

GOVERNMENT OF INDIA  
MINISTRY OF CONSUMER AFFAIRS, FOOD & PUBLIC DISTRIBUTION  
DEPARTMENT OF FOOD AND PUBLIC DISTRIBUTION

**LOK SABHA**  
UNSTARRED QUESTION NO.2684  
TO BE ANSWERED ON 11<sup>TH</sup> DECEMBER, 2024

**E-KISAN UPAJ NIDHI**

2684. SHRI MUHAMMED HAMDULLAH SAYEED:

Will the Minister of CONSUMER AFFAIRS, FOOD AND PUBLIC DISTRIBUTION उपभोक्ता मामले, खाद्य और सार्वजनिक वितरण मंत्री be pleased to state:

- (a) the objectives and key features of e-Kisan Upaj Nidhi (Digital Gateway);
- (b) the criteria and procedures for farmers to avail of Post-harvest pledge finance under this initiative;
- (c) the total number of farmers benefited from this scheme so far, State/UT-wise; and
- (d) the steps being taken by the Government to create awareness among farmers about the initiative?

**A N S W E R**

MINISTER OF STATE FOR MINISTRY OF CONSUMER AFFAIRS,  
FOOD & PUBLIC DISTRIBUTION  
(SHRIMATI NIMUBEN JAYANTIBHAI BAMBHANIYA)

(a):

1. E-Kisan Upaj Nidhi (Digital Gateway) herein after called e-KUN, is an online platform to facilitate the farmers to obtain post-harvest loans from banks against electronic Negotiable Warehouse Receipts (e-NWRs). The e-KUN is expected to boost post-harvest pledge financing to farmers. This will provide them sufficient liquidity and help in deferring sale of their harvested produce to a more opportune time when it could fetch better prices. Thus, distress sale can be reduced.
2. Further, e-KUN can reduce the turnaround time for pledge loans through seamless transfer of data between various stakeholders like banks, UIDAI, CBDT, Credit information bureaus, repositories of Warehousing Development Regulatory Authority (WDRA) etc. The portal also provides a wider choice of banks to the farmers. Farmer can choose a bank of his choice based on rate of interest, loan amount, etc. offered by the bank.

(b): The farmer will first have to register himself with his repository account details issued to him by the repository authorized by WDRA. The portal will authenticate details through electronically integrated data bases of UIDAI, CBDT, Repository, etc. The Rule engine of the portal provides the farmer details of loans offered by various banks onboarded on the portal. Once the farmer chooses a bank's offer, the portal sends the information to the selected bank for due diligence. The Rule engine also examines the farmer credit details like CIBIL score, KCC account, etc. to enable the bank to process and sanction the loan. After the bank issues the sanction letter electronically, the farmer can go to the bank to sign the documents and get the loan amount disbursed.

(c): State/UT wise number of farmers applied for loan on e-KUN portal as on 02.12.2024 are as under :

State	Number of farmers
Andhra Pradesh	1
Gujarat	5
Karnataka	1
Madhya Pradesh	2
Rajasthan	10
<b>Total</b>	<b>19</b>

(d): The Government has been continuously pursuing with all the stakeholders to spread awareness about e-KUN :-

1. Secretary, DFPD has requested Chief Secretaries of State Governments/advisors of UTs and Chairman NABARD for popularizing e-KUN portal.
2. Secretary, DFPD has requested Chief Secretaries of State Governments/advisors of UTs and Chairman NABARD to include e-KUN as an agenda item in State Level Bankers' committee (SLBC) and District Level Bankers' Committee (DLBC) to widely disseminate the features of e-KUN so that the farmers in the State can avail the benefit.

3. Secretary, DFPD has requested Chief Secretaries of State Governments/advisors of UTs to organize awareness programmes by Agricultural universities in the state on e-KUN for farmers/Farmer producer Organizations (FPOs), Krishi Vigyan Kendra (KVKs) and state co-operation Department.
4. WDRA has requested all Public Sector Banks, Private Sector Banks, Small Finance Banks and Regional Rural Banks to “On-board on e-KUN platform”.
5. e-KUN has been incorporated in the syllabus of Farmer Awareness Programmes (FAP) organized by WDRA for farmers through its various training partners.

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