

## Online Multi-Crop Procurement and Loan System

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### **Abstract**

Agriculture plays a big role in the Contribution of GDP in India, also Agriculture is a backbone of India, Farmers Face more issues with agriculture behalf of loan and Crops Selling. In this paper, we tried to solve the problems which are placed with the farmers regarding Loan and Crop selling via Web application and may be converted through the Android application. Farmers want a loan for crop planting. If they want a loan, they will go to banks to show their security for each time and take the loan record and processing time and history of Crops Cultivated taking too much time to sanction of loan to farmers from the side of the bank and the farmers want to visit bank frequently to know their status of the Loan Sanction. A farmer might own the farmed land or might work as a laborer on land owned by others. Farmers are utilizing their savings for the production and development of agricultural land Another problem is after cultivating the crops from farmers, they want to produce to DPC (Direct purchase center) It takes more time to produce that and also Some problems related to Corruption maybe happen, Takin more time to produce crops may lead to Rotten of Crops and the farmer may have to take the loss of money. In this paper we tried to do these activities in an online mode via the web application, hence it is very helpful to farmers that may lead to Good economic growth.

**Keywords:** Agriculture Loan, Crop Procurement, Online Crop Selling, Online Loan Distribution.

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Date of Submission: 12-05-2022

Date of acceptance: 26-05-2022

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### **I. INTRODUCTION**

Agriculture is critical to the development of the Indian economy. It contributes to around 19% of GDP, and approximately two-thirds of the population is dependent on agriculture; 60% of businesses are based on agricultural products, and 50% of the country's national income is obtained from Indian farmers. As a result, agriculture is the foundation of the Indian economy. In terms of farm output, India stands ranked second. Agriculture in India can be traced back to the Indus Valley civilization and even earlier in some areas of southern India. Farmers have a crucial part in agriculture. A farmer is somebody who works in agriculture and raises live organisms for food or raw materials. A farmer may own the land he or she farms or work as a worker on land owned by another. Farmers are using their own money to produce and expand agricultural property. However, in India, the majority of farmers are small, with minimal revenue resources. They become susceptible if they use their savings to manufacture agricultural products and develop agricultural land. As a result, institutional agricultural lending is a crucial tool for the development of Indian farmers. An agricultural loan from institutions Institutional- refers to a vast organization built to care for or hold people. Agricultural-Includes all branches of farming, including soil cultivation and tillage, production, growing, and harvesting of any agricultural and horticulture commodities, and livestock raising. Words are derived from the Latin word CREDO, which means "I Believe." Credit (Sunil Singh Yadav) is a trust that allows one party to lend money or resources to another party, with the second party promising to repay or return those resources at a later period. Agricultural loans are provided by institutions such as regional rural banks, co-operative banks, microfinance institutions, money Landers, commission agents, dealers, and landlords to grow plants, crops, and harvest crops.

### **II. LITERATURE SURVEY**

A STUDY ON IMPACT OF CROP LOAN TO THE AGRICULTURE DEVELOPMENT WITH SPECIAL TO REFERENCE CO-OPERATIVE AGRICULTURE AND RURAL DEVELOPMENT - International Journal of Advanced Research in Management (IJARM) states that Primary co-operative agriculture and rural development bank is one of the cooperative banks which is established at 1933. It gives important primarily for the agriculture sector as well as mini agriculturists. It also plays more important in the development of farmers and rural areas. The main head office is located in Bangalore, this bank will contain 177 branches all over Karnataka. Primary co-operative agriculture and rural development banks are co-operative banks which are established in 1933. It gives important primarily for the agriculture sector as well as mini agriculturists. It also plays more important in the development of farmers and rural areas. The main head office

is located in Bangalore, this bank will contain 177 branches all over Karnataka. The head office will provide financial facilities to its sub-branches. This bank will have formed by shareholders. This bank had the main aim of developing agriculture and rural area development it provided the many facilities. The bank will give the finance for various activities like purchasing the tractor, agriculture equipment, fisheries, coconut form, etc

**IMPACT OF CREDIT ON AGRICULTURAL PRODUCTION WITH SPECIAL REFERENCE TO CROP LOAN AND KCC SCHEME** - Argo-Economic Research Centre for North-East India Assam Agricultural University states that No one can survive without food which is in the hands of a farmer. But Indian farmers, in general, are still deprived of good quality of life. Farmers will get their due share of honor only when they can lead a dignified life like other sections of society. Many farmers cannot withstand the consequence of crop failure and at times, commit suicide every year in different parts of the country. The number of such suicide cases has already touched the figure of 2.39 lakhs in the country in the last 15 years ([www.wikipedia.org](http://www.wikipedia.org)). It is a matter of great concern that despite having a large number of schemes for the development of agriculture, we are yet to save the life of the farmers who produce food for all of us. Factually, it is true that there is no record of farmer suicide in Assam to date but that does not mean that the distress of Assam farmers is less than that of the other states of India. Most of the farmers are not economically sound enough to take up the benefits of the new technologies. The shortage of cash capital is considered to be one of the basic problems encountered by the farmers and under such a situation, it has to be accepted that external finance is a must for any new investment proposal. The life of most farmers has become tougher over time because of the increase in the prices of agricultural inputs and increased family expenditure on account of the price hike of the essential commodities. Therefore, they are unable to invest in high-cost technology in crop fields from their farm income. Farmers' distress usually occurs for three different reasons viz., natural disasters, the mismatch between the cost of production and the market price of the produces, and overproduction.

**THE PRODUCTIVITY OF AGRICULTURAL CREDIT IN INDIA**- Indira Gandhi Institute of Development Research (IGIDR) in this study examines the nature of the relationship between formal agricultural credit and agricultural GDP in India, specifically the role of the former in supporting agricultural growth, using state-level panel data covering the period 1995-96 to 2011-12. The study uses a mediation analysis framework to map the pathways through which institutional credit relates to agricultural GDP relying on a control function approach to tackle the problem of endogeneity. The findings from the analysis suggest that over this period, all the inputs are highly responsive to an increase in institutional credit to agriculture. A 10 % increase in credit flow in nominal terms leads to an increase of 1.7% in fertilizers (N, P, K) consumption in physical quantities, 5.1% increase in the tones of pesticides, and 10.8% increase in tractor purchases. Overall, it is quite clear that input use is sensitive to credit flow, whereas the GDP of agriculture is not. Credit seems therefore to be an enabling input, but one whose effectiveness is undermined by low technical efficiency and productivity. Notwithstanding these aggregate findings, detailed micro studies would be necessary to provide insights into this issue

### **III. EXISTING METHOD**

Most of the farmers face the initial problem of agriculture as money. They are seeking to apply for a loan for crops, but it's not an easy process to get an amount. Traditional loan management is time-consuming and requires collecting and verifying information about applicants, their trustworthiness, and their creditability. Another problem is Corruption in the purchase system is widespread because the huge amount involved and the presence of a large number of PACS makes it difficult to monitor the working of the scheme and leaves scope for leakages. Diversion of funds occurs at all levels - during procurement, movement of commodities between government warehouses, storage, and transport to FPSs. and the Dpc's registration also very tough to do, The farmers want to stay in a queue to produce their cultivated crop to Direct purchase Center. Also, the brokers came into the field and lead to corruption and all the things which are handled by farmers are in Offline Mode

### **IV. PROPOSED SYSTEM**

Our project is a solution to these problems. We are going to develop an application for online multi-crop procurement and loan system. Farmers who need the loan for cultivation, upload their details in the app The Logins are the admin and the User, The user may be the Farmer or the union of Centre for Farmers. they can apply for their loan via this online mode, this is simple and the details of the farmer's Name, Place, Loan history Crop cultivated history, and bank details are uploaded and the details can be verified in the backend, The Backend Bank Officer can be quote some amount with details of the farmers, The farmers can accept this Quote will lead to acceptance of the loan and the loan will be sanctioned to the respective Farmers bank account, Otherwise, the loan will be canceled Also, they choose the repay mode of the loan during the registration period. The details are verified by the respective officers and the loan sanction to the farmer account in the form of either money or seeds to be given in the mode direct. After the period of cultivation, they get an amount of the crop from the respective farmers. Farmers also register the procurement online. The DPC's officers (Direct

Purchase Centre) will give a date for farmers, while they can easily give their crops to the respective dates, So the waiting period will be less and the loss of Cultivated crops can be prevented. These details are monitored by the respective officers, and they get the crops from the farmers in the DPCs.

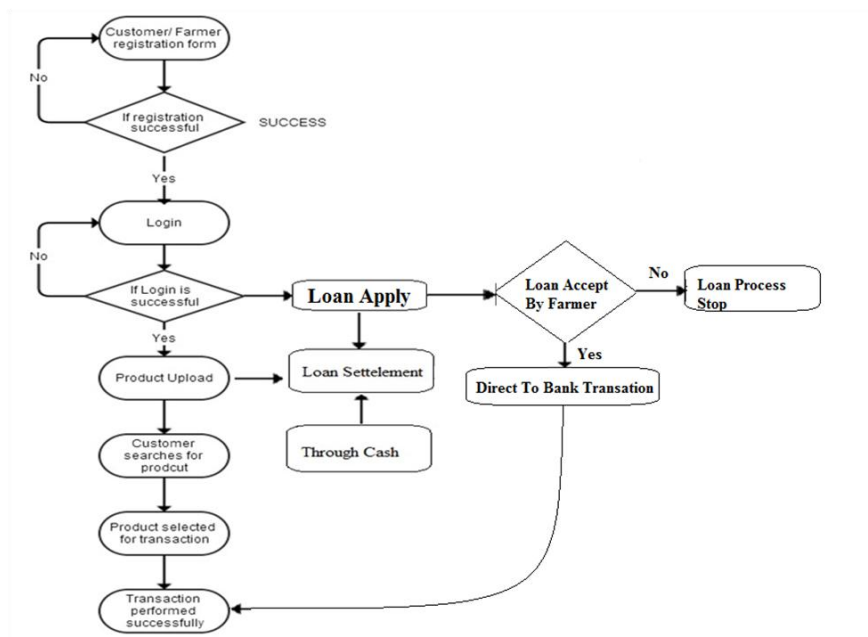


Fig 4.1 Data Flow Diagram of Proposed System

## V. KEY RESULTS

### 5.1 Home Pages

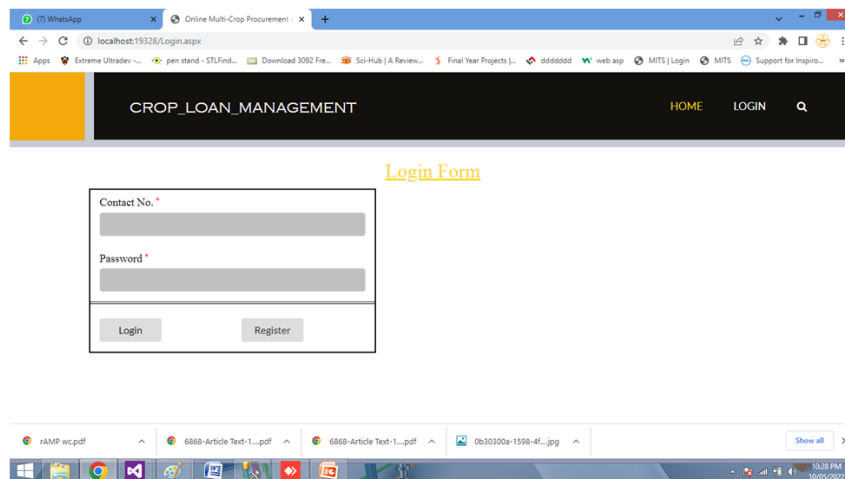


Fig 5.1 Login Page

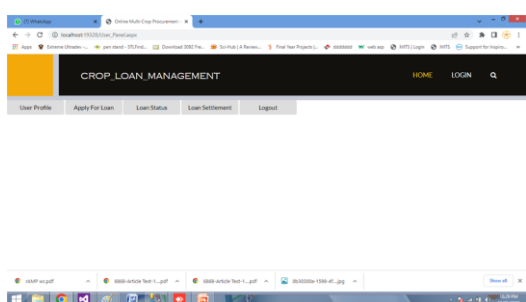


Fig 5.2 User Options

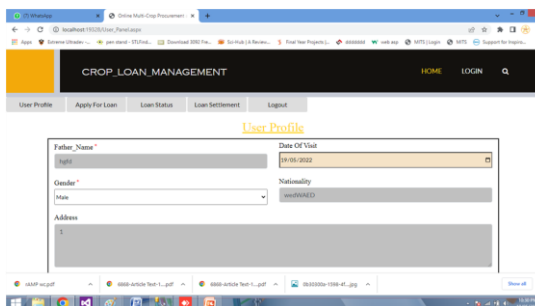


Fig 5.3 User Loan Apply

### 5.3 Admin Page

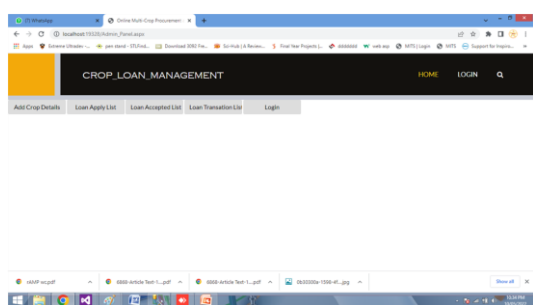


Fig 5.4 Admin Home page

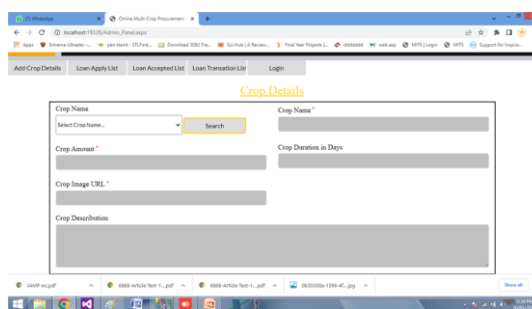


Fig 5.5 Admin Login Page

## VI. FUTURE ENHANCEMENTS

The study will make the overall crop loan borrowers of the PCA and RD banks, problems for the Crop loan schemes, and the final impact on the crop loan to the area of cultivation, production per acre, expenditure and income, assets and liabilities, income analysis and savings pattern of the crop loan borrowers. The study will be made by the respondents and responses. So, the study concluded that the crop loan is impacted by agricultural activities. The government has to make the crop loan schemes effective. The corruption is not removed away from the secure transaction of the loan with farmers and the bank only wants to be done and the crops can be pictured feature can be introduced to reduce the work of checking the crops by DPC Officers

## VII. CONCLUSION

The study of the project is to be the impact of crop loans on agriculture development with special reference to primary co-operative agriculture and rural development bank. This study has been undertaken mainly to help the government to take up policy decisions and formulate suitable schemes and programs for the agriculture formers. The study gives comprehensive ideas of the various problems which the primary agricultural cooperative and rural development banks face and the effective implementation of schemes introduced by the governments for the formers. The suggestion made in the study will support solving the problems of the crop cultivators and primary agricultural cooperative and rural development bank. The study mainly focuses on to give crop loans for utilizing the formers and their impact on agriculture pre-loan and post-loan. This helps the formers to develop the crop activities and it develops crop loan schemes. In the study the analysis has been made as per the results of the t-test used in the data analysis. The impact is considered the results of the statistical tools.

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