

# REVOLUTIONIZING INDIAN AGRICULTURE: MOA&FW UNVEILS GAME-CHANGING INITIATIVES FOR FARMERS

Relevant for: null | Topic: Important Schemes & Programmes of the Government

In a landmark event today here, Union Finance Minister Smt. Nirmala Sitharaman & Union Agriculture Minister Sh. Narendra Singh Tomar unveiled initiatives focused on agri-credit (KCC & MISS) and crop insurance (PMFBY/RWBCIS). The Ministry of Agriculture & Farmers Welfare launched three initiatives, namely the Kisan Rin Portal (KRP), KCC Ghar Ghar Abhiyaan, an ambitious campaign aiming to extend the benefits of the Kisan Credit Card (KCC) Scheme to every farmer across the nation and a manual on Weather Information Network Data Systems (WINDS). These initiatives aim to revolutionize agriculture, enhance financial inclusion, optimize data utilization, and improve the lives of farmers across the nation.



Delivering keynote address on the occasion, Union Finance Minister Smt. Nirmala Sitharaman assured full cooperation of banks for success of Ghar Ghar KCC Abhiyan. She said that the government under Prime minister Narendra Modi has allocated enough money under KCC scheme to ensure easy short-term loans to farmers and their onboarding for the scheme. The finance minister commended Ministry of Agriculture for its initiatives and successful implementation of Pradhan Mantri Fasal Bima Yojana (PMFBY). She said that over 1,40,000 crores of insurance amount has been disbursed to farmers so far against a premium amount of Rs. 29,000 crore. She also appreciated real time estimation for rice and wheat crop output and called for the estimation to be extended to Dalhan and Tilhan crops so that better planning can be done for their imports, if needed. The finance minister said that real time estimation of crops will help the economy and ensure right prices for farmers at the end of crop season. Smt. Sitharaman also called for full automation of regional rural banks and cooperative banks and directed Department of Financial services to study the gap between loan sanction and loan disbursement for these banks.



Union Agriculture Minister Sh. Narendra Singh Tomar in his address highlighted the importance accorded to agriculture and rural economy under the current government. He informed that budget for Ministry of agriculture has increased from Rs. 23,000 crore in year 2013-14 to Rs. 1,25,000 crore in 2023-24. Talking of WINDS manual, the minister said the aim is to ensure real time weather information so that farmers can take right precaution for their crops at the right time. Shri Tomar said that use of technology and transparency is important for agriculture and this government has taken necessary steps in this regard. The agriculture minister informed that there are around 9 crore beneficiaries under PM Kisan Samman Nidhi and the aim of **KCC Ghar Ghar Abhiyaan** is to connect around 1.5 crore beneficiaries who are not yet connected to KCC scheme. Shri Tomar also thanked Ministry of Finance and banks for providing around 2 crore KCCs to farmers even during Corona pandemic. The minister asserted that it was agriculture and rural sector which kept the economy going even during the pandemic.



Shri Ritesh Chauhan, JS (Credit) and CEO, PMFBY made a detailed presentation on the initiatives. He informed that Pradhan Mantri Fasal Bima Yojana (PMFBY) has seen record enrolment this year because of technological interventions made.

The launch was also attended by Minister of State for Agriculture Sushri Shobha Karandlaje and

Sh. Kailash Chaudhary, Secretary Agriculture Sh. Manoj Ahuja, Secretary DFS Sh. Vivek Joshi, OSD (Credit) Sh. Ajit Kumar Sahu, CEO-PMFBY Sh. Ritesh Chauhan, Chairman NABARD Sh. Shaji KV and many dignitaries from allied departments and agri-sector.

The launch event epitomizes the Government of India's dedication to innovation and efficient service delivery for agriculture, with the aim of sustaining and doubling farmers' income. Initiatives like the Kisan Rin Portal (KRP), Ghar-Ghar KCC Abhiyaan, and WINDS Manual embody the government's commitment to farmers' prosperity, innovation, technology infusion, and objective service delivery. These efforts will further the goal of agricultural transformation and sustainable economic growth for the farming community across the nation.

## **BACKGROUND**

### **Kisan Rin Portal (KRP)**

Developed collaboratively by MoA&FW, the Department of Financial Services (DFS), Department of Animal Husbandry & Dairying (DAH&D), Department of Fisheries (DoF), RBI, and NABARD, KRP is poised to revolutionize access to credit services under the Kisan Credit Card (KCC). It will also assist farmers in availing subsidized agriculture credit through the Modified Interest Subvention Scheme (MISS).

The KRP portal serves as an integrated hub, offering a comprehensive view of farmer data, loan disbursement specifics, interest subvention claims, and scheme utilization progress. By fostering seamless integration with banks, this pioneering portal enables proactive policy interventions, strategic guidance, and adaptive enhancements for more focused and efficient agriculture credit and optimum utilization of interest subvention.

### **Ghar-Ghar KCC Abhiyaan: Door to Door KCC Campaign**

The event also marks the commencement of the "Ghar Ghar KCC Abhiyaan,". MoA&FW's commitment to universal financial inclusion is underscored by this campaign, ensuring that every farmer has unhindered access to credit facilities that drive their agricultural pursuits. The campaign will begin from 1<sup>st</sup> October 2023 to 31<sup>st</sup> December 2023.

MoA&FW has diligently verified existing KCC account holders' data against the PM KISAN database, identifying account holders who match with the PM KISAN database and those who, although PM KISAN beneficiaries, do not have KCC accounts. This campaign plays a pivotal role in reaching out to non-KCC account holder PM KISAN beneficiaries and fostering the saturation of KCC Accounts among eligible PM Kisan beneficiary farmers.

### **3. Launch of WINDS Manual**

The Weather Information Network Data Systems (WINDS) initiative stands as a pioneering effort to establish a network of Automatic Weather Stations & Rain Gauges at the taluk/block and gram panchayat levels. This initiative creates a robust database of hyper-local weather data, supporting various agricultural services.

This comprehensive WINDS manual launched today provides stakeholders with an in-depth understanding of the portal's functionalities, data interpretation, and effective utilization. It guides States and Union Territories in establishing and integrating with the WINDS platform, fostering transparent and objective data observation and transmission. It also offers practical insights into

leveraging weather data for improved crop management, resource allocation, and risk mitigation.

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## SK/SS/SM

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**SK/SS/SM**

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