

# A Study on the Evolution & Functioning of E-NAM with Special Reference to J&K

Rekha Nair\* and Sudhakar Dwivedi

Sher-e-Kashmir University of Agricultural Sciences and Technology of Jammu, J&K, India

\*Corresponding author: rekha1980nair@gmail.com

Received: 21-12-2022

Revised: 05-02-2023

Accepted: 29-02-2023

## ABSTRACT

e-NAM was launched in April, 2016 as a tool of marketing reforms in agriculture to strengthen the network of regulated markets and augment it with alternative marketing channels. The present study aims to understand the evolution of e-NAM, its implementation and working. It also aims to understand the progress of e-NAM in J&K UT. A steady progress of integration of *mandis* across the country and conversion of warehouses, farm-gates and FPO collection centres as e-trading points under e-NAM is pointing towards success of the moto of 'One Nation One Market'. J&K has also seen rapid integration of *mandis* & registration of stakeholders under e-NAM in the beginning of the year 2022.

**Keywords:** e-NAM, commodity, *mandi*, PoP, trading, buyers, sellers, agricultural produce

National Agriculture Market (e-NAM) is a pan-India, unified national electronic trading portal which networks the existing APMC *mandis* to create a unified national market for agricultural commodities and fulfil the moto of 'One Nation One Market' for agricultural products. Small Farmers' Agri-Business Consortium (SFAC) is the nodal implementing agency of e-NAM under the aegis of Ministry of Agriculture & Farmers Welfare. Over 203 commodities were traded on e-NAM platform as on November 2022, which include 27 types of foodgrains, 14 types of oilseeds, 43 types of fruits, 57 types of vegetables, 16 types of spices, and 46 other agricultural produces.

## Objective of the Study

- ♦ To track the evolution of e-NAM since its inception.
- ♦ To understand the method of implementation and functioning of e-NAM.

- ♦ To understand the growth status of e-NAM in J&K UT.

## Objectives of e-NAM

1. To integrate markets first at the level of the States and eventually across the Country through a common online market platform, to facilitate pan-India trade in agricultural commodities.
2. To streamline marketing / transaction procedures and make them uniform across all markets to promote efficient functioning of the markets.
3. To promote better marketing opportunities for farmers / sellers through online access

**How to cite this article:** Nair, R. and Dwivedi, S. (2023). A Study on the Evolution & Functioning of E-NAM with Special Reference to J&K. *Agro Economist - An International Journal*, 10(01): 29-35.

**Source of Support:** None; **Conflict of Interest:** None



to more buyers and markets, removal of information asymmetry between farmer and trader, better and real-time price discovery based on actual demand and supply of Agri commodities.

4. To establish quality assaying systems for quality assurance, to promote informed bidding by buyers.
5. To promote stable prices and availability of quality produce to consumers.

### Evolution of e-NAM

e-NAM was launched in April, 2016 connecting 21 *mandis* in 8 states which increased to 250 *mandis* in 10 states by September, 2016. The mobile app for e-NAM was launched in October, 2016. By 23<sup>rd</sup> March, 2018, over 585 *mandis* from 16 states and 2 UTs were integrated with e-NAM. The crucial milestone of 1000 *mandis* from 18 states and 3 UTs was achieved by May, 2020. As on 14<sup>th</sup> May, 2020, farmers have transacted over ₹ 1 Lakh crore on the e-NAM platform with a trade volume of 3.43 crore tones of commodities and 38.16 Lakh bamboo and coconuts (PIB, 2021).

By July, 2022, additional 260 *mandis* and 4 states joined hands, thus driving the integrated *mandis* to 1260 from 22 states and 3 UTs as shown in Table 1. On 14th July 2022, Union Minister of Agriculture and Farmers Welfare Narendra Singh Tomar launched the Platform of Platforms (POP) under the National Agriculture Market (e-NAM) during the State Agriculture and Horticulture Ministers' Conference in Bengaluru, Karnataka.

### Pre-requisites for a State/UT to join e-NAM

Required Reforms are: –

- ♦ Provision of Electronic Trading as a Mode of Price Discovery.
- ♦ Single point Levy of Market Fee.
- ♦ Unified Trade Licenses valid across all the Markets of the State/UT.

Required Infrastructures are: –

1. Computer hardware, IT related infrastructure, Internet facility, weighing scales etc.

2. Quality Assaying Facilities.
3. Creation of Cleaning, Grading, Sorting, packaging & bio-composting unit.

An operations expert is required for initial hand holding for a period of one year to each market. One State Coordinator is deployed in each State for day-to-day coordination with State authorities.

### Salient Features of e-NAM

1. e-NAM portal enables farmers to trade their produce through their nearby e-NAM *mandis* and facilitate traders to bid online from any location.
2. The highlight of the scheme is the single point levy of market fees, i.e. on the first wholesale purchase from the farmer.
3. e-NAM provides single window services for all Agricultural Produce Market Committee (APMC) related services and information. This includes commodity arrivals, quality assaying, e-Bidding, e-payment settlement directly into farmers account, among other services.
4. Using the e-NAM service, license for the trader, buyers and commission agents can be obtained from the state-level authorities.
5. Harmonization of quality standards of agriculture produce and infrastructure for quality assaying is made available in every market. Tradable parameters have been defined for 193 commodities.

### Roles and Responsibility of Mandi and Mandi Boards

1. Constitute special cell for close monitoring of the implementation of e-NAM platform to facilitate the stakeholders.
2. Provide space & relevant logistics support to stakeholders in the mapped *mandis*.
3. Provide quality assaying facilities with trained quality analysts.
4. Advise APMCs to set up LCD boards for display of live bids & e-NAM flex boards in front of e-NAM *mandis*.

5. Place well-structured Dispute Resolution Mechanism (DRM) for stakeholders to resolve any dispute arising out of transactions on e-NAM.
6. Storage facility for unsold agricultural produce brought for selling through e-NAM and sold produce to be dispatched.
7. Ensure active participation of buyers, traders for the purchases on e-NAM & timely online payment to the sellers.

the drudgery of agriculture produce marketing. The FPO module in e-NAM, for e.g., facilitates lot creation, bidding, assaying and weighment from FPO location or collection center and provides personalized dashboard on location at the same time facilitating payment directly to the FPOs and respective farmers. eNWR of WDRA accredited warehouses are posted on e-NAM to be traded online through the regular trading process and the winner trader is automatically registered as depositor once the transaction is successful.

### **e-NAM Website and Mobile App**

The online e-NAM portal is operational in 12 languages with GPS based mandi and warehouse locator. The e-NAM website is equipped with all the required transactional facilities. For e.g., A live trading dashboard displays real-time seller-wise, commodity-wise and lot-wise trading details transparently. LOT progress tracker, shopping cart, multi-bank payments, OTP based trader verification, Kisan Rath integration, mobile push notifications and e-NAM blogs are hosted online. The various modules available on e-NAM are e-NWR, quality assaying, weighment, FPO, co-operative, IMD weather forecast, ReMS-UMP and e-Permit. Additionally various other service provider platforms like Fintech services, sorting & grading, Agri-advisory, agri-inputs, market information, transportation etc is being integrated on the portal. This makes e-NAM online portal a PoP or Platform of Platforms serving as one stop solution for all farming needs of the farmers and other stakeholders in the agriculture marketing domain.

### **Registration process for farmers & intermediaries**

The registration can be done through various methods, like through APMC office or gate, through e-NAM website, through the mobile application or through a help-desk number (1800 270 0224). The registration process requires a KYC information which includes the applicant's mobile number, incorporation certificate in case of an FPO, address proof, bank details and identity card (PAN/ Aadhar/ Voter Id). Proper information in the KYC will enable the applicant to participate in state/ mandi sponsored incentive schemes or other government schemes announced regularly.

### **Trading on e-NAM**

A typical trading process of any produce takes place through the following processes, (1) farmer registration and lot generation at gate entry, (2) followed by sampling and assaying for quality and grade check, (3) then auction or bidding takes place online, (4) once deal is finalized, weighing of produce and invoice generation is done (5) online payment is carried out through any one of the methods like challan, cheque, internet banking, debit card, RTGS, NEFT or UPI. (6) finally, exit formalities like gate passes, permits etc are executed to close the deal. e-NAM through its various modules reduces

### **Benefits of Trading on e-NAM**

The various benefits of trading on e-NAM in general can be summarised as uniformity and streamlining of procedures, removal of information asymmetry, transparency in trade and real-time price discovery, reduced transaction cost for buyers, convenient e-payment options, error free reporting of transactions & record keeping, access to nation-wide markets and easy registration process

Sellers (farmers and FPOs) gain from transparency in trade through better price discovery, access to more markets & buyers, real time information on prices and arrival in nearby *mandis*, GPS based e-NAM *mandi* locator within 100 kms radius, quick online payments, incentives offered by states/APMCs, online notifications, anytime access of the application through Mobile App.

Traders benefit through extended reach to other *mandis*, hence access to more sellers, access to a larger and integrated markets, access to real time information on arrival, quality and price

**Table 1: State-wise e-NAM coverage**

Sl. No.	State	Integrated mandis till May 2020	New Mandis integrated till July 2022	Total Mandis
1	Andhra Pradesh	33		33
2	Bihar		20	20
3	Chattisgarh	14		14
4	Gujarat	122		122
5	Goa		7	7
6	Haryana	81	27	108
7	Himachal Pradesh	19	7	26
8	Jharkhand	19		19
9	Karnataka	2		2
10	Kerala	6		6
11	Madhya Pradesh	80	56	136
12	Maharashtra	118		118
13	Nagaland		7	7
14	Odisha	41	13	54
15	Punjab	37	42	79
16	Rajasthan	144	1	145
17	Tamil Nadu	63	64	127
18	Telangana	57		57
19	Tripura		7	7
20	Uttar Pradesh	125		125
21	Uttarakhand	16		16
22	West Bengal	18		18
<b>Union Territories</b>				
1	Chandigarh	1		1
2	Jammu & Kashmir	2	9	11
3	Puducherry	2		2
<b>Total</b>		<b>1000</b>	<b>260</b>	<b>1260</b>

**Table 2: Zone-wise mapping of PoP service providers**

Sl. No.	Service Provider	PoP Service Category	Operational in State	Commodities
1	Star Agribazaar Technology Limited	Trading, Market Information & Agri Input Services	Rajasthan, Haryana, MP, Gujarat, MH, Bihar, Telangana, AP & UP	Grain, Pulses, Oilseeds, Millets, Spices, Cotton, Onion, Apple & Garlic
2	Apna Godam	Trading, Assaying, Transportation, & Agri Advisory	Rajasthan, Haryana, Punjab, Bihar, WB, Chhatisgarh & UP	Groundnut, Gram, Bajra, Barley, Mustard, Til, Maize & Guar
3	Mark Agri Genetics	Trading and Sorting & Grading	MH, KA, UP, UK & MP	Soyabean, Wheat, Cotton, Chilli, Paddy & Pulses
4	Subham logistics	Trading, Assaying & Warehousing	Rajasthan, Haryana, MP, Gujarat, MH, Bihar, Telangana, AP & UP	Grain, Pulses, Oilseeds, Millets, Spices, Cotton, Onion, Apple & Garlic
5	IDS Kisan Network	Trading & Market Information, Transportation, Agri Advisory and Sorting & Grading	UP, WB, MH, Assam, Meghalaya & Nagaland	Potato, Onion, Maize, Ginger, Pineapple, Tomato, Black Pepper, Pomegranate & Mango
6	Bijak	Trading & Transportation	Bihar, Haryana, UP, MP, MH, WB	Wheat, Maize, Rice, Red Chilli & Tomato

7	FPO Bazaar	Market Information, Agri Advisory, Sorting & Grading and Agri Input Services.	Rajasthan	Bajra, Cumin & Guar
8	Intello Lab	Trading, Assaying and Sorting & Grading	MH	Onion
9	AgNext	Assaying	Punjab, Haryana	Wheat, Chilli, Turmeric, Rice, Mustard, Soyabean
10	Yontus	Assaying	Telangana, Andhra Pradesh	Spices, Oilseeds, Pulses, Dry Ginger, Mango, Wheat, Maize, Jowar, Rice, F&V and Misc.
11	Nebulaa	Assaying	Rajasthan, Haryana, Telangana	Pulses, Wheat, Maize, Gram, Soyabean
12	DARCL	Tranportation	Pan India	All Agri Commodities
13	NBHC	Assaying & Warehousing	MH, Rajasthan, Gujarat, MP, UP, Delhi, Bihar, Punjab, Haryana, KA, TN, TS, AP	Cereals, Grains, Pulses, Oilseeds, Spices, Guar & Isabgol
14	Aryadhan	Fin Tech	Pan India	Agri Commodities
15	e-Tech	Trading	Rajasthan, Gujarat	
16	Arya Collateral	Trading, Assaying & Warehousing	MH, Rajasthan, Gujarat, MP, UP, Delhi, Bihar, Punjab, Haryana, KA, TN, TS, AP	Cereals, Grains, Pulses, Oilseeds, Spices, Guar & Isabgol
17	Go Green	Assaying, Warehousing and Sorting & Grading	MH, Rajasthan, Gujarat, MP, UP, Delhi, Bihar, Punjab, Haryana, KA, TN, TS, AP	Cereals, Grains, Pulses, Oilseeds, Spices, Guar & Isabgol

**Table 3:** Status of farmer & FPO registration under e-NAM in J&K UT

Sl. No.	Name of Mandi	Farmer			FPO		
		Till FY21-22	During FY22-23 (1 <sup>st</sup> half)	Total	Till FY21-22	During FY22-23 (1 <sup>st</sup> half)	Total
1	Narwal	844	313	1157	2	5	7
2	Parimpora	53	431	484	3	3	6
3	Anantnag		252	252			
4	Chrarr-i-Sharief		409	409			
5	Handwara		184	184			
6	Kathua		179	179			
7	Kulgam		129	129			
8	Pulwama		158	158			
9	Shopian		131	131		1	1
10	Sopore		112	112		1	1
11	Udhampur		144	144			
	<b>Total</b>	<b>897</b>	<b>2442</b>	<b>3339</b>	<b>5</b>	<b>10</b>	<b>15</b>

of commodities, ease of doing business through Mobile-App, access to online banking and payments, warehouse based trading facilities, trader incentives offered by states/APMCs, accessing ReMS –UMP application to trade (interoperability with e-NAM), logistics services.

Mandi's are facilitated with automated trade transactions recording, automated record of financial information & settlement, easy and convenient digital record keeping, total/full-fledged information on transactions of stakeholders, and would be able to analyse price trends, arrivals and trading activities.

**Table 4:** Status of trader & commission agents registration under e-NAM in J&K UT

Sl. No.	Name of <i>Mandi</i>	Trader			Comm. Agents		
		Till FY21-22	During FY22-23 (1 <sup>st</sup> half)	Total	Till FY21-22	During FY22-23 (1 <sup>st</sup> half)	Total
1	Narwal	45	1	46	64	0	64
2	Parimpورا	19	233	252	17	12	29
3	Anantnag		47	47		2	2
4	Chrar-i-Sharief		8	8		1	1
5	Handwara		2	2			
6	Kathua		13	13			
7	Kulgam		21	21			
8	Pulwama		377	377		4	4
9	Shopian		151	151		10	10
10	Sopore		13	13			
11	Udhampur		17	17		15	15
	<b>Total</b>	<b>64</b>	<b>883</b>	<b>947</b>	<b>81</b>	<b>44</b>	<b>125</b>

**Table 5:** Trade summary in various e-NAM integrated *mandis* of J&K UT

Sl. No.	Name of <i>Mandi</i>	Lots			Qty. (Qtl.)			Value (Thousand ₹)		
		Till FY 21-22	FY 22-23 (1 <sup>st</sup> half)	Total	Till FY 21-22	During FY22-23 (1 <sup>st</sup> half)	Total	Till FY 21-22	During FY22-23 (1 <sup>st</sup> half)	Total
1	Narwal	265	50	315	1094	1353	2447	5708	9558	15266
2	Parimpورا	40	175	215	655	2489	3144	3199	14399	17598
3	Anantnag	0	1	1	0	6	6	0	17	17
4	Chrar-i-Sharief	0	1	1	0	0	0	0	2	2
5	Handwara	0	1	1	0	2	2	0	8	8
6	Kathua	0	1	1	0	2	2	0	4	4
7	Kulgam	0	1	1	0	72	72	0	180	180
8	Pulwama	0	1	1	0	0	0	0	1	1
9	Shopian	0	1	1	0	5	5	0	44	44
10	Sopore	0	6	6	0	153	153	0	623	623
11	Udhampur	0	1	1	0	5	5	0	19	19
	<b>Total</b>	<b>305</b>	<b>239</b>	<b>544</b>	<b>1749</b>	<b>4087</b>	<b>5835</b>	<b>8907</b>	<b>24855</b>	<b>33762</b>

### Evolution and status of e-NAM in J&K UT

While e-NAM was launched nationally on 14<sup>th</sup> April, 2016, Horticulture (P&M) Department of J&K UT implemented e-NAM scheme in the UT by integrating 2 *Mandis* – Narwal (Jammu) & Parimpورا (Srinagar) in July 2019 and 9 *Mandis* in August 2022. The number of farmers registration continued at a slow pace during the initial years (upto FY21-22), with only 844 farmers in Narwal and 53 farmers in Parimpورا registering for e-NAM with a grand total of 897 registered farmers across the UT as shown in Table 3. With the introduction of e-NAM in additional 9 *mandis* in FY22-23, the number of farmer registrations across the UT during the first half of the year was 2442, increasing the grand total

to 3339 registered farmers. The total number of FPOs registered are 15 out of which 10 were added during first half of FY22-23.

Similar trend was seen in registration of traders on the e-NAM portal, where only 64 traders from 2 *mandis* were registered in the initial years (upto FY21-22), while first half of FY22-23 saw an additional 883 traders registering on the portal, increasing the grand total to 947 as shown in Table 4. The total commission agents registered till first half of FY22-23 was 125.

Trading through the portal from the integrated *mandis* of J&K was done for 305 lots weighing a total of 1749 quintals valued at 8907 thousand rupees till FY21-22 as shown in Table 5. There was a steep

progress in the transactions in the first half of FY22-23, with 239 lots weighing a total of 4087 quintals valued at 24855 thousand rupees traded online.

## CONCLUSION

The pace at which nationwide mandis are integrating with e-NAM is encouraging. It is a sign of increased awareness regarding positive impact of electronic trading of agricultural commodities at grassroot level. The launch of e-NAM as a Platform of Platforms (PoP) will benefit all the stakeholders engaged in farming services increasing digital access to multiple markets, buyers and service providers. Farmers will benefit from the expertise of different service providers which include quality analysis, trading, payment system, logistics, weather updates and advisories. Trading can be carried out through the online portal directly from the warehouses, farmgates, FPO collection centres reducing unnecessary transportation to mandis and making these as collection points for traders for further processing & marketing of agriculture produce. J&K UT, which was lagging behind initially during launch of e-NAM, has shown tremendous progress in integrating the mandis and registering farmer and other stakeholders in the past year. Uniform adoption of various other agricultural marketing reforms like unified licensing and declaration of warehouses and cold storages as sub-market yards and development of infrastructure like assaying labs at mandis will further give impetus to this growth.

## ACKNOWLEDGEMENTS

We heartily acknowledge the *mandi* officials at Narwal *Mandi*, Jammu for providing crucial information and data related to recent developments in e-NAM in J&K. We are especially grateful to Mr. Tehsin Iqbal, Assistant Director (G&P), Horticulture Planning & Marketing for his expert guidance.

## REFERENCES

- e-NAM. <https://www.enam.gov.in/web/>
- e-NAM. <https://enam.gov.in/web/mobile-app>
- e-NAM. <https://enam.gov.in/web/dashboard>
- e-NAM. <https://enam.gov.in/web/resources/registration-guideline>
- Kumar, S. *et al.* 2020. Benefits of e-NAM Process to Farmers – A Study. CCS National Institute of Agricultural Marketing. ISBN: 978-81-943252-9-1.
- Dhanalaxmi, K. *et al.* 2019. A Study on Online Trading Platform for Farm Goods – e-NAM: One Nation One Market. *International Journal of Emerging Technologies and Innovative Research*, 6(1): 1-6.
- PIB, 2021. Review of e-NAM. <https://pib.gov.in/PressReleaseIframePage.aspx?PRID=1707022>
- BK News Service, 2022. Dulloo reviews implementation of e-NAM in JK. <https://brighterkashmir.com/dulloo-reviews-implementation-of-e-nam-in-jk>

