

Solution:

Crop Loan to Farmers (Kisan Credit Card)

Submitter: (Deptt of Agriculture & Farmers Welfare (DA&FW))

Solution Overview

What is it, and what problem does it solve? Brief 2–3 sentence description.

Answer:

The Digital Farmers Credit delivers a paper-less, consent-based loan workflow that draws verified farmer, land-parcel and crop data directly from Agri Stack's core registries. By pre-filling applications on the farmers Credit portal and routing them simultaneously to multiple banks, it reduces the weeks-long process of securing formal credit for farmers.

Key Features & Benefits

Main components and why it is useful? Bullet points summarizing methods, tools, and value added.

Answer:

- One-click application, pre-filled from Agri Stack: The Farmers Credit portal (JanSamarth) pulls verified farmer, land-parcel and crop data from Agri Stack's registries so the form is auto-completed with the farmer's consent, eliminating manual data entry and document upload .
- Multi-bank credit marketplace: Once the file is populated, the engine computes eligibility and instantly presents competing loan offers from several banks, giving farmers real choice and pushing down borrowing costs .
- Fully automated risk checks: Aadhaar eKYC, PAN validation, credit-bureau pull, land-ownership confirmation through state APIs and satellite imagery, significantly reducing lender verification time and fraud risk .
- Consent-based data sharing & privacy: the Agri Stack Consent Manager lets farmers grant or revoke access to their personal data and electronic land records, building trust while meeting national data-protection norms

Where It Works and Where It Can Work

Existing and potential target regions, agroecologies, or farming systems. Include examples if available.

Answer:

- Already live: Farmers Credit has completed an end-to-end rollout in Karnataka, where banks use Agri Stack data for instant verification and digital execution. Focus-group pilots in Uttar Pradesh and Maharashtra have likewise shown that consent-driven access to the Farmer, Land and Crop registries lets lenders disburse loans within minutes and with minimal paperwork.
- Nation-wide data foundation: The Digital Crop Survey already covers 17 states, 492 districts and roughly 421 Thousand villages, mapping 253 million plots. With this reach, every major agro-ecological zone now has the trusted, ready-to-use data needed for a single-click Farmers Credit process.

Evidence & Impact

What results has it shown? Stats, pilot outcomes, or testimonials.


Answer:

- Reduction in time for issuance of credit: With Agri Stack integrations (Aadhaar, land API, satellite crop check, e-Sign), banks in Karnataka sanction Farmers Credit in under 30 minutes, completely paper-free—a process that previously required multiple branch visits and weeks of waiting.
- Nation-wide inclusion: India already has 7.72 crore active Farmers Credit accounts with ₹10.05 lakh-crore outstanding as of 31 Dec 2024, showing broad uptake of formal, low-interest working-capital credit in agriculture.

Scalability & Adoption Support

Why it can be scaled and what's needed to adopt it?

Low-cost, adaptable, partner-ready, etc.



Answer:

- Seamless adoption at minimal cost: Agri Stack publishes a common set of interfaces that authorised bank, State agency or fintech can use to connect the Farmers Credit service to its own portal quickly, without paying licence fees or building new software from scratch.
- Central sandbox with SOPs: A centrally managed test environment, supported by clear Standard Operating Procedures, enables banks, States and fin techs to rehearse the entire Farmers Credit workflow, including system integrations, risk checks and consent management, in a secure setting. This shortens rollout from months to weeks while ensuring full regulatory compliance.

Partners & Contact Info

Who's involved and how to connect? List of key contact and partners + email / phone.

Answer:

Name: Dr. Pramod Kumar Meherda

Designation: Additional Secretary, Ministry of Agriculture & Farmers Welfare

Email ID: pk.meherda@nic.in

Contact No. : 011-23381176