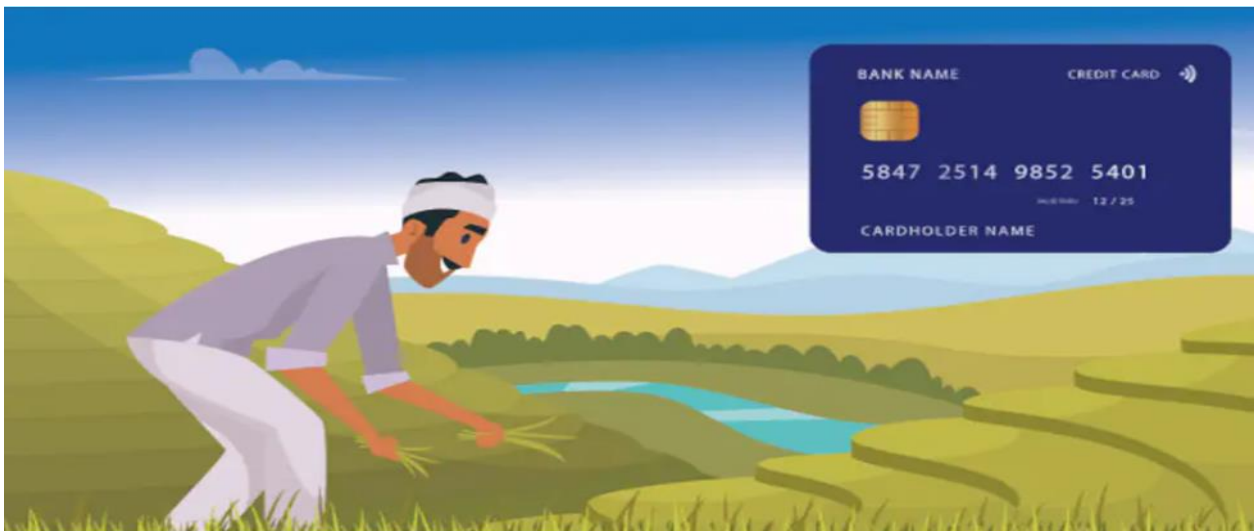


Today's Important Topic for UPSC CSE Aspirants (Kisan Rin Portal)

Comprehensive Explanation:

Inside Story of the News (Kisan Rin Portal) :

- The government recently launched a series of transformative initiatives, aimed to revolutionize agriculture, enhance financial inclusion, optimize data utilization, and improve the lives of farmers across the nation.
- The transformative initiatives include Kisan Rin Portal (KRP), Door to Door KCC Campaign and Weather Information Network Data Systems (WINDS) Manual.
- These initiatives launched by Finance Minister and Union Minister of Agriculture & Farmers' Welfare.
- **The Kisan Rin Portal helps farmers avail of subsidized loans under the Kisan Credit Card (KCC).**
- Developed collaboratively by the Department of Agriculture & Farmers Welfare (MoA&FW), the Department of Financial Services (DFS), the Department of Animal Husbandry & Dairying (DAH&D), the 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).**
- This digital platform offers 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.



Kahani Ander Ki : After the above-mentioned incidents, it becomes necessary for us to get detailed information about **Kisan Rin Portal** . Since this effect is also related to the Kisan Credit Card (KCC) , then it becomes necessary for us to know about **Kisan Credit Card (KCC)** also. We know that at the Kisan Credit Card (KCC) is related to the Ghar-Ghar KCC Abhiyaan: Door-to-door KCC Campaign , hence it will be very important for us to know the importance and achievement of India in the **Ghar-Ghar KCC Abhiyaan: Door-to-door KCC Campaign** .

About the Kisan Credit Card (KCC):

- **The Kisan Credit Card (KCC) scheme was introduced in 1998 for issue of Kisan Credit Cards to farmers on the basis of their holdings for uniform adoption by the banks so that farmers may use them to readily purchase agriculture inputs such as seeds, fertilizers, pesticides etc. and draw cash for their production needs.**
- The scheme was further extended for the investment credit requirement of farmers viz. allied and nonfarm activities in the year 2004 .
- The scheme was further revisited in 2012 with a view to simplify the scheme and facilitate issue of Electronic Kisan Credit Cards.
- **The scheme provides broad guidelines to banks for operationalizing the KCC scheme.**
- **Applicability of the Scheme :**
 - The Kisan Credit Card Scheme detailed in the ensuing paragraphs is to be implemented by Commercial Banks, RRBs, Small Finance Banks and Cooperatives.
- **Objective / Purpose :**
 - ✚ The Kisan Credit Card scheme aims at 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 as indicated below:
 - 1.To meet the short-term credit requirements for cultivation of crops.
 2. Post-harvest expenses.
 - 3.Produce marketing loan.
 - 4.Consumption requirements of farmer household.
 5. Working capital for maintenance of farm assets and activities allied to agriculture.
 6. Investment credit requirement for agriculture and allied activities.

Note: The aggregate of components '1' to '5' above will form the short-term credit limit portion and the aggregate of components under '6' will form the long-term credit limit portion.

- **Eligibility :**
 - Farmers - individual/joint borrowers who are owner cultivators.
 - Tenant farmers, oral lessees & sharecroppers.
 - Self Help Groups (SHGs) or Joint Liability Groups (JLGs) of farmers including tenant farmers, sharecroppers etc.
- **Features and Benefits of Kisan Credit Card :**

- Farmers are given credit for meeting their financial requirements of agricultural and other allied activities along with post-harvest expenses.
- Eligible farmers will be issued a savings account with attractive interest rate along with smart card and a debit card in addition to the Kisan Credit Card.
- Investment credit for agricultural requirements such as dairy animals, pump sets etc.
- **Farmers can take out a loan of up to Rs.3 lakh and also avail produce marketing loans.**
- **Farmers having KCC credit are covered under personal accidental insurance up to Rs 50,000 for permanent disability and death and up to Rs 25,000 for other risks.**
- **Quantum of loan for the 1st year under this scheme is assessed on the basis of the cost of cultivation, post-harvest expenses and farm maintenance cost.**
- **For subsequent 5-year, loan will be sanctioned on the basis of the increase in the scale of finance.**
- Single credit facility/ term loan for all agricultural and ancillary requirements.
- Assistance in the purchase of fertilizers, seeds, etc. as well as in availing cash discounts from merchants/ dealers.
- **The long-term loan limit is to be based on the proposed investments during the five-year period and the bank's perception on the repaying capacity of the farmer.**
- **The repayment period may be fixed by banks as per the anticipated harvesting and marketing period for the crops for which the loan has been granted.**
- Flexible repayment options and hassle-free disbursement procedure.
- **Credit is available for a period of up to 3 years and repayment can be made once the harvest season is over.**
- **Card should be normally valid for 5 years subject to annual review.**
- **No collateral will be required for loans amounting to Rs.1.60 lakh.**

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 1st October 2023 to 31st 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.
- This campaign aims to achieve universal financial inclusion, ensuring that every farmer has unhindered access to credit facilities.

Source : <https://www.moneycontrol.com/news/india/kisan-rin-portal-to-be-launched-on-september-19-11389141.html>

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