri Yadav S. Thakur, Chairman, Uttar Pradesh Gramin Bank (UPGB) addressed the delegates during their experiential journey to the largest Gramin Bank in the country.

Key Learning Pillars

- ❖ **Policy & Institutional Framework:** India's agricultural structure, the Lead Bank Scheme, Priority Sector Lending (PSL), and credit instruments like Kisan Credit Cards (KCC).
- ❖ **Financial Inclusion & DPI:** India Stack (Aadhaar, UPI, Jan Dhan), the Business Correspondent (BC) model, and microfinance success stories like the SHG-Bank Linkage Programme and JLGs.
- ❖ **Farmer Collectives & Cooperatives:** Business models of Farmer Producer Organisations (FPOs) and the functioning of credit and non-credit cooperatives.
- ❖ **Agri-Tech & Digital Markets:** Integration of AI, drones, and IoT in precision farming, alongside modern market linkages like e-NAM and ONDC.

Experiential Learning

The exposure visit was reinforced by field visits to Uttar Pradesh Gramin Bank, Banking Correspondents service points (BCs), and the JVKS Bio Energy Farmer Producers Company Limited. The program concluded with a panel discussion aimed at adapting these Indian innovations to the Sri Lankan context.

The study visit was highly appreciated by the delegates, and they were optimistic to apply, and adapt these learnings effectively in the Sri Lankan context.

Dr. Gyanendra Rout and Shri Anuj Kumar Singh, Faculty Members of BIRD were the Programme Directors. A total of 8 number of delegates from Sri Lanka including officials of Bank of Ceylon and People's Bank were participated in the visit.

Inaugural Group Photo



Visit to digital banking service points (BCs), Barabanki



Interaction with the officials of Uttar Pradesh Gramin Bank (UPGB), Lucknow, India



Visit to JVKS Bio Energy FPCL, Lucknow, India



Visit to Moringa farm promoted by JVKS Bio Energy FPCL, Lucknow

