



Research Unit
Press Information Bureau
Government of India

Pradhan Mantri Kisan Samman Nidhi (PM-KISAN)

(Ministry of Agriculture & Farmers Welfare)

5th October, 2024

“Ours is a Government fully committed to Kisan Kalyan. It is therefore fitting that the first file signed on taking charge is related to farmer welfare. We want to keep working even more for the farmers and the agriculture sector in the times to come.”

- **Prime Minister Narendra Modi**

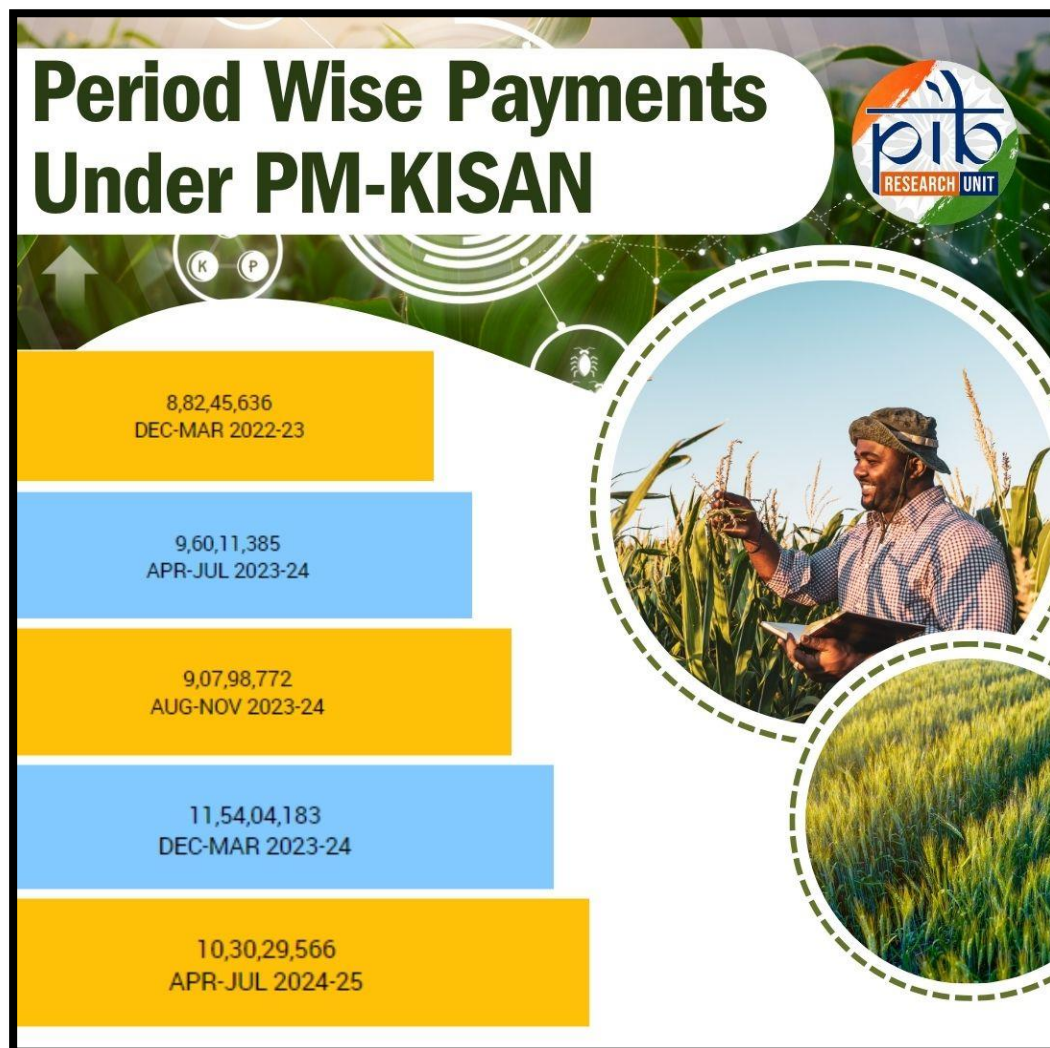
Prime Minister Narendra Modi released 18th instalment of the Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) scheme on 5th October 2024 in Washim, Maharashtra. During the event over **9.4 crore farmers** across the country received direct financial benefits, amounting to more than **₹20,000 crore** through Direct Benefit Transfer (DBT) without involvement of any middlemen. With the 18th instalment release, the total disbursement under the scheme will exceed **₹3.45 lakh crore**, supporting more than **11 crore farmers** nationwide and further reaffirming the government's commitment to rural development and agricultural prosperity.¹

The infographic features a background image of a smiling farmer in a yellow shirt and red turban holding a fan of cash. The PIB Research Unit logo is in the top right corner. The title 'PM Kisan Samman Nidhi Yojana' is prominently displayed. Below it, a green box lists 'Key Features:' with three numbered points: 1. Financial Support: ₹6000 Per Year; 2. Funding: 100% funded by the Government of India; 3. Payment: Direct transfer to bank accounts of farmers.

¹<https://pib.gov.in/PressReleasePage.aspx?PRID=2061923#:~:text=Launched%20on%2024th%20February%202019,PM%20DKISAN%20on%205th%20October.>

Background of PM Kisan Samman Nidhi Scheme

The *Pradhan Mantri Kisan Samman Nidhi* (PM-KISAN), launched on February 2, 2019, has become a transformative force for India's agricultural sector. Under this scheme, every eligible farming family receives an annual benefit of ₹6,000, distributed in three equal installments of ₹2,000 every four months. This amount is directly transferred to the beneficiaries' bank accounts through the *Direct Benefit Transfer* (DBT) mechanism, making it one of the largest and most transparent DBT schemes globally.²



Key Highlights of PM-KISAN:

- 1. Massive Outreach and Digital Integration:** PM-KISAN is a flagship initiative leveraging India's digital infrastructure. Through a seamless process of enrollment, authentication, and disbursement, the scheme reaches millions of farmers, eliminating intermediaries and ensuring that support goes directly to those who need it. This has been a game-changer in terms of accountability and efficiency, significantly reducing the scope for corruption and delays.

² <https://pib.gov.in/PressReleaseIframePage.aspx?PRID=2039203>

2. **Financial Assistance at Critical Intervals:** The installments of ₹2,000 are structured to provide farmers with timely financial support every four months, aligning with the crop cycle. This enables farmers to make crucial investments, such as buying seeds, fertilizers, and maintaining crop health, at key junctures in the farming season, helping optimize yields.
3. **Relief from Moneylenders:** PM-KISAN has empowered farmers by reducing their dependence on traditional moneylenders who often charged exorbitant interest rates. The timely financial aid helps farmers avoid the debt trap, fostering more sustainable and self-reliant farming practices.
4. **Inclusive and Equitable Support:** The scheme is designed to include small and marginal farmers, a group often left out of traditional financial support mechanisms. By ensuring that even the most vulnerable farmers receive this assistance, PM-KISAN plays a crucial role in narrowing the income disparity between different farmer categories, contributing to inclusive growth in the agriculture sector.

PM-KISAN: Shining Example of Cooperative Federalism

The scheme is a shining example of cooperative federalism as the States register and verify the eligibility of farmers while the Government of India provides 100% funding for the scheme. The inclusive nature of the scheme is reflected in the fact that at least one out of four beneficiaries is a woman farmer, besides more than 85% of small and marginal farmers being the beneficiaries under the scheme.

PM-KISAN: Promoting Inclusivity

The inclusive nature of the scheme is reflected in the fact that at least one out of four beneficiaries is a woman farmer, besides more than 85% of small and marginal farmers being the beneficiaries under the scheme.

Technology for Transparency³

To ensure the *Pradhan Mantri Kisan Samman Nidhi* (PM-KISAN) scheme remains efficient, transparent, and accessible to all farmers, the Government of India has continuously upgraded its digital infrastructure. This farmer-centric approach ensures that the scheme's benefits reach every eligible farmer across the country without the involvement of middlemen, enhancing trust and effectiveness in the system.

Key Technological Highlights of PM-KISAN:

1. **Integration with Multiple Digital Platforms:** The *PM-KISAN portal* has been seamlessly integrated with key national platforms such as:
 - *UIDAI* (Unique Identification Authority of India) for Aadhaar authentication,

³ <https://pib.gov.in/PressReleaseIframePage.aspx?PRID=2010184>

- *PFMS* (Public Financial Management System) for financial transfers,
- *NPCI* (National Payments Corporation of India) for secure payments,
- *Income Tax Department* for income verification.

These integrations ensure that all processes related to the scheme are secure, efficient and transparent, providing real-time benefits directly to farmers' bank accounts.

2. **Easy Access and Grievance Redressal:** Farmers can now register grievances or seek assistance directly through the [PM-KISAN portal](#). For a more personalized experience, they can also use the 24x7 helpline to address their issues promptly.
3. **Kisan e-Mitra (AI-Powered Chatbot):** A significant innovation under the scheme is the [Kisan e-Mitra](#), a voice-based AI chatbot. This platform allows farmers to raise queries and get real-time solutions in their native language. Currently, it supports 11 languages, including Hindi, English, Odia, Tamil, Bangla, Malayalam, Gujarati, Punjabi, Kannada, Telugu, and Marathi, ensuring inclusivity across India's diverse linguistic landscape.
4. **Doorstep Services with Common Service Centres and IPPB:** To make the scheme even more accessible, over 5 lakh *Common Service Centres (CSCs)* across the country have been onboarded. These CSCs bring the scheme's services directly to farmers' doorsteps, making it easy for them to register, update their details, or seek assistance.

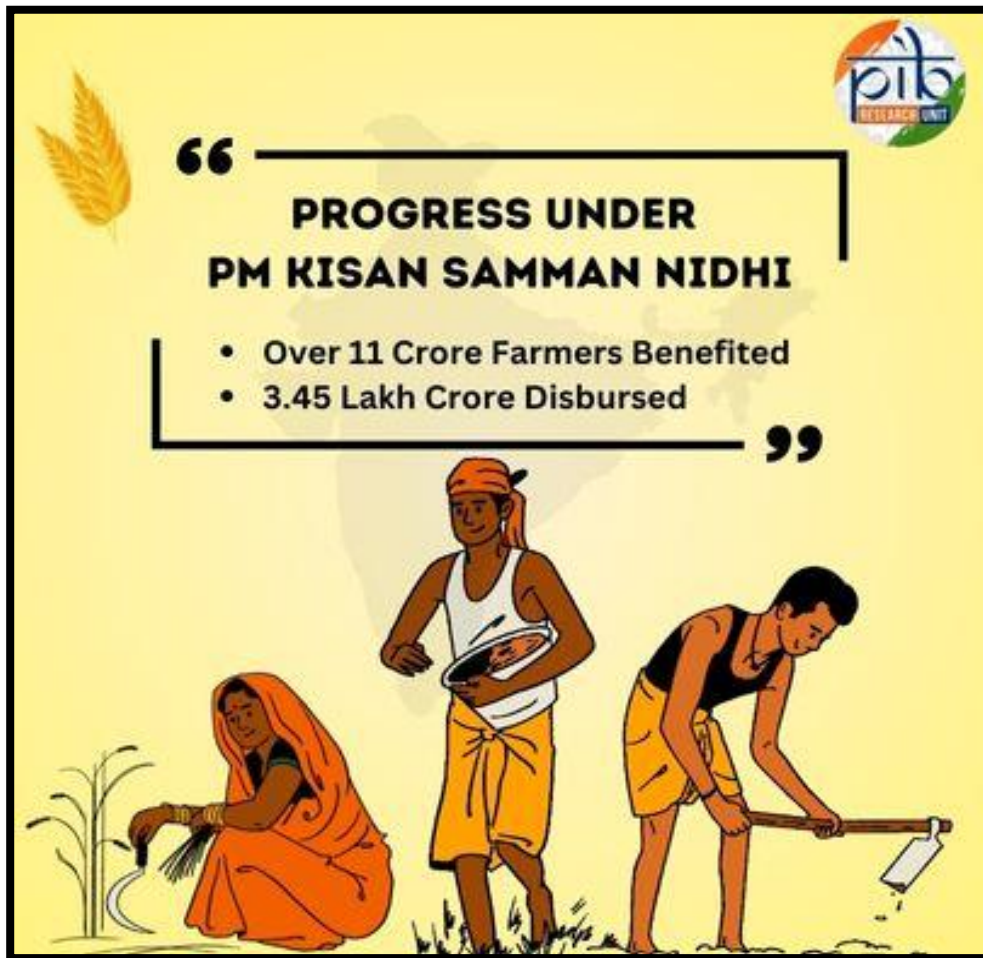
Additionally, the integration of the *Indian Post Payments Bank (IPPB)* with the PM-KISAN scheme facilitates the opening of Aadhaar-linked bank accounts for beneficiaries. This service ensures that farmers, even in the remotest areas, can access banking services without hassle.

5. **Introduction of Agri Stack:** The Government of India is now introducing [Agri Stack](#), a technological framework designed to provide comprehensive services to farmers. Through Agri Stack, every farmer will receive a unique *Farmer ID*, linked to their Aadhaar. This Farmer ID will be connected with land and crop information, ensuring more personalized and proactive governance. Agri Stack will not only enhance the delivery of PM-KISAN but will also open doors for farmers to access various other government schemes and services. This digitized system is expected to ensure 100% coverage and saturation of farmers, offering them a one-stop solution for multiple farming-related services.

With these technological interventions, PM-KISAN has truly evolved into a model of efficiency, empowering farmers and driving India's agricultural sector towards sustainability and inclusivity. The scheme's modernization marks a significant shift towards smart, digitally-enabled farming practices for the future.

PM-KISAN: Achievements and Accolades

With the 18th instalment release more than **11 crore farmers** across India have received a staggering **Rs. 3.45 lakh crore** under the PM-KISAN scheme.



Of this, Rs 1.75 lakh Crores was transferred to eligible farmers during the COVID period, when they most needed direct cash benefits. Further, recently, as part of the Viksit Bharat Sankalp Yatra, undertaken to ensure saturation of the Government's welfare schemes across more than 2.60 lakh Gram Panchayats, over 1 crore eligible farmers, including 6 lakh Particularly Vulnerable Tribal Groups (PVTG) farmers, were added to the PM KISAN Scheme.⁴

In the past five years, the *Pradhan Mantri Kisan Samman Nidhi* (PM-KISAN) scheme has achieved significant milestones, earning accolades from organizations like the *World Bank* for its visionary approach, vast reach, and the smooth transfer of funds directly into farmers' accounts.

A study by the *International Food Policy Research Institute (IFPRI)*, focusing on farmers in Uttar Pradesh, revealed that the majority of farmers benefited from PM-KISAN without any leakages, receiving the full amount. The study also highlighted that farmers who received these cash transfers were more likely to invest in essential farming needs, such as agricultural equipment, seeds, fertilizers, and pesticides. This support has played a crucial role in enhancing productivity and improving the financial stability of farmers.⁵

⁴<https://pib.gov.in/PressReleaseIframePage.aspx?PRID=2010184#:~:text=Of%20this%2C%20Rs%201.75%20lakh,direct%20cash%20benefits%20the%20most>.

⁵<https://pib.gov.in/PressReleaseIframePage.aspx?PRID=2010184>

References:

1. <https://pmkisan.gov.in/>
2. Lok Sabha starred question no. 56, dated - February 06, 2024
3. <https://pib.gov.in/PressReleaseIframePage.aspx?PRID=2010184>
4. <https://pib.gov.in/PressReleasePage.aspx?PRID=2023689>
5. <https://www.manage.gov.in/KrishiSakhi/Login.aspx>
6. <https://agristack.gov.in/#/>
7. <https://pib.gov.in/PressReleasePage.aspx?PRID=2025877>

Santosh Kumar/ Ritu Kataria/ Apoorva Mahiwal/ Kamna Lakaria