

Important Schemes of Department of Agriculture & Farmers Welfare

1. Pradhan Mantri Kisan Samman Nidhi (PM-Kisan) Yojana

- PM-KISAN is a Central Sector Scheme with 100% funding from the Government of India.
- This scheme was launched on 01st December 2018.
- Under this scheme, all farmer families are provided income support of Rs.6000/- per year.
- The definition of family for the scheme is husband, wife and minor children.
- The State Government and Union Territory Administration identify the farmer families who are eligible for support as per the guidelines of the scheme.
- The income support is transferred directly into the bank accounts of the beneficiaries.
- There are various exclusion categories for the scheme.

2. Pradhan Mantri Fasal Bima Yojana (PMFBY)

Government of India has launched PMFBY from April, 2016. It envisages a uniform premium, with provision to be paid by the farmers at only 2% for Kharif crops and 1.5% for Rabi crops. The rate of premium for annual commercial and horticultural crops is 5%. This scheme is mandatory for those farmers who have taken institutional credit from banks and optional for those farmers who have not taken institutional credit.

Objective:

- Providing financial assistance to the farmers suffering from crop loss/damage due to unforeseen conditions. Ensuring the continuity of farming by stabilizing the income of the farmers.
- To encourage farmers to adopt new and modern agricultural practices.
- Protecting farmers from production risks by ensuring credit flow to the agriculture sector while contributing to the growth and competitiveness of the agriculture sector through food security and crop diversification.

3. Mission for Integrated Development of Horticulture (MIDH)

It is a Centrally Sponsored Scheme for the holistic growth of the horticulture sector covering fruits, vegetables, root & tuber crops, mushrooms, spices, flowers,

aromatic plants, coconut, cashew, cocoa and bamboo. Under MIDH, Government of India (GOI) contributes 60%, of total outlay for developmental programmes in all the states except states in North East and Himalayas, 40% share is contributed by State Governments. In the case of North Eastern States and Himalayan States, GOI contributes 90%. In case of National Horticulture Board (NHB), Coconut Development Board (CDB), Central Institute for Horticulture (CIH), Nagaland and the National Level Agencies (NLA), GOI contributes 100%. MIDH also provides technical advice and administrative support to State Governments/ State Horticulture Missions (SHMs) for the Saffron Mission and other horticulture related activities under Rashtriya Krishi Vikas Yojana (RKVY)/NMSA.

4. Agriculture Infrastructure Fund (AIF)

- AIF is a Central Sector Scheme which was launched in July, 2020.
- It is a medium-term debt financing facility for investment in viable projects through interest subvention and credit guarantee support for post-harvest management infrastructure and community farming assets.
- Under the scheme, Rs 1 lakh crore will be provided as loans by banks and financial institutions with interest subvention of 3% per annum and credit guarantee coverage under CGTMSE for loans up to Rs 2 crore.
- Each entity is eligible to get the benefit of the scheme for up to 25 projects located in different LGD codes.
- The Union Cabinet has approved an expansion of the Agriculture Infrastructure Fund (AIF). Key measures include allowing viable community farming assets for all eligible beneficiaries, including secondary processing projects integrated with primary processing in eligible activities, and converging AIF with PM-KUSUM. Additionally, NABSanrakshan is also included in scheme to extend credit guarantee support to FPOs.

Eligible Activities:

- (a) Post harvest management projects
- Supply chain services including e-marketing platform
 - Warehouse and silo
 - Cold Store and Cold Chain
 - Sorting and grading, packaging units
 - Logistics Facilities - Reefer Vans and Insulated Vehicles
 - Ripening chamber
 - Agricultural Residue/ Waste Management Infrastructure
 - Primary Processing Center
- (b) Community farm assets
- Production of organic inputs – vermicompost etc.

- Compressed Biogas (CBG) Plant
- Biostimulant production units
- Infrastructure for smart and precision agriculture
- Purchase of drones, installation of special sensors in the field, blockchain and AI in agriculture etc.
- Remote Sensing and Internet of Things (IoT)
- Nursery
- Tissue culture
- Seed processing
- Custom Hiring Center - Agricultural Machinery, Farm/ Harvest Automation
- Standalone solar pumping system, grid connected solarization of agriculture pump
- Integrated Spirulina Processing Center
- Integrated Honey Processing Center
- Integrated Sericulture and Processing Center
- Plant Quarantine Unit

The following projects are eligible for groups only:

- Hydroponic, vertical farming, aeroponic, mushroom farming
- Poly House/Greenhouse
- Logistics facilities (including non-refrigerated/refrigerated vehicles)
- Tractor

Eligible Beneficiaries:

Eligible beneficiaries include farmers, agri-entrepreneurs, start-ups, cooperatives, FPOs, self-help groups, JLGs, central/state agencies, agricultural produce market societies (mandis), federations of national and state cooperatives, federations of FPOs (farmers products) and federations of Self-Help Groups (SHGs).

5. Rashtriya Krishi Vikas Yojana (RKVY)

- RKVY is a Centrally Sponsored Scheme launched during 2007-08.
- Funds are released to the States as grants to incentivize states to increase their expenditure on agriculture and allied sectors. The States have flexibility and autonomy in the process of selection, planning, approval and execution of schemes to make investments in interventions as per their priorities and agro-climatic requirements.
- From 2015-16, the funding pattern of the scheme is 60:40 {90:10 for North Eastern & Himalayan States} between Centre and States. However, funding pattern to UTs is continued to be 100% by the Central Government.

- RKVY has been continued as Rashtriya Krishi Vikas Yojana- Remunerative Approaches for Agriculture and Allied Sector Rejuvenation (RKVY-RAFTAAR) from 2017-18 with broad objectives of making farming a remunerative economic activity through strengthening the farmer's effort, risk mitigation and promoting agri-business entrepreneurship.
- RKVY has been re-structured as a Cafeteria Scheme from 2022-23 onwards by merging some schemes of Department of Agriculture & Farmers Welfare which includes Soil Health & Fertility, Rainfed Area Development, Paramparagat Krishi Vikas Yojana, Per Drop More Crop, Agriculture Mechanization (including Crop Residue Management), Agro Forestry and Crop Diversification Programme.
- The scheme has been further renamed as PM-RKVY from 2024-25 onwards and the merged schemes are implemented with specific allocation for each component.

6. Paramparagat Krishi Vikas Yojana (PKVY)

PKVY is a comprehensive component of Soil Health Management of the flagship project National Mission for Sustainable Agriculture. Under this, organic farming is promoted through cluster approach and adoption of organic village by PGS certification.

Concept of the Scheme:

- Promotion of commercial organic production through certified organic farming.
- Product will be Pesticide residue free and contribute in improving the health of the consumer
- This will increase the income of farmers and create potential markets for traders.
- This will motivate farmers to mobilize natural resources and to produce inputs.

Program Implementation:

- Under the Paramparagat Krishi Vikas Yojana, groups of farmers will be motivated to do organic farming.
- Under the scheme, 50 or more farmers with 50 acres of land will form a group to do organic farming. In this way 10,000 clusters will be formed covering an area of 5.0 lakh acres under organic farming during three years.
- The burden of expenditure on certification will not be on the farmers.
- Each farmer will be provided assistance at the rate of Rs 20,000 per acre in three years from seed to harvesting crops and taking the produce to the market.
- Organic farming will be promoted using traditional resources and organic products will be linked to the market.

- It will increase domestic production and certification of organic products by involving farmers.

7. Pradhan Mantri Krishi Sinchai Yojana (PMKSY)

The overarching vision of PMKSY is to bring desired rural prosperity by ensuring access to protective irrigation to all land holdings in the country and by producing 'Per Drop More Crop'.

Objective:

- Achieving convergence of investments in irrigation at the field level (preparation of district level and, if necessary, sub district level water use plans).
- Increase physical access to water on the farm and expand cultivable area under assured irrigation (Har Khet Ko Pani).
- Water resource integration, distribution and its efficient use through appropriate technologies to make the best use of water.
- Improving agricultural water use efficiency to reduce wastage and increase availability both in duration and extent.
- Increased adoption of precision-irrigation and other water-saving technologies (Per Drop More Crop).
- Enhancing recharge of aquifers and implementing sustainable water conservation practices.
- To ensure integrated development of rainfed areas using watershed approach towards soil and water conservation, recharging ground water, preventing runoff, providing livelihood options and other NRM activities.

8. Pradhan Mantri Kisan Maandhan Yojana

Launched in the year 2019, Pradhan Mantri Kisan Maandhan Yojana is a Central Sector Scheme, which aims to provide social security to small and marginal farmers in their old age. The government aims to provide a monthly pension of Rs. 3000/- per month to the farmers subject to certain exclusion criteria on attaining the age of 60 years under this voluntary pension scheme.

9. Formation and Promotion Scheme of 10,000 Farmer Producer Organizations

The main objective of this scheme is to group small and marginal farmers in the form of Farmer Producer Organizations, so that they can easily increase productivity by adopting scientific and new production techniques, as well as gets maximum profit from their produce continuously through competitive market and become socially and economically empowered.

Financial assistance provided by the Government of India under the scheme:

- FPO Management Support – Rs 18 lakh per FPO up to 3 years.
- C.B.B.O. Cost – Rs 25 lakh per FPO Up to 5 years
- Matching Equity Grant – Maximum Rs. 15 lakh (maximum contribution Rs. 2 thousand per member farmer).

10. Mission Organic Value Chain Development for North Eastern Region (MOVCD-NER)

MOVCD-NER is a Central Sector Scheme under the Organic Scheme of the Government of India with the objective of developing organic value chains in the North-Eastern Regions of India. The scheme is being implemented from the year 2015-16 in all the eight states of North East India namely Arunachal Pradesh, Assam, Manipur, Meghalaya, Mizoram, Nagaland, Sikkim and Tripura. The scheme supports the entire value chain through inputs, seeds, organic certification, construction of facilities for collection, aggregation, processing, marketing and brand building initiatives.

11. National Agriculture Market (e-NAM)

e-NAM is an ambitious scheme to create an Integrated Agriculture Market through an All India Electronic Trading Portal. Under the scheme, farmers' produce is being made accessible to many markets and agricultural traders by connecting the existing wholesale agricultural produce markets in the country with the central e-platform so that farmers get competitive and remunerative prices with transparency.

Objectives:

- Many markets and buyers would be available for the farmers to sell their produce.
- Farmers can get better price for their produce through competitive bidding.
- By bringing transparency in agricultural trade and making the supply chain effective, the share of farmers in the product price paid by the consumer can be increased.
- To reduce losses at various levels in the supply chain of agricultural products.
- Marketing costs can be reduced.

12. National Mission on Oilseeds and Oil Palm (NMOOP)

NMOOP is being implemented since 2014-15 in 27 states including North Eastern States to increase production and productivity of oilseeds, including area expansion of oil palm. Financial assistance is available for organizing Cluster Demonstration and Front Line Demonstration (FLD) of advanced technologies under both NFSM-Pulses and NMOOP including supply of quality seeds, seeds of new varieties and mini kits, production inputs for soil improvement, micronutrients, bio-fertilizers, bio-agents to enhance production and productivity of pulses and oilseeds, farm machinery, water-saving equipment, plant protection chemicals and capacity building of farmers/extension personnel.

13. Kisan Credit Card (KCC) Scheme

In order to bring maximum number of farmers under KCC so that they can get loans at affordable rates through ISS scheme, the government is running a campaign to saturate farmers with KCCs from February, 2020 with a focus on PM Kisan beneficiaries, all the remaining farmers can be covered.

Under the Atmanirbhar Bharat package, a target was set to cover 2.5 crore farmers with a credit flow of around Rs 2.00 lakh crore. This special drive was launched to provide Kisan Credit Cards to eligible and willing farmers with a special focus on PM Kisan beneficiaries. This has helped farmers to get access to institutional credit at concessional interest rate.

14. Modified Interest Subvention Scheme (MISS)

Government of India has implemented the Modified Interest Subvention Scheme (MISS) to provide short term agricultural credit through KCC to farmers at concessional interest rates to meet their working capital requirements. Under this scheme, KCC loans are given to farmers at a concessional interest rate of 7%. For this, currently financial institutions are being given a rebate of 1.5% in interest. Thus, an amount up to Rs 3.00 lakh is available as short-term loan to farmers for agriculture and other allied activities including animal husbandry, dairy, fisheries etc. at an interest rate of 7% per annum. An additional 3% rebate is also given to farmers on prompt and timely repayment of loan, thus reducing the effective rate of interest to 4% per annum. In case of short term loan taken only for allied activities (other than farming), the loan amount is available at 7% up to Rs 2.00 lakh. Additional 3% interest subvention is also available on this.

15. National Beekeeping and Honey Mission (NBHM)

Beekeeping is a low investment and highly efficient enterprise model, which is emerging as an enterprise for socio-economic development through technology application. Beekeeping is helpful in increasing the livelihood of farmers and other people through this approach. Beekeeping not only improves the quality of agricultural and horticultural crops through cross-pollination but also increases

their yield. In this context, National Beekeeping and Honey Mission (NBHM) has been launched to promote sweet revolution and sustainable and active promotion and development of scientific beekeeping. NBHM is implemented through the National Bee Board (NBB).

• **NBHM has 3 mini missions:**

- (i) To focus on improvement of production and productivity of various crops by emphasizing on adoption of scientific beekeeping by farmers/beekeepers.
- (ii) To develop necessary infrastructure facilities for collection, processing, storage, marketing and value addition units of bee products focusing on their management after extraction.
- (iii) To focus on research for beekeeping.

16. National Food Security Mission (NFSM)

NFSM is being implemented to increase the production and productivity of crops especially nutritious cereals and pulses. Under this, identified districts of 28 states and 2 union territories (Jammu-Kashmir and Ladakh) are included. Under NFSM, cluster demonstration on package of improved practices, demonstration on cropping systems are organized and assistance is provided to farmers for seeds of high yielding varieties (HYV)/ hybrid varieties, improved farm machinery/ equipment, water saving devices, micro-nutrients and plant protection chemicals, processing and post-harvest equipment, training of farmers etc.

17. New Initiatives Announced in the Budget 2025-2026:

a) Mission for Atamanirbharta in Pulses:

- The Government of India has announced a 6- Year “Mission for Aatmanirbharta in Pulses” with focus on Tur, Urad and Masoor.
- The Central agencies namely NAFED and NCCF will procure these pulses for the next 4 years from farmers who register with these agencies and enter into agreement.

b) Mission for Cotton Productivity:

- The Government of India has announced “Mission for Cotton Productivity” cotton growing farmers.
- This Mission will facilitate significant improvements in productivity and sustainability of cotton farming and promote extra-long staple cotton varieties.
- Aligned with the integrated vision for the textile sector, this will help in increasing incomes of the farmers, and ensure a steady supply of quality cotton for rejuvenating India’s traditional textile sector”.

c) Prime Minister Dhan-Dhaanya Krishi Yojana:

- With the success of the Aspirational Districts Programme, the Government of India has announced to launch 'Prime Minister Dhan-Dhaanya Krishi Yojana' in collaboration with states.
- The programme will cover 100 districts affecting with low productivity, moderate crop intensity and below-average credit parameters.
- It aims to enhance agricultural productivity, adopt crop diversification and sustainable agriculture practices, augment post-harvest storage at the panchayat and block level, improve irrigation facilities, and facilitate availability of long-term and short-term credit. This programme is likely to help 1.7 crore farmers.

d) Comprehensive Programme for Vegetables & Fruits:

- With rising income levels, the consumption of vegetables, fruits and shree-anna is increasing significantly.
- A comprehensive programme to promote production, efficient supplies, processing, and remunerative prices for farmers will be launched in collaboration with states.
- Appropriate institutional mechanisms for implementation and participation of farmer producer organizations and cooperatives will be set up.

e) Makhana Board in Bihar:

- A Makhana Board will be established in the Bihar to improve production, processing, value addition, and marketing of makhana. The farmer engaged in these activities will be organized into FPOs through group approach.
- The Board will provide handholding and training support to makhana farmers and will also work to ensure that they will receive the benefits of all relevant Government schemes.

f) Enhanced Credit through KCC:

Kisan Credit Cards (KCC) facilitates short term loans for 7.7 crore farmers, fishermen, and dairy farmers. The loan limit under the Modified Interest Subvention Scheme will be enhanced from ` 3 lakh to 5 lakh for the loans availed through KCC.

