



Initiatives for Agriculture

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Why in News?

Recently, the Ministry of Agriculture (MoA&FW) has launched three initiatives, namely the **Kisan Rin Portal (KRP)**, **KCC Ghar Ghar Abhiyaan** 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.

What are the Key Points of these Schemes?

- **Kisan Rin Portal (KRP):**
 - Developed through a collaborative effort involving MoA&FW, Ministry of Finance, [RBI](#), and [NABARD](#), the KRP aims to **revolutionize access to credit services** under the [Kisan Credit Card \(KCC\)](#) scheme.
 - It facilitates **farmers in availing subsidized agriculture credit through the Modified Interest Subvention Scheme (MISS)**.
 - The portal offers an **integrated hub, providing a comprehensive view of farmer data**, loan disbursement specifics, interest subvention claims, and scheme utilization progress.
- **Ghar-Ghar KCC Abhiyaan:**
 - The "Ghar-Ghar KCC Abhiyaan" underscores government commitment to **Universal Financial Inclusion**, ensuring **every farmer has unhindered access to credit facilities** crucial for their agricultural pursuits.
 - This campaign, starting from 1st October 2023 to 31st December 2023, targets the **saturation of KCC accounts among eligible [PM KISAN](#) beneficiary farmers**.
 - The ministry has verified existing KCC account holders' data against the PM KISAN database, identifying those with KCC accounts and those without.
 - The campaign **aims to reach out to non-KCC account holder PM KISAN beneficiaries** and facilitate their seamless integration into the KCC scheme.
- **Launch of WINDS Manual:**
 - The WINDS initiative is an effort aimed at **establishing a network of Automatic Weather Stations & Rain Gauges** at taluk/block and gram panchayat levels.
 - This initiative creates **a robust database of hyper-local weather data**, supporting various agricultural services.
 - The comprehensive WINDS manual **launched 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**.
 - Additionally, it offers practical insights into leveraging weather data for improved crop management, resource allocation, and risk mitigation.

What are the Initiatives Related to Agriculture?

- [Mission Organic Value Chain Development for North Eastern Region \(MOVCDNER\)](#)
- [National Mission on Sustainable Agriculture](#)
- [Paramparagat Krishi Vikas Yojana \(PKVY\)](#)
- [Sub-mission on AgroForestry \(SMAF\)](#)
- [Rashtriya Krishi Vikas Yojana](#)
- [AgriStack](#)
- [Digital Agriculture Mission](#)
- [Unified Farmer Service Platform \(UFSP\)](#)
- [National e-Governance Plan in Agriculture \(NeGP-A\)](#)

UPSC Civil Services Examination Previous Year Question (PYQ)

Q1. Under the Kisan Credit Card scheme, short-term credit support is given to farmers for which of the following purposes? (2020)

1. Working capital for maintenance of farm assets
2. Purchase of combine harvesters, tractors and mini trucks
3. Consumption requirements of farm households
4. Post-harvest expenses
5. Construction of family house and setting up of village cold storage facility

Select the correct answer using the code given below:

- (a) 1, 2 and 5 only
 (b) 1, 3 and 4 only
 (c) 2, 3, 4 and 5 only
 (d) 1, 2, 3, 4 and 5

Ans: (b)

Exp:

- The Kisan Credit Card (KCC) scheme was introduced in 1998 for providing adequate and timely credit support from the banking system under a single window with flexible and simplified procedure to the farmers for their cultivation and other needs like purchase of agriculture inputs such as seeds, fertilizers, pesticides etc. and draw cash for their production needs.
- The scheme was further extended in the year 2004 for the investment credit requirement of farmers viz allied and non-farm activities.
- KCC is provided with the following objectives:
 - The short term credit requirements for cultivation of crops,
 - Post harvest expenses, **hence 4 is correct.**
 - Produce marketing loan,
 - Consumption requirements of farmer household, **hence 3 is correct.**
 - Working capital for maintenance of farm assets and activities allied to agriculture, like dairy animals, inland fishery, etc., **hence, 1 is correct.**
 - Investment credit requirement for agriculture and allied activities like pumpsets, sprayers, dairy animals, etc. However, this segment forms the long term credit limit portion.
- The KCC Scheme is implemented by Commercial Banks, RRBs, Small Finance Banks and Cooperatives.
- The short term credit support is not given to farmers for Purchase of combine harvesters, tractors and mini trucks and Construction of family house and setting up of village cold storage facility. **Hence, 2 and 4 is not correct.**
- **Therefore, option (b) is the correct answer.**

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