Farmers’ Database

FRUITS

(Farmer Registration and Unified beneficiary Information System)

URL – www.fruits.karnataka.gov.in
Need for Farmer Data Base

- Various Departments Provide benefits/assistance to the farmers
  - Revenue: Crop loss payment (NDRF/SDRF)
  - Agriculture: Crop Insurance, various schemes
  - Horticulture: Crop Insurance, Various schemes
  - Sericulture: Various Schemes, Support Price
  - Rural Development and Panchayath Raj: MGNREGS
  - Animal Husbandry: Various Schemes, Milk subsidy

(Contd….)
Need for Farmer Data Base (Contd...)

• Social Welfare and BCM: Digging of Bore wells
• Co-operation : MSP, Crop loan – Interest subsidy
• Food and Civil Supply: MSP (food crops)

➢ Departments provide these services in manual fashion Or have disconnected IT systems.
➢ No common data base of farmers and benefits availed by them
Challenges - Absence of Farmer Data Base

- Farmers need to submit documents again and again to avail benefit(s).
  - Official need to verify the documents each time.
    - No support to authenticate electronically.
- Even unscrupulous people can avail benefit.
  - By providing fake and fudged documents.
  - Impersonation.
  - Providing partial land details to avail SF/MF benefits.
  - Availing benefit beyond upper limit - individual/Family limit.
Challenges - Absence of Farmer Data Base (contd.)

- Government doesn't have complete view of farmers
  - Examples:
    - Crop grown v/s seeds obtained on subsidy.
    - Fertiliser purchased v/s crops grown and their extent.
    - Support/assistance from different departments for same units?
    - Benefits on same land multiple times and from multiple departments?
    - Seeds for Crop A - Crop Insurance for crop B - MSP for Crop C?
    - Crop loan for crop A - Crop Insurance for Crop B?
Challenges - Absence of Farmer Data Base (contd..)

- Positive convergence – within/across the departments?
  - SW/BCM departments providing bore wells,
  - RDPR and Horticulture providing Area expansion under MGNREGS and other schemes,
  - Horticulture & Agriculture departments providing Micro irrigation,
  - Post harvest and marketing facility by line departments

*Improved impact of scheme implementation*
Challenges - Absence of Farmer Data Base (Contd)

- Isolated data bases - Government failing in connecting farmers to
  - Bulk purchaser
  - Input suppliers
    - Finance – Banks/ FIs
    - Seeds
    - Pesticides
    - Fertilizers
    - Tools and equipment's
India needs to have unique ID based unified farmer database with relevant attributes.
Creation of Farmer database

A unified portal called FRUITS - Farmer Registration & Unified beneficiary Information System is in place in Karnataka

- Developed through the NIC Karnataka
The FRUITS

- The FRUITS has the following details
  - Personal details
    - Aadhaar name & Number – Sec. 7 notification in place
    - Mobile number
    - Gender,
    - Caste, minority status
    - Physical ability details,
    - Ration card/ Family ID number
The FRUITS

• Land details
  ▪ Land parcels’ survey number and extent as per Bhoomi -land record data base

• Crop details
  ▪ Crop grown details from Crop Survey data base

• Benefits availed –
  ▪ Attributed to farmer
  ▪ Attributed to land
Features of FRUITS

- Farmer centric database
  - Farmers with and without Land are registered
- FRUITS is linked to departments IT systems and provides details
  - “HASIRU” – Horticulture dept.,
  - “K-KISAN” – Agriculture dept.,
  - “Pashu-Bhagya” – AH & VS dept.,
  - “MSP” – Food & Civil Supply dept., Cooperation dept., KMF
Features of FRUITS (Contd...)

- All scheme payment to farmers routed through FRUITS
  - Connects to DBT - State Financial Management System (Treasury/bank) for payment.
- Hence benefit details get recorded in FRUITS.
- Therefore, it is now an inventory of farmers, land and benefits extended to them.
Strategy adopted for creation of Farmers’ data in FRUITS

- Farmer ID (FID) is made mandatory for availing benefits
- All Departments providing benefits to farmers were directed to register farmers in FRUITS.
  - Registration done before granting any benefit
- Self Registration in place
- Use of CSC centres for registration
- NGOs allowed to take up registration
How the data in FRUITS is up-to-date?

- Electronic Synchronisation with BHOO_MI
  - change in ownership of land captured.

- Facility for farmers to update personal details
  - Mobile,
  - Change in Aadhaar Name,
  - Address,
  - Bank details…..

- Facility for registering authorities to update Addition and Deletion of Land details.
Benefits to Stakeholders - Farmer

One-time registration for lifetime
- self registration
- updation requests by farmers

Crops details as per crop survey available.

Facility to apply online for schemes of various department.

Access to the Weather Data and forecast

Check the status of
- Aadhaar Demo authentication
- Seeding of Account to Aadhaar(NPCI)
- Benefit availed under various Departments
Benefits to Stakeholders - Government

- Authentic & complete farmer information at one place
- Elimination of bogus and ghost beneficiaries
- Identification of genuine SF/MF
- Identification of most-eligible beneficiaries
- Availability of weather data and forecast
- Helps making informed decision
FRUITS - Electronic Integrations - Data Providers
FRUITS - Electronic Integrations – User Applications

FRUITS: Farmer Registration & Unified beneficiary Information System (FRUITS)
Ensuring Data Authenticity

Data authenticity is ensured through following electronic integrations:

- **UIDAI (AADHAAR)**
  - (Demo Auth. | AADHAAR encrypted | Name captured as in AADHAAR)

- **NPCI (Payment Gateway)**
  - (Aadhaar seeding with Bank account | payment status after DBT)

- **BHOOMI (Land Records)**
  - (Ownership | Extent | Name comparison tool)

- **AJSK (Caste & SF/MF Certificates)**
  - (Electronically issued certificates)
Ensuring Data Authenticity (Contd…)

- **PDS (Ration Card data)**
  - (Family details | Farmer photo capture)

- **KSNDMC (Weather Data)**
  - (Weather data (Temp, Rainfall, RH, WS) | Forecast for next 72 Hrs)

- **Crop Survey**
  - (Crops grown details )

- **Soil Health Card**
  - (Soil Health status - integrated with GoI)
Situation without FRUITS

K-Kisan
HASIRU
AV & HS
Samrakshane
Bannks
MSP
FRIMS
EMS

BHoomi
Aadhaar
RD- Caste & Income Certificate
Ration Card
NPCI
DBT
Crop Survey
KSRSAC
Soil Health
KSNDMC

Farmer Registration & Unified beneficiary Information System (FRUITS)
Situation with FRUITS

**Other Data Bases**
- AJSK – Caste & Income DB
- Ration card
- KSRSAC
- KSNDMC

**Departmental Beneficiary Management Systems**
1. K-KISAN
2. HASIRU
3. Raitha-siri
4. Pashu-bhagya
5. Samrakshane
6. Banks
7. MSP
8. FRIMS

**FRUITS (Farmers’ Database)**
- Land Data Base (Bhoomi)
  - Ownership data
  - Mutation data
- State DBT Portal
- Financial Management System

**Other Data Bases**
- UIDAI
- Farmer Registration
- Bele Darshak
- Farmer App
- NPCI (A/c check)

**Crop Survey**
FRUITs - Mobile App

Login Screen

OTP Verification

Home Screen

Personal Details
## Payment Details

- **Name:** Nagaraj Shetty B L
- **Address:** Agriculture
- **Mobile:** 201955201911301892
- **Date:** 14/08/2020
- **Bank:** 2000

### Land Details

- **Area:** 171/1
- **Crop:** Rabi
- **Details:** 171/1
- **Payment:** 0.170.00

- **Area:** 171/1
- **Crop:** Rabi
- **Details:** 171/1
- **Payment:** 0.170.00

- **Area:** 31200
- **Crop:** Kharif
- **Details:** 171/1
- **Payment:** 0.170.00

## Current Crop Details

- **Area:** 171/1
- **Crop:** Rabi
- **Details:** 171/1
- **Payment:** 0.170.00

- **Area:** 171/1
- **Crop:** Rabi
- **Details:** 171/1
- **Payment:** 0.170.00

- **Area:** 171/1
- **Crop:** Rabi
- **Details:** 171/1
- **Payment:** 0.170.00
FRUITS- Mobile App (Contd..)

Weather Data/Forecast

Griviance Screen

NPCI Data Seeding
Use of FRUITS in Agriculture Lending
Agriculture Lending – use of IT systems

- No common data base or unified IT system for sanctioning/ disbursement of loan across banks.
  - Each commercial bank and cooperative banks use their own IT system.
- In most cooperative FI like PACS - No IT system at all.
- Not enough IT enabled checks to detect farmers availing multiple loans
  - On same land
  - In different banks and / or
  - Different branches.
Agriculture Lending – use of IT systems (contd..)

- Possibility of interest subvention and interest subsidy being availed multiple time.
- When loans are waived - Waiving off of loans of a person in multiple banks/branches - Loss to the exchequer.
- Requirement of de-duplication of beneficiaries within and across the banks.
Agriculture Lending – use of IT systems (contd..)

- RBI has also advised to **seed the loan details in RoR** and de-duplicate the agriculture loan

- The “FRUITS” acts as common data base of agriculture loans and helps:
  - Banks,
  - Government and
  - Farmers
Data Flow in FRUITs - Banks integration

FRUITs (Farmers Database)

- Ownership data
- Charge creation and encumbrance

Bhoomi

Sub Registrar

- Loan details

NABARD & State Government

(Interest subvention & subsidy)

State DBT portal

Banks

- Sanction Loan
- Farmers' e-sign
- Bankers' Digital sign

Farmer Registration & Unified beneficiary Information System (FRUITs)

Loan details

Farmer’s details & response

Farmers need not visit Sub Registrar Office

31
GO from Revenue Department to integrate FRUITS with KAVERI for registration of agriculture lending by banks
Letter from DFS on 19.07.2021

To:
1. MDs and CEOs of all PSBs.
2. Chairman, NABARD.

Subject: Implementation of Farmers Registration and Unified Beneficiary Information System (FRUITS) in the state of Karnataka - regarding.

Sir,

The Internal Working Group set up in RBI has, inter alia, made the following recommendations relating to ‘Digitalization of Land Records’ in the states:

(i) Govt should push state governments to complete the digitisation process and updation of land records in a time bound manner.

(ii) State governments should give access to banks to digitized land records in order to verify land title and create charge online. In such states, banks may use the Records of Rights available on the portal of the concerned state governments.

2. In this connection, Department of Land Resources (DoLR), Government of India, have requested the States to link land record database with banks and financial institutions so that any loan or charges created against any parcel of land is reflected in the land records on real-time basis or at the shortest span of time.

3. Recognising the importance of a Farmers’ data base and evolution of an integrated agriculture ecosystem in the State, the Government of Karnataka has developed a web-based application called FRUITS IT system for registering the crops loans and creating a charge while undertaking agriculture lending by banks. The FRUITS portal was launched by the State Govt. of Karnataka in December 2020 and is being implemented on pilot basis in the Bengaluru circle of Canara Bank.

4. In view of the above, to facilitate ease of carrying out agriculture lending by banks, the FRUITS portal may be utilised for rolling out across bank branches in Karnataka, after the successful implementation of this portal in the ongoing pilot project with Canara bank branches.

Yours Faithfully

A.K. Das
Deputy Secretary
Tel: (011) 23748736

Copy to:
1. Additional Chief Secretary, Government of Karnataka
2. Secretary, Department of Land Resources (DoLR)
3. SLBC, Karnataka
4. CEO, NPCI

Yours Faithfully

A.K. Das
Deputy Secretary
Tel: (011) 23748736

Copy to:
1. Additional Chief Secretary, Government of Karnataka
2. Secretary, Department of Land Resources (DoLR)
3. SLBC, Karnataka
4. CEO, NPCI
2. Meanwhile, the Government of Karnataka has developed FRUITS (Farmer Registration and Unified beneficiary Information System), a unified farmer database. The State Govt. has informed that FRUITS is now being used in agricultural lending also through banks. The Department of Financial Services vide its letter F.No. 19/11/2021-RRB, Dated 19-07-2021 has already advised all banks to use FRUITS for lending agricultural loans. This IT System would create a unified data base of farmer wise and land wise agricultural loan details and the data could be used for extending interest subvention effectively. Therefore, you are advised to use FRUITS data for finalising interest subvention claims of various banks in Karnataka State from this financial year itself.
Filing in SRO
Certificate of Discharge / Reconveyance
(See Section 10A of Karnataka Agricultural Credit operations & Miscellaneous Provisions Act, 1974)

The Financial Assistance of Rs.160000.00/- availed by Sri/Smt/Kum. Nagesha B.C.
S/W/D of Keshavappa aged about 33 years residing at BISEGARAHALLI,
Chikkballapur Taluk, Chikkballapur District from Canara Bank, PERESANDRA Branch,
has been repaid in full vide Loan No 12918400000797 and charge created/mortgage executed with
Registration No CKB-I Part-IV-00005-2021-22 Dated 28/06/2021

In consideration of the borrower having cleared the loan against which the charge was created
on the land/immoveable property as specified in the schedule, I/we at PERESANDRA place on
07 Aug 2021 here by make this Discharge Certificate as required by Section 10A of the Karnataka
Agricultural Credit Operations and miscellaneous Provisions Act, 1974 (Act,2, 1975) and release the
mortgage/charge created on such land/immoveable property as described in the schedule.

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<tr>
<th>SL. No.</th>
<th>Village</th>
<th>Hobli</th>
<th>Taluk</th>
<th>District</th>
<th>Survey no &amp; Block no, or Hissa No.</th>
<th>Extent</th>
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<td>BISEGARAHALLI</td>
<td>MANDIKALLU</td>
<td>Chikkballapur</td>
<td>Chikkballapur</td>
<td>33/1/C</td>
<td>0/27/0.00</td>
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I/We
1. Certify on behalf of Canara Bank, PERESANDRA Branch that,
   bank does not have any charge against the land/immoveable property as specified in the
   schedule.
2. Declare that the facts stated above are true and correct to the best of my/our knowledge
   and belief.
3. May be exempted from personal appearing under Section 88(1) of Registration Act 1908

Place: PERESANDRA
Date: 07/08/2021

Digitally signed by BESTA MAHESH KUMAR
Date: 2021.08.07 13:19:36 +05:30
Reason: FRUITS BANK
Location: Branch Office

This document is automatically filed as CKB-I Part-V-00001-2021-22
on 09-08-2021 11:48:04 AM at Chikkballapur-SRO

Digitally Signed By: V GEETHA
Designation: Sub-Registrar
# Bhoomi Mutation Status

## TRANSACTION | SUMMERY

### MUTATION STATUS

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<th>District</th>
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### APPLICATION DETAILS

- **Request Source**: Kaveri
- **Request Number**: 6853666

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### TRANSACTION DETAILS

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<td>5/2020-2021</td>
<td>29/06/2021</td>
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<table>
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<th>Remarks</th>
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</thead>
<tbody>
<tr>
<td></td>
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</tr>
</tbody>
</table>
How FRUITS help Banks and Government?

- Identifying farmers through unique ID. All the details available at one place
  - No possibility of impersonation and fake records.
- Provides crop details – Right quantum of loan - scale of finance - crop grown - perennial crops.
  - Find out crop grown v/s crop loan availed.
- No multiple loans for same crop and same land (unless allowed as per guidelines).
  - No duplicate benefits.
How FRUITS help Banks and Government? (contd..)

- **Interest subvention/ subsidy** by using FRUITS data.
  - De-duplication and saving to exchequer.
  - Even DBT could be done

- **Easy coverage** of loanee farmers under **crop insurance**

- **Identification of** farmers who have not availed loans
  - Focus on these farmers to bring under institutional finance.

- **Development departments** - find out potential beneficiaries
How FRUITS help Banks and Government? (contd..)

- Helps banks in creating charge and encumbrance in RoR through electronic integration with
  - Bhoomi
  - Kaveri (Land registration application of registration dept.)

- Farmers need not visit Sub Registrar Office

- MIS report - commercial banks or cooperative
Use of FRUITS in Advisory Services
Use of FRUITS in Advisory Services

- Advisories – crop, live stock related
  - SMS without knowing which farmer is growing what crop or rearing what animal
    - Farmers lose focus
    - Get irritated
    - Objective is not achieved
    - Loss to exchequer

- FRUITS knows – Farmers’ location, crops grown/live stock owned.
Use of FRUITS in Advisory Services (Contd…)

- SMS sent to targeted farmers based on location, crop grown, and stage of crop, Livestock owned

- Concerned departments and crop specific boards are given login and facility to create, approve and send SMS

- SMS also contains link to FRUITS web page - more details if farmer is having a smartphone.
Use of FRUITS in Crop advisory

**Creation and approval of advisory master in FRUITS**

**Generation of list of farmers growing the crop in a area**

**Sending of targeted SMS to specific farmers**

**Advisory SMS with web link**

**Click on link**

---

**Crop Advisory Details**

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<tr>
<th>Crop Name</th>
<th>Type</th>
<th>Category</th>
<th>Growth Stage</th>
<th>Advisory In Kannada</th>
<th>Advisory In English</th>
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<td>Full bloom</td>
<td>Test mango</td>
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Activities in Pipeline

- Fertilizer distribution
- Soil Health and fertilizer Advisory
- Supplier-Consumer Linkage
- Consent Framework
Connecting farmers – Implementation of consent framework
- Data Empowerment & Protection Architecture (DEPA)

- With input suppliers
  - Fertiliser, pesticide and fin-tech

- Bulk purchaser
  - Big basket, Reliance, More etc.

- Using e Sahamathi - consent framework to put farmer at the centre with control on his data – Based on DEPA principles

- Farmers can share data with
  - A particular ecosystem player
FRUITS - Use cases

- > 1.5 lakh farmers paid Rs.140 crore for dried/ unproductive coconut palms - Horticulture department.

- PM-KISAN – scheme implemented through FRUITS instance
  - 53 lakh+ farmer details uploaded to GoI.
  - 40 lakh+ farmers paid under state scheme (Rs 2000.00 as 1st instalment).

- FID used for procurement of commodities under MSP operation.
  - Tur, Paddy, Ragi, Jowar, Bengal gram, Ground nut, Green gram, Black gram.
FRUITS – Dashboard

Registration Total
7626500
No. of Online Users(Farmer)
173838
Registration by Department
7559940

Beneficiary Payment till Today

Beneficiaries With One Benefit : 475499
Beneficiaries With 2-3 Benefits : 4373599
Beneficiaries With 4-5 Benefits : 217233
Beneficiaries With More Than 5 Benefits : 6440

Farmer Category Wise Registration

Big Farmer: 12.8%
Marginal Farmer: 40.4%
Small Farmer: 21.4%
No Land Farmer: 17.3%

Gender Wise Registration

Male: 69.1%
Female: 30.9%
Other: 0.2%

Minorities Wise Registration

Non Minorities: 95.6%
Minorities: 4.4%

Facility to Farmers

Weather Data

Weather Forecast
Facility to Farmer (Contd…)

NPCI - Bank Account Aadhaar seeding status

Crop Survey Data
Facility to Farmer (Contd…)

Benefits availed

Check Status

Farmer Registration & Unified beneficiary Information System (FRUITS)
Facility to Farmer (Contd…)

Soil Health Information
Facility to Government Functionaries

Jurisdiction wise Weather Data

Jurisdiction wise Weather Forecast
Facility to Government Functionaries (Contd…)

Farmer wise benefits given across Department and across schemes
View Status of application (of benefits)
MIS Reports - of Registration and benefits extended
MIS Reports – Benefits extended (Drill down up to individual beneficiary)

Payment Details

Search Details

Search Type

Farmer ID
FID2308000010864

Search
Clear

Beneficiary ID | Name | Department | Scheme | Financial Year | KZ UTR No | Payment Date | Payment Mode | Sanction Amount
---|---|---|---|---|---|---|---|---
26196520191129214 | Girisha K L | Horticulture | Integrated farming for productivity Improvement in | 2018-19 | U000000503850326 | Feb 7 201 | Khajane | 8000
Thank You