

CSC TARANG

(A SILENT REVOLUTION IN RURAL ENTREPRENEURSHIP)

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AGRICULTURE SERVICES THROUGH CSC

Contributing towards an Atma Nirbhar Bharat

FROM THE CEO'S DESK



DR. DINESH TYAGI
CEO, CSC SPV



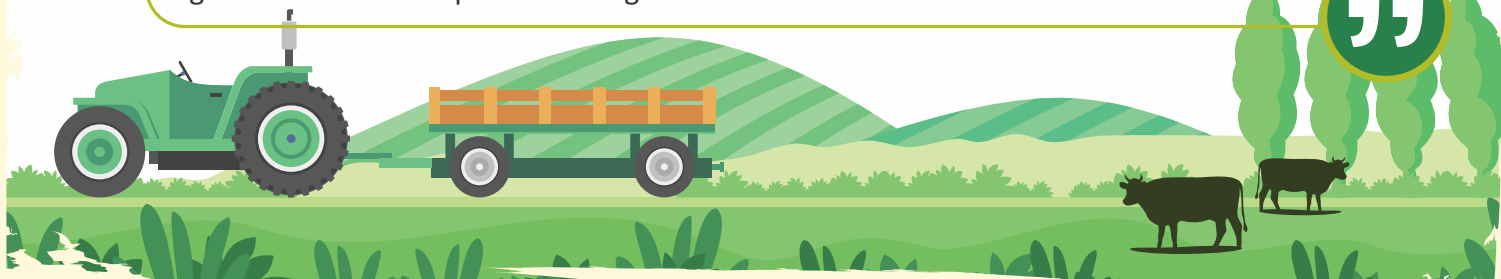
As the world and nations cope with the disruption and slowdown caused by the COVID-19 pandemic, India's agriculture sector has been offering green shoots of growth as other sectors struggle to cope. An overwhelming 60 percent of India's population still depends on agriculture for its livelihood. Considering both aspects, there is an even greater need for strengthening support services, products, and market linkages.

Improving access to new farming techniques and agri inputs, quality seeds, formal agriculture credit and online trading marketplace for farmers are some of the ways through which Common Services Centers have been focusing on improving the lot of farmers and agriculture workers.

We are happy to share this issue of Tarang which is focused on Agriculture services through CSC. CSC have registered 51 lakh farmers under PM Fasal Bima Yojana from 13 States in the Kharif Season 2020 itself, whereas 37.65lakh registrations have been done under Kisan Credit Card in the last four months during the pandemic starting June.

Till August 2020, over 20.56 lakh farmers have been enrolled under PM Kisan Maan-Dhan Yojana, whereas over 61.41 lakh registrations have been carried out under PM Kisan Samman Nidhi Yojana. In May 2020, CSC initiated Kisan e-Mart, a unique online trading platform for farm produce. CSC Kisan e-Mart leverages technology to connect farmers with the buyers through the Village Level Entrepreneurs of CSC. With the pandemic disrupting the supply chain between the producers, sellers and buyers, Kisan e-Mart has helped farmers connect with buyers at the regional and global level.

CSCs partnership with the Indian Farmers Fertilizer Cooperative Limited (IFFCO) has enabled farmers and agri workers with access to fertilizers, quality seeds, bio-nutrients and agricultural inputs etc. Leveraging technology, CSC has started tele-consultation for farmers in collaboration with the Agriculture Ministry. Farmers can now speak to scientists of Krishi Vigyan Kendra through CSCs and take advice in farm practices, plant diseases and animal care. This will transform the extension services for farmers and make this easily accessible, enhancing productivity and farm income. We would like to call upon the VLEs to continue playing the important role of connecting digital services with farmers to enable the dream of doubling the farmers income laid out by the government as an aspirational target for 2024.



MESSAGE



SHRI VIVEK AGGARWAL

Joint Secretary,
Farmers Welfare, Cooperation, & Digital Agri
CEO, PM - Kisan
Government of India



The Government has put unprecedented focus on agriculture. Numerous initiatives to improve productivity, safeguard farmers and augment their incomes and improve their overall well-being have been taken. Our Hon' Prime Minister has set a goal of doubling farm incomes by 2022 and is working with multi-modal focus towards achieving the same. From seeds and soil to access to markets, the focus has been on reforms across the agricultural cycle. There is also a renewed focus on allied activities, to aid incomes of farmers.

In December 2018, the Government launched Pradhan Mantri Kisan Samman Nidhi Yojana (PM-KISAN) scheme which has provided a direct cash benefit of over Rs. 75,000 crore to more than 9.9 crore farmers. Apart from enabling them to fulfil their agricultural requirements, the PM-KISAN has also been instrumental in supporting farmers during the Covid-19 pandemic.

Rs. 17,000 crore of PM-Kisan Samman Nidhi have been directly deposited into bank accounts of 8.5 crore farmers so far. With a single click we have deposited the money in the accounts of farmers and have avoided middlemen or commission.

In an effort to empower the farmers of the country, Hon' Prime Minister Shri Narendra Modi launched a financing facility of Rs 1 lakh crore under the Agriculture Infrastructure Fund for agri-entrepreneurs, startups, agri-tech players and farmer groups for post-harvest management and nurturing farm assets.

Designed to help farmers, the fund will catalyse the creation of post-harvest management infrastructure and community farming assets such as cold storage, collection centres and processing units.

Moreover, these funds will enable the farmers to get greater value for their produce as they will be able to store and sell at higher prices, reduce wastage and increase primary processing and value addition.



IN CONVERSATION



SHRI RAKESH KUMAR TIWARI

Director (Farmers Welfare)
Department of Agriculture, Cooperation and
Farmers Welfare
Government of India

1. What is PM-Kisan Samman Nidhi scheme?

PM Kisan is a central sector scheme with 100% funding from the Government of India. Under the scheme an income support of Rs. 6,000 per year in three equal installments will be provided to farmer families excluding those who fall under exclusion criterion. Definition of family for the scheme is husband, wife, and minor children. State Government and UT administration identify the farmer families, who are eligible as per scheme guidelines. The benefits are directly transferred to the bank accounts of the beneficiaries.

2. How do you see the conditions of small and marginal farmers in Indian agriculture?

Government is taking various steps to enhance the growth in Agriculture sector. Schemes like PM-KISAN help small and marginal farmers to meet their agricultural as well as daily needs, which will in turn improve their income and help them to achieve a decent standard of living. They will be able to reinvest in their farms and continue to supply a sustainable crop.

3. How is PM-Kisan helping small farmers?

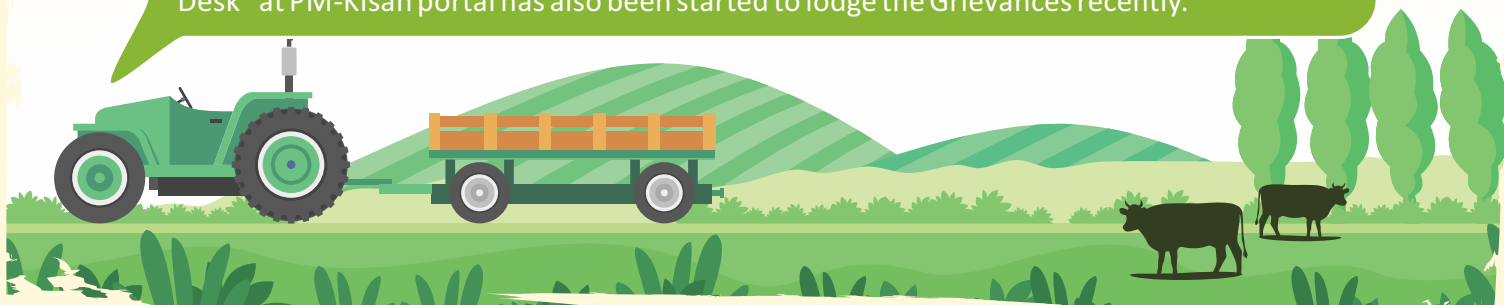
This scheme is for all land holding farmers in the country. It supports the farmers financially in procuring various inputs to ensure appropriate yield of their crops. Moreover, it helps them to meet day to day farming requirements.

4. What role do you foresee for CSC under PM-Kisan Samman Nidhi scheme?

The Government has roped in CSCs to ensure a wider coverage and speed up the enrolment under the scheme. CSCs with their last mile connectivity can help us achieve the target of enrolling every farmer under the scheme. Till September 2020, CSCs have enrolled 66.47 lakh farmers under the scheme. Apart from enrolling farmers, CSCs can also help farmers edit their details like Aadhaar.

5. What is the process of Grievance Redressal under the scheme?

A PM-KISAN helpline was started on the first anniversary of PM-Kisan. Further, "Farmers Corner" facility is available on PM-Kisan portal as well as on PM-Kisan App to check beneficiaries' status, edit Aadhaar details, etc. In addition, grievances are also addressed at Kisan call centers. We are also addressing the complaints and issues received through various channels like States/ UTs, on email, phone, grievance portal etc. Further, a "Help-Desk" at PM-Kisan portal has also been started to lodge the Grievances recently.



IN CONVERSATION



DR. U.S. AWASTHI

Managing Director & CEO,
IFFCO

1. How do you see the collaboration between CSC and IFFCO in changing the agriculture scenario in India?

IFFCO for last more than five decades have been involved in the last mile delivery of agri-inputs at farmers doorstep through its 36,000 member cooperatives and retail outlets. Every 4th bag of fertilizer applied today in the country is of IFFCO. We have diversified our product portfolio to include bio-fertilizers, 100 % water soluble fertilizers, micronutrient fertilizers, bio stimulants, etc. to achieve higher crop yields even with reduced fertiliser application and simultaneously, enriching soil health and crop productivity. To attain this objective, network of 4 lakh CSC VLE's provides a viable proposition in sync with IFFCO's vision of 'Reaching the Unreached'. VLEs are also digitally well connected to provide agri inputs and services to farmers effortlessly.

2. What are IFFCO's goals for farmer empowerment in the coming years?

Farmer is central to IFFCO's existence and remains our collective owners. IFFCO through its subsidiaries and JV's empowers farmers – ICT for knowledge empowerment through IFFCO-Kisan; Free insurance 'Sankat Haran Bima Yojana' through IFFCO – Tokio; Wasteland development & Livelihood generation in villages through IFFDC; Farmers training & skill development through Cooperative Rural Development Trust (CORDET); Provision of quality agrochemicals to farmers and cooperatives through IFFCO-MC; rural credit & finance through IFFCO Kisan Finance Ltd. (IKFL) and timely product availability through digital marketing via IFFCO Bazar online platform (www.iffcobazar.in).

IFFCO strongly believes that all our services targeted for the farmers can reach to each and every farmer through digital advancement developed by CSC and vast network of CSC VLEs across the country. Our complete range of nutrition products like speciality fertiliser, Sagarika, Bio- fertilizers are easy to carry and apply to crops. These products can be ordered for farmers by VLEs through IFFCO online portal www.iffcobazar.in and they can get 4 % commission directly without investing money and product will be delivered to the farmers within 7 days. Through CSC, I appeal to all the VLEs to provide the knowledge to farmers about the new upcoming products for their benefits to attain higher crop productivity.



IN CONVERSATION

3. How is IFFCO helping farmers in improving soil health?

Soil health has always been our priority and a component of our promotional and extension programmes as well as special projects. IFFCO's "Save the Soil Mission" initiated in year 2009-10 in 600 villages all across India paved the path for boosting crop productivity by providing soil testing services and soil reclamation activities. It created awareness amongst farmers about importance of organic manures, crop residue recycling and trash management, biogas units, green manuring, biofertilizers, INM & SSNM measures, diversification and intensification of agriculture through inclusion of pulses, oilseeds and high value commercial crops (fruits, vegetables, flowers, seed spices etc.) to generate more income and employment, water resource development, promotion of micro-irrigation (Drip and sprinkler) and fertigation, farm mechanization through promotion of small implements and custom hiring of machinery through cooperatives, bee keeping, storage structures and distribution of storage bins etc. These measures have led to appreciable increase in crop yields along with improvement in soil health. I am pleased to know that CSC has also shown keen interest in creating awareness among the farmers by collaborating with our soil testing laboratory through CSC portal. IFFCO in the interest of farmers and for our VLEs can test soil samples free of cost which have to be sent to our laboratory by VLEs. Online soil test report will be sent to the concerned CSC VLEs, which can be further given to the farmers.

4. What are the new products of IFFCO that support less use of fertilizer to improve soil productivity?

IFFCO has introduced indigenous speciality fertilisers like 100% water soluble fertilisers which are essential for drip-fertigation and carry benefit of 40-60 % reduction in water and fertilisers and 25-30 % increase in yield. For increase in crop stress relief, effective nutrient assimilation and reduction in fertiliser usage by 20-25 %, we have introduced CSIR- CSMCRI technology enabled seaweed extract based Sagarika- Liquid & Granular for the farmers. An organic bio mineral fertiliser called polyhalite containing 56 % nutrients (K, S, Mg, Ca) will be introduced soon. We have ventured further and have indigenously manufactured nanotechnology based – Nano Nitrogen, Nano Zinc and Nano Copper at our Nanotechnology based research centre (NBRC) at Kalol, Gujarat. These nano products have convincingly reduced application of fertilisers like Urea, and Zinc Sulphate by 50%. These are the revolutionary products for Indian agriculture and I appeal to all the VLEs to focus especially on promoting these products. We are starting these products with four major objectives: to maintain and improve soil health, to improve the quality of ground water, to increase the productivity of crops and to increase the income of farmers.

5. What will be your message to our VLEs?

India lives in its villages and we must reach out to our farmers to attain food and nutritional security for our 1.3 billion population. Digitalisation in India has bridged this gap and brought us closer to the farmers in last mile delivery of products and services. VLEs with dedicated and focussed products and services can indeed empower rural masses besides, providing employment to enterprising rural youth. They can be the catalyst of change for ushering new and empowered 'Atma Nirbhar Bharat', a goal envisaged by our Hon' Prime Minister of India. I wish all the VLEs success in achieving this endeavour.



AGRICULTURE SERVICES THROUGH CSC

Introduction

India's agriculture sector continues to be fundamental source of employment and livelihood for nearly 60 percent of the country's population. In the face of ongoing economic slowdown amid the Coronavirus pandemic, India's agriculture sector has witnessed a higher output and a renewed focus on digital technology and digitization of supply and value chain. Indian agricultural output is leading the recovery, and this provides an opportunity to set the tone to resume and reinvigorate the agenda of doubling the farmer's income by 2022. Technology and scientific research that is accessible to farmers and agri-processing sectors will play a fundamental role in achieving this ambitious target.

In this scenario, through last mile access to digital technology, Common Services Centers (CSC) can step in to empower farmers with access to information, markets and streamlined supply chains. On one hand, CSCs have been involved in disseminating government farmer welfare schemes like PM FasalBima Yojana, PM KisanMaan-Dhan Yojana, Kisan Credit Cards etc, while on the other initiatives like KisanMart, IFFCO Bazar, etc are providing a platform for farmers to avail quality seeds, products and sell their produce.



PRADHAN MANTRI FASAL BIMA YOJANA (PMFBY)

The Pradhan Mantri FasalBima Yojana (PMFBY) is a flagship scheme launched by the Government of India in 2016 on the theme of One-Nation-One-Scheme. The scheme is the third largest crop insurance scheme in the world in terms of premium. PMFBY is currently implemented in 27 States and Union Territories. It majorly aims at protecting farmers' investment from natural adversity as well as ensures continued flow of capital within the agricultural economy. The scheme envisages coverage of maximum number of farmers in the ambit of crop insurance.

The scheme has been recently revamped as per the Union Cabinet's approval issue on February 19, 2020 wherein it has been made voluntary for all farmers. Earlier it was mandatory for loanee farmers who have availed KCC and other seasonal agricultural operational loans. Subsequently, role of CSCs will be very vital in shouldering additional load of farmer enrolment and enhancing the outreach of the scheme.

In the Kharif 2020 season, CSC registered a total of 51 lakh policies with a total premium of Rs. 576 Crore from 14 States. In Assam & Tripura the Farmer's share of the premium was paid by the State Government. The state-wise figures are as follows:

No.	State	Number of Policies	Premium Collected (in lakhs)
1	HIMACHAL PRADESH	452	11.92
2	KERALA	3182	346.06
3	UTTARAKHAND	9299	91.08
4	HARYANA	17276	6711.16
5	UTTAR PRADESH	26663	1499.11
6	CHHATTISGARH	58176	3902.66
7	RAJASTHAN	65571	8211.90
8	TAMIL NADU	138414	15688.90
9	ASSAM	144791	21.68
10	ODISHA	155893	20100.91
11	TRIPURA	176618	166.62
12	KARNATAKA	606598	91370.48
13	MAHARASHTRA	3603565	417116.85
	Total	5106066	575961.83

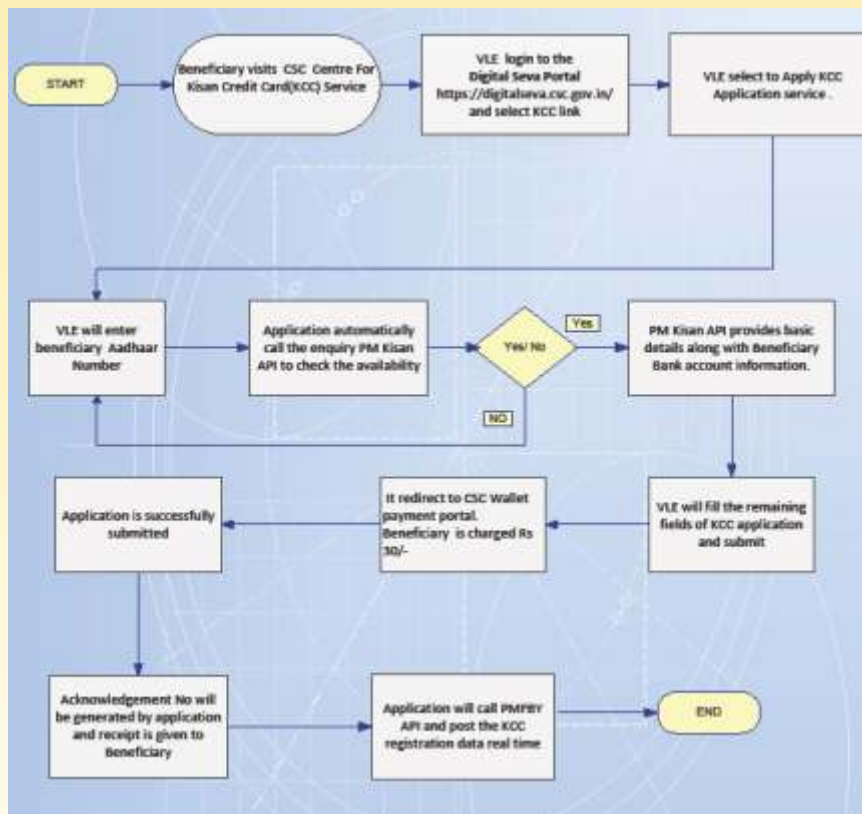
In addition, CSC is also enrolling farmers under the Bihar Rajya FasalSahayata Yojana in the state of Bihar. So far, a total of 1.80 lakh policies with a premium of Rs. 63.59 lakh have been generated.



KISAN CREDIT CARD (KCC)

Kisan Credit Card (KCC) Scheme aims at providing need based and timely credit support to farmers for their cultivation needs as well as non-farm activities. Currently 6.67 crore farmers have been provided KCCs throughout the country, whereas the total land holding farmers (2015-16) is about 14.65 crore. In order to facilitate institutional credit to all farmers across the country, the Ministry of Agriculture has partnered with CSC SPV to cover all beneficiaries of PM Kisan scheme under KCC.

Now all PM Kisan beneficiaries can visit their nearest CSC along with his PM Kisan details to fill up the application form for KCC. The Village Level Entrepreneur, operating the CSC, will enter the details through the Digital Seva Portal. While details of PM Kisan will be fetched through the PM Kisan portal, the VLE will enter other details of crop, allied activities and type of KCC. Following the submission of details, the VLE will provide a print out of the acknowledgement to the farmer. The VLE will collect Rs. 30 per farmer for this service.



KISAN CREDIT CARD (KCC)

Despite the Covid pandemic and the nation-wide lockdown by the Government, CSC has done over 37.65 lakh registrations since June 2020. The state-wise break-up is given below:

Sr No	State	Total Registrations
1	MAHARASHTRA	1576111
2	ANDHRA PRADESH	582949
3	BIHAR	418863
4	TELANGANA	408880
5	KARNATAKA	214259
6	MADHYA PRADESH	175459
7	GUJARAT	81056
8	TAMIL NADU	80512
9	KERALA	70296
10	UTTAR PRADESH	41653
11	ODISHA	41556
12	RAJASTHAN	21963
13	JHARKHAND	12869
14	MANIPUR	10094
15	NAGALAND	7909
16	CHHATTISGARH	7636
17	HARYANA	5825
18	PUNJAB	3531
19	UTTARAKHAND	2031
20	GOA	1025
21	MIZORAM	956
22	HIMACHAL PRADESH	795
23	JAMMU AND KASHMIR	665
24	TRIPURA	527
25	ARUNACHAL PRADESH	204
26	ASSAM	110
27	MEGHALAYA	96
28	DELHI	24
29	PUDUCHERRY	15
30	DADRA & NAGAR HAVELI	13
31	SIKKIM	2
32	ANDAMAN & NICOBAR ISLANDS	1



PRADHAN MANTRI KISAN MAAN-DHAN YOJANA



Government of India has introduced a voluntary and contributory pension scheme for landholding Small & Marginal Farmers to provide them social security and a healthy and happy life after they reach their old age.

Under this scheme, a monthly pension of Rs 3,000 will be provided to all eligible Small and Marginal Farmers. Farmers between 18 and 40 years of age are eligible to join the scheme upon payment of monthly contribution between Rs 55 to Rs 200.

Free enrolment for the Scheme has started at all Common Service Centres across the country.

Features of PMKMY

- 01 On attainment of 60 years, the beneficiary is entitled to get an assured minimum pension of Rs. 3000 per month.
- 02 If a beneficiary has a given regular contribution and died due to any cause (before 60 years), his/her spouse will be entitled to join and continue the scheme subsequently by payment of regular contribution or exit the scheme as per provisions of exit and withdrawal.
- 03 Spouses of small and marginal farmers are also eligible to join the scheme separately and they will get separate pension of Rs.3000 when they reach the age of 60 years.
- 04 Farmers, who have joined the scheme, may also leave the scheme later if they do not wish to continue for any reason. Their contributions to the Pension Fund will be returned to them alongwith interest.
- 05 Enrolment under the scheme is free of cost and farmers are not required to make any payment for the purpose at CSCs.



PRADHAN MANTRI KISAN MAAN-DHAN YOJANA

Check List for PMKMY

- **CSC ID & Password:** A valid CSC ID, Password is required.
- **Beneficiary's Information:** Aadhaar Number, Beneficiary Name, Mobile Number, Date of Birth, Account Detail (IFSC Code & Account Number) & Nominee Detail.

Procedure to Enrol Farmer

Step 1 – Open <https://maandhan.in/> and click on 'Apply Now'

Step 2 – Click on CSC VLE column

Step 3 – Sign in by entering CSC ID and Password

Step 4 – Guest login users need to enter mobile number, captcha and click on Proceed

Step 5 – Login process is completed. Click on 'Enrolment'

Step 6 – Enrolment Form will appear.

- Already enrolled user - form will get auto filled after entering Aadhaar Number.
- Non beneficiary – all details need to be entered manually.
- Read and check the declaration. Click on 'Submit'

Step 7 – Enter Account and Nominee details

- Check your calculated premium amount and click on 'Submit & Proceed'

Step 8 – Print the mandate form

Step 9 – Sign and upload it on the panel

Step 10 – Click on 'Auto Debit through PM-Kisan' if you want the premium to be deducted from PM-Kisan. Otherwise, pay from PayUMoney by selecting the contribution period

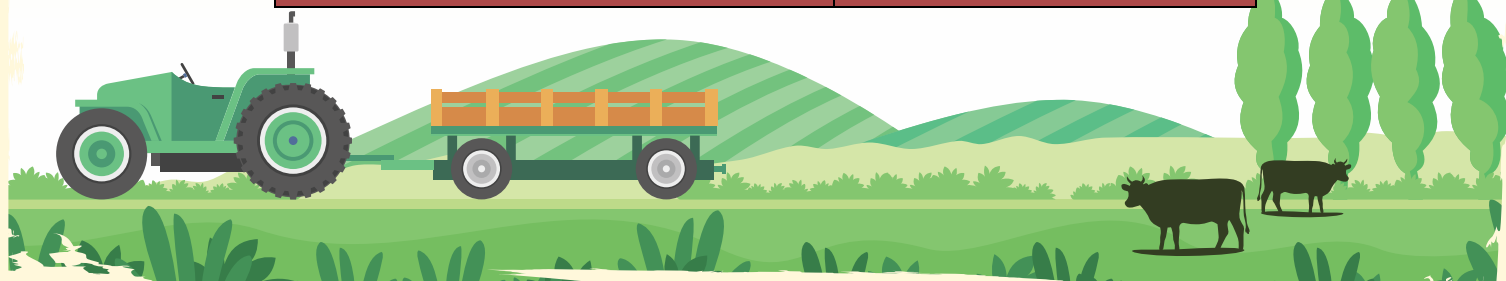
Step 11 – After payment PMKMY pension card will get generated



PRADHAN MANTRI KISAN MAAN-DHAN YOJANA

Till August 2020, over 20.56 lakh farmers have been enrolled under the scheme through CSCs across the country. The state-wise number of farmer registrations are as follows:

State	Registration
ANDAMAN AND NICOBAR ISLANDS	524
ANDHRA PRADESH	31406
ARUNACHAL PRADESH	2123
ASSAM	6521
BIHAR	300656
CHANDIGARH	529
CHHATTISGARH	203546
DADRA AND NAGAR HAVELI	161
DAMAN AND DIU	119
DELHI	132
GOA	140
GUJARAT	64752
HARYANA	424353
HIMACHAL PRADESH	3185
JAMMU AND KASHMIR	13857
JHARKHAND	248509
KARNATAKA	37165
KERALA	1006
LAKSHADWEEP	72
MADHYA PRADESH	76176
MAHARASHTRA	76829
MANIPUR	282
MEGHALAYA	506
MIZORAM	123
NAGALAND	956
ODISHA	144265
PUDUCHERRY	128
PUNJAB	12602
RAJASTHAN	34138
SIKKIM	23
TAMIL NADU	108660
TELANGANA	8624
TRIPURA	659
UTTAR PRADESH	247940
UTTARAKHAND	1830
WEST BENGAL	3614
Total	2056111



PRADHAN MANTRI KISAN SAMMAN NIDHI

PM Kisan Samman Nidhi, an income support scheme, was launched in December 2018. Under this, an income support of Rs. 6000 per year is provided to all farmer families across the country in three equal instalments of Rs. 2000. The definition of family is husband, wife and minor children, who collectively own upto 2 hectares of cultivable land.

Farmers can now visit their nearest CSC to get enrolled and avail the benefit under the scheme. CSCs have also been given the mandate to make changes in the previous enrolment. Any farmer already enrolled under the scheme, can now visit the CSC and make changes in his address or nominee.

Aadhaar Number is mandatory for enrolment under the scheme.

Steps to Enrol Beneficiaries under Scheme

Step 1 – Go to pmkisan.gov.in and click on 'CSC Login'

Step 2 – Enter your CSC ID, Password and click on 'Sign in' button

Step 3 – Home page will open after successful login. Now select Fresh Farmers Registration

Step 4 – Enter Subscriber's detail: Aadhaar Number, Name and Mobile number and other basic details and click on submit for Aadhaar Authentication

Step 5 – Click on Add after adding date of birth and other relevant details

Step 6 – After adding land details, a separate summary will be shown

Step 7 – Read and check the declaration and click on SAVE. Farmer ID will be generated

Step 8 – Now click on Make Payment and proceed

Step 9 – CSC Reference No. will be generated, Login through CSC Password and click on Validate

Step 10 – Enter wallet PIN and click on Pay. After successful transaction, transaction status message will be shown as success



PRADHAN MANTRI KISAN SAMMAN NIDHI

Till August 2020, over 61.41 lakh farmer registrations have been carried out under the scheme. The state-wise numbers of registrations are as given in the table below:

State Name	Registrations	Aadhaar Corrected
ANDAMAN AND NICOBAR ISLANDS	28	0
ANDHRA PRADESH	74406	880
ARUNACHAL PRADESH	483	0
ASSAM	71525	7
BIHAR	12807	7108
CHANDIGARH	65	0
CHHATTISGARH	139503	8722
DADRA AND NAGAR HAVELI	20	0
DAMAN AND DIU	7	0
DELHI	380	2
GOA	56	2
GUJARAT	108449	2014
HARYANA	282735	7313
HIMACHAL PRADESH	4097	108
JAMMU AND KASHMIR	22426	440
JHARKHAND	506783	4965
KARNATAKA	40085	1065
KERALA	271793	3069
LADAKH	1	0
LAKSHADWEEP	3	1
MADHYA PRADESH	365878	18184
MAHARASHTRA	1210747	129312
MANIPUR	155940	151
MEGHALAYA	4605	0
MIZORAM	17994	86
NAGALAND	50994	110
ODISHA	167665	1992
PUDUCHERRY	57	2
PUNJAB	402993	213
RAJASTHAN	63643	5635
SIKKIM	68	0
TAMIL NADU	173610	3492
TELANGANA	241997	3833
TRIPURA	4574	127
UTTAR PRADESH	804876	56157
UTTARAKHAND	48858	1578
WEST BENGAL	891631	0
Total	6141782	256568



KRISHI VIGYAN KENDRA

CSC has partnered with the Indian Council of Agricultural Research (ICAR) to provide agriculture related teleconsultations to farmers through Krishi Vigyan Kendras. Farmers can now get crop and agriculture related consultations at their nearest CSCs through scientists at KVKs.



The following services of KVKs are available through CSCs:

Capacity development of farmers on modern agriculture technologies

Providing farm advisories by using ICT on varied subjects of farmers interest

Produce quality technology products like seed, planting material, bio agents, livestock which is made available to the farmers at nominal cost.



KRISHI VIGYAN KENDRA

Process for Agriculture Tele consultation

Step 1 – Login on Digital Seva Portal

Step 2 – Type KVK in Search Box

Step 3 – Go to KVK - Crop Healthcare

Step 4 – Click on Farmer Registration icon & fill the required information

Step 5 – Fill Farmer's all mandatory details

Step 6 – Fill crop details in crop registration

Step 7 – Payment for Consultation and Connect available for concerned District KVK scientist

Step 8 – Follow the instructions further regarding language, State, district and reason for calling.

Step 9 – Click on Submit and make a call



KISAN e-MART

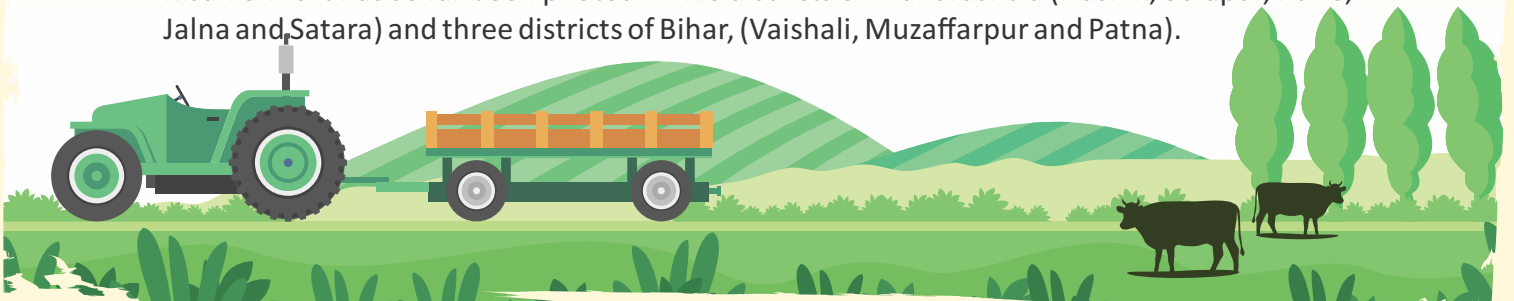


CSC Kisan e-Mart is a unique trading platform for farm produce, launched by CSC SPV in May 2020, during the Coronavirus lockdown across the country. The platform leverages technology to connect farmers with the buyers through the Village Level Entrepreneurs of CSC.

Farmers and buyers are registered on the Kisan e-Mart platform through a fool-proof verification process involving KYC. Once the farmer is registered, the VLE adds the stock of the farmer for sale, quoting a minimum price. The product is then sold for the quoted price or more, depending on the stock and quality.

The platform creates a win-win situation for the farmer, buyer and VLE as there are no middlemen in this platform. The farmer is directly connected to the buyer. The farmer is guaranteed a minimum price which is competitive to the market rates. The money comes directly to the farmers account. Moreover, he doesn't have to take his produce to the market for sale. The produce is lifted from his doorstep, thus saving him the cost of transportation. For the buyer, the platform does away with the limitations of location and geography as he can buy any produce of his choice from fruits or vegetables to grains from any place in the country. The VLE is the main driver of this platform as its he who onboards a farmer. The VLE receives commission when he onboards a farmer and gets a fraction of the sale amount.

Kisan e-Mart has so far been piloted in five districts of Maharashtra (Nashik, Solapur, Pune, Jalna and Satara) and three districts of Bihar, (Vaishali, Muzaffarpur and Patna).



IFFCO SERVICES THROUGH CSC

CSC has signed an agreement with the world's largest processed fertiliser cooperative Indian farmer fertiliser cooperative (IFFCO) to provide e-commerce services to rural villages. This will be done through the digital initiative of IFFCO - Indian Cooperative Digital Platform (ICDP).

All products and service offerings of IFFCO and Group Companies are displayed on CSC e-Commerce portal. VLEs will accept the orders from farmers for agri-inputs and other services. Once significant quantity (truckload or certain minimum amount) of orders are aggregated, VLEs shall place order on CSC portal and remit payment.

All such orders from VLEs are aggregated at district level. At each district level, a society was formed with VLEs of that district as members. The VLE society operates the godown, receives the material in the district and organizes further distribution among VLEs in the village level, who in turn, ensure the material reaches the concerned person.

Once payment is received from CSC, IFFCO will supply the material to District Level Societies, which in turn distribute the material to their VLEs. CSC has designated some VLE Societies located at district level to serve as a carrying and forwarding (C&F) society for supply of fertilizers and other products to its member VLEs.

It is ensured that the VLE societies acquire the required licences and abide by laws of the land. Both, IFFCO and CSCSPV have supervisory powers on VLE Societies. It will promote e-Commerce in rural areas and provide employment opportunities to rural youth.

With IFFCO joining hands with CSC, farmers in villages get the following benefits:





e-GOVERNANCE SERVICES INDIA LIMITED

CSC e-Governance Services India Limited
3rd Floor, Electronics Niketan, (MeitY)
6 CGO Complex, Lodhi Road,
New Delhi - 110003