

What is CDP-SURAKSHA platform?

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About CDP-SURAKSHA Platform:

- **System for Unified Resource Allocation, Knowledge, and Secure Horticulture Assistance** (SURAKSHA) is a platform which will allow an instant disbursal of subsidies to farmers in their bank account by utilising **the e-RUPI voucher** from the National Payments Corporation of India (NPCI).
- **Features:** Database integration with PM-KISAN, cloud-based server space from NIC, UIDAI validation, eRUPI integration, local government directory (LGD), content management system, geotagging, and geo-fencing.
- **Working**
 - The platform allows access to **farmers, vendors, implementing agencies (IA)**, and cluster development agencies (CDAs), and officials of the National Horticulture Board (NHB).
 - A farmer can login using their mobile number and place an order for planting material such as **seeds, seedlings**, and plants based on their requirement.
 - Once the demand has been raised by the farmer, the system will ask them to contribute their share of the cost of planting material. The subsidy amount paid by the government will appear on the screen automatically.
 - After the farmer pays their contribution, an **e-RUPI voucher will be generated**. This voucher will then be received by a vendor, who will provide the required planting material to the farmer.
 - Once the ordered planting material is delivered to the farmer, they have to verify the delivery through **geo-tagged photos and videos** of their field.
 - It is only after the verification that the IA will release the money to the vendor for the e-RUPI voucher.

- The vendor will be required to upload an invoice of the payment on the portal. The IA will collect all the documents and share them with the CDA for subsidy release, then only the subsidy will be released to the IA.

What is e-RUPI?

- The voucher is a **one-time payment mechanism** that can be **redeemed without a card, digital payments app or internet banking access**, at the merchants accepting e-RUPI.
 - It can be shared with the beneficiaries for a specific purpose or activity by organisations or government via SMS or QR code.
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Q1: What is National Payments Corporation of India (NPCI)?

It is an umbrella organisation for operating retail payments and settlement systems in India. It is an initiative of the Reserve Bank of India (RBI) and the Indian Banks' Association (IBA) under the provisions of the Payment and Settlement Systems Act, 2007, to create a robust Payment & Settlement Infrastructure in India.

Source: [What is CDP-SURAKSHA, govt's new digital platform to disburse subsidies to horticulture farmers?](#)

Source: <https://vajiramandravi.com/current-affairs/what-is-cdp-suraksha-platform/>

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