AGRICULTURE · C4S COURSES

# AgriStack: India's Digital Public Infrastructure (DPI) for Agriculture

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**Source:** *Businessline*

## Context

India's **AgriStack** — the **Digital Public Infrastructure (DPI) for agriculture** built by the **Ministry of Agriculture & Farmers Welfare** — is being hailed as the **"UPI of Indian agriculture"**, driving rapid scheme delivery and credit transformation. Two recent proof points: **Maharashtra disbursed over ₹14,000 crore in Kharif disaster relief to 89 lakh farmers in just 5 days in February 2026**, and **Chhattisgarh successfully executed MSP-based paddy procurement for over 32 lakh farmers in a single season in March 2026**. AgriStack rests on **three federated, authenticated, consent-driven registries**: the **Farmers' Registry** (target 11 crore Farmer IDs; ~8.62 crore created), the **Crop Sown Registry** (target 30 crore farm plots across 604 districts by **Kharif 2026** via mobile-based Digital Crop Surveys), and **Geo-Referenced Village Maps** (5.4 lakh of 6.75 lakh villages done; full target **March 2027**). AgriStack is connected to **RBI's Unified Lending Interface (ULI)** — built by **Reserve Bank Innovation Hub (RBIH), Bengaluru** — enabling **paperless, sub-30-minute farmer loans** by pulling verified data via APIs. The **RBI Kisan Credit Card Directions, 2026** issued on **19 June 2026** (effective **1 January 2027**) consolidate KCC rules across Commercial Banks, SFBs, RRBs, and Rural Co-op Banks, retaining the **₹2 lakh collateral-free limit per borrower** (raised in December 2024 from ₹1.6 lakh). **Bharat-VISTAAR** (Virtually Integrated System to Access Agricultural Resources) — a **multilingual AI platform** announced in the **Union Budget 2026** — will further integrate AgriStack portals with ICAR best-practice packages.

### What is AgriStack?

- **Type**: **Digital Public Infrastructure (DPI)** for agriculture.
- **Built by**: **Ministry of Agriculture & Farmers Welfare**, GoI.
- **Architecture**: **Federated, authenticated, consent-driven**.
- **Compared to**: Often called the **"UPI of Indian agriculture"** or **"Aadhaar of farmers"** (FM Nirmala Sitharaman in Budget 2026: "*one of the next UPI initiatives*").
- **Status**: Phased rollout; over 70% coverage already in several states.

### What are the 3 foundational registries?

| Registry | Detail | Target |
|---|---|---|
| **1. Farmers' Registry** | Single verified **digital Farmer ID** linked to land + livestock + family details | **11 crore Farmer IDs** (8.62 crore created so far) |
| **2. Crop Sown Registry** | Dynamic record of **crops planted, season-wise**, via mobile **Digital Crop Survey (DCS)** | **30 crore farm plots, 604 districts** by **Kharif 2026** |
| **3. Geo-Referenced Village Maps** | **Cadastral maps with GPS coordinates** for every farm plot | **5.4 lakh of 6.75 lakh villages done**; full by **March 2027** |

### What is the Unified Farmer Service Interface (UFSI)?

- **Open API gateway** under AgriStack.
- Allows **authorised public + private apps** (banks, agri-techs, value-chain firms) to **plug in + exchange data** seamlessly.
- Center-State data federation with **consent-brokered access**.

### What is Krishi-DSS?

- **Krishi Decision Support System**.
- **Launched**: **16 August 2024** by Govt of India.
- **Integrates**: Geospatial + non-geospatial data (satellite, weather, soil, crop signatures, reservoir + groundwater data, govt scheme data).
- **Use**: Decision support to ministry + state agri-departments + extension workers.

### What is Bharat-VISTAAR?

- **Full Form**: **Virtually Integrated System to Access Agricultural Resources**.
- **Announced**: **Union Budget 2026** by FM Nirmala Sitharaman.
- **Purpose**: **Multilingual AI platform** integrating AgriStack portals with **ICAR best-practice packages**.

### What is the Digital Crop Survey (DCS)?

- A **mobile-based crop-mapping system** captured directly from the field.
- **Replaces traditional Girdawari paper-based surveys**.
- Uses **smartphone + image-based + drone/satellite imagery**.
- Provides **real-time crop area information** at plot level.
- **Pilot**: 11 states (2023-24).
- **Geo-fencing**: Surveyors cannot log a crop unless their **live GPS location matches the plot's coordinates** — eliminating proxy reporting.

### How does AgriStack link with RBI's Unified Lending Interface (ULI)?

| Aspect | Detail |
|---|---|
| **ULI built by** | **Reserve Bank Innovation Hub (RBIH), Bengaluru** |
| **Announced by RBI** | **10 August 2023** (as "Public Tech Platform for Frictionless Credit") |
| **Pilot** | **September 2022** — digitalising KCC loans <₹1.6 lakh in **MP, TN, Karnataka, UP, Maharashtra** |
| **Phase 1 Focus** | Digital Kisan Credit, crop loans, agri-financing (₹2 lakh crore annual market) |
| **Connectivity** | **89 integrated lenders + 53 data providers + 141 data points** |
| **Loan Speed** | **Sub-30 minutes**, paperless; via Aadhaar + satellite crop data + soil reports + market prices |

### What is the Kisan Credit Card (KCC) and the RBI KCC Directions 2026?

| Aspect | Detail |
|---|---|
| **KCC launched** | **1998** |
| **Modified KCC Scheme** | **2004** |
| **Latest Update — RBI KCC Directions, 2026** | Issued **19 June 2026** |
| **Effective Date** | **1 January 2027** |
| **Covers** | **Commercial Banks, SFBs, RRBs, Rural Co-operative Banks** |
| **Collateral-Free Limit** | **₹2 lakh per borrower** (raised in **December 2024** from ₹1.6 lakh) |
| **Marginal Farmer Limit (≤1 ha)** | **₹10,000–₹50,000 flexible** (not linked to land value) |
| **Crop Season Definition** | **Short-duration crops: 12 months**; **long-duration crops: 18 months** |
| **Interest Subvention** | **2%** (effective rate 7%); **prompt repayment incentive 3%** (effective 4%) |

### How does AgriStack bridge the credit gap?

| Earlier Pain Point | AgriStack Solution |
|---|---|
| **Self-reported farmer data → loan fraud / multiple loans on same plot** | **Crop Sown Registry** matches loan amounts to actual crop acreage |
| **Land verification took weeks** | **Geo-referenced village maps + Farmer ID** enable instant verification |
| **High collateral asks for small farmers** | **₹2 lakh collateral-free KCC limit** + pre-populated risk-scored applications |
| **Tenant farmers couldn't get credit (no land title)** | **ULI verifies end-use of funds** without requiring land titles |

### Practice MCQs

**Q1. With reference to AgriStack, consider the following statements:**

1. AgriStack is a Digital Public Infrastructure (DPI) for India's agriculture sector, built by the Ministry of Agriculture and Farmers Welfare.
2. It is built on a federated, authenticated, and consent-driven architecture.
3. Its three foundational registries are the Farmers' Registry, the Crop Sown Registry, and the Geo-Referenced Village Maps.
4. AgriStack is an open-source initiative developed and administered exclusively by the Reserve Bank of India.

How many of the above statements are correct?

(a) Only one (b) Only two (c) **Only three** (d) All four (e) None

(Statement 4 is wrong; **AgriStack is built by the Ministry of Agriculture and Farmers Welfare**, NOT the RBI. The RBI handles the linked credit infrastructure (ULI).)

**Q2. With reference to the Crop Sown Registry and Geo-Referenced Village Maps under AgriStack, consider the following statements:**

1. The Crop Sown Registry is populated via mobile-based Digital Crop Surveys (DCS).
2. The Government targets covering 30 crore farm plots across 604 districts by the Kharif 2026 season.
3. Approximately 5.4 lakh of 6.75 lakh villages have been geo-referenced, with full coverage targeted by March 2027.
4. Surveyors can log a crop or upload a photo from any location, regardless of GPS coordinates.

How many of the above statements are correct?

(a) Only one (b) Only two (c) **Only three** (d) All four (e) None

(Statement 4 is wrong; **the platform is GEO-FENCED** — surveyors can log a crop or upload a photo only when their **live GPS location matches the plot's coordinates** — to prevent proxy reporting.)

**Q3. With reference to the Unified Lending Interface (ULI), consider the following statements:**

1. ULI was announced by the RBI on 10 August 2023 as a "Public Tech Platform for Frictionless Credit".
2. ULI was developed by the Reserve Bank Innovation Hub (RBIH), located in Bengaluru.
3. The pilot launched in September 2022 covered digitalisation of Kisan Credit Card loans below ₹1.6 lakh in select districts of MP, TN, Karnataka, UP, and Maharashtra.
4. ULI is operated by the Securities and Exchange Board of India (SEBI).

How many of the above statements are correct?

(a) Only one (b) Only two (c) **Only three** (d) All four (e) None

(Statement 4 is wrong; **ULI is built and operated by the RBI (via RBIH), NOT SEBI**.)

**Q4. With reference to the RBI Kisan Credit Card Directions, 2026, consider the following statements:**

1. The Directions were issued by the RBI on 19 June 2026 and will become effective from 1 January 2027.
2. The collateral-free credit limit under KCC is ₹2 lakh per borrower, raised from ₹1.6 lakh in December 2024.
3. The Directions apply to Commercial Banks, Small Finance Banks, Regional Rural Banks, and Rural Co-operative Banks.
4. The Directions have raised the collateral-free limit further to ₹10 lakh per borrower in 2026.

How many of the above statements are correct?

(a) Only one (b) Only two (c) **Only three** (d) All four (e) None

(Statement 4 is wrong; the **collateral-free limit remains at ₹2 lakh per borrower** under the 2026 Directions — it has NOT been raised to ₹10 lakh.)

**Q5. With reference to the real-world impact of AgriStack cited in the article, consider the following statements:**

1. Maharashtra disbursed over ₹14,000 crore in disaster relief to 89 lakh farmers in just five days in February 2026.
2. Chhattisgarh successfully executed MSP-based paddy procurement covering over 32 lakh farmers in a single season in March 2026.
3. AgriStack relies exclusively on individual farmer smartphone ownership and high-speed internet for delivery.
4. Last-mile connectivity is supported by Common Service Centres (CSCs), farmer cooperatives, and Krishi Sakhis.

How many of the above statements are correct?

(a) Only one (b) Only two (c) **Only three** (d) All four (e) None

(Statement 3 is wrong; **AgriStack does NOT require every farmer to own a smartphone or have high-speed internet** — it relies on on-the-ground support networks (CSCs, cooperatives, Krishi Sakhis).)

### Answer Key

1. (c) — Statement 4 wrong: Built by MoAFW, not RBI.
2. (c) — Statement 4 wrong: Platform is geo-fenced.
3. (c) — Statement 4 wrong: ULI by RBI/RBIH, not SEBI.
4. (c) — Statement 4 wrong: Collateral-free limit remains at ₹2 lakh.
5. (c) — Statement 3 wrong: AgriStack doesn't require farmer smartphones for all.

### Exam Relevance

| | |
|---|---|
| **NABARD Grade A** | **CRITICAL — Direct subject — AgriStack, KCC, FPOs, rural credit, ULI** |

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