



Research Unit
Press Information Bureau
Government of India

20th Instalment of PM-KISAN

₹20,500 Crore to be disbursed to 9.7 Crore Farmers

1st August, 2025

Introduction

Prime Minister Shri Narendra Modi will release the **20th instalment** of the **Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) scheme** on 2nd August 2025 from Varanasi. In this instalment, over **9.7 crore farmers** across the country will receive direct financial assistance of approximately ₹20,500 crore through Direct Benefit Transfer (DBT), ensuring transparency and eliminating any role of middlemen.

PM Kisan Samman Nidhi Yojana



The World's Largest DBT Scheme for the farmers
A Digital Marvel

₹20,500 Crore is set to be released to **9.7 Crore** farmers under the **20th installment**.

SCAN, ENTER & CONNECT



Source: Ministry of Agriculture & Farmers Welfare

Since the launch of the scheme in 2019, **₹3.69 lakh crore** has been transferred to farmers' accounts through 19 instalments. The upcoming 20th instalment will further strengthen income support for millions of small and marginal farmers across the country, reaffirming the Government's continued commitment to farmer welfare, rural development, and agricultural prosperity.

The PM-KISAN scheme is a central sector scheme launched in February 2019 by the Prime Minister to supplement the financial needs of land-holding farmers. Under the scheme, a financial benefit of Rs 6,000/- per year is transferred in three equal instalments, into the Aadhaar seeded bank accounts of farmers through Direct Benefit Transfer (DBT) mode.



The infographic features a background image of a smiling farmer in a yellow kurta and red turban, holding a fan of Indian currency notes. In the top right corner is the PIB (Press Information Bureau) logo with the word 'BACKGROUNDERS' below it. The title 'PM Kisan Samman Nidhi Yojana' is prominently displayed in the center. Below the title, a blue box labeled 'Key Features:' contains three numbered points. At the bottom, the source is cited as 'Ministry of Agriculture & Farmers Welfare'.

PM Kisan Samman Nidhi Yojana

Key Features:

- 1 Financial Support:**
6000 Per Year
- 2 Funding:**
100% funded by the Government of India
- 3 Payment:**
Direct transfer to bank accounts of farmers

Source: Ministry of Agriculture & Farmers Welfare

Previously, Prime Minister released the 19th instalment of the Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) scheme on 24th February, 2025 in Bhagalpur, Bihar. This significant event witnessed over 9.8 crore farmers across the country receiving direct financial benefits, amounting to more than ₹22,000 crore.

Objectives

With a view to augment the income of the Small and Marginal Farmers (SMFs), the PM-KISAN scheme aims to:

- Supplement the financial needs of the SMFs in procuring various inputs to ensure proper crop health and appropriate yields, commensurate with the anticipated farm income at the end of each crop cycle.
- This would also protect them from falling in the clutches of moneylenders for meeting such expenses and ensure their continuance in the farming activities.

Impact and Achievements

<ul style="list-style-type: none">• Since its inception, the Government of India has disbursed over Rs 3.69 lakh Cr. in 19th installments.
<ul style="list-style-type: none">• A significant saturation drive launched in November 2023 under the Viksit Bharat Sankalp Yatra added over 1 crore eligible farmers to the scheme.
<ul style="list-style-type: none">• An additional 25 lakh farmers were included within the first 100 days of the subsequent government in June 2024. As a result, the number of beneficiaries receiving the 18th installment increased to 9.59 crore.
<ul style="list-style-type: none">• The scheme has a wide reach across various states. For instance, during the 18th installment (August 2024 - November 2024), Uttar Pradesh had the highest number of beneficiaries at 2,25,78,654, followed by Bihar with 75,81,009 beneficiaries.

For over **85 percent of Indian farmers** who own less than two hectares of land, **PM-KISAN has been a lifeline**. The money helps during sowing or harvest, when cash is tight. It eases stress, reduces the need for informal loans, and acts as a safety net in tough times. But it's not just about money. The scheme gives farmers a sense of dignity and shows they are valued partners in building the nation. A big reason for its success is India's strong digital system.

With **Jan Dhan accounts, Aadhaar and mobile phones**, every part of the scheme works online. Farmers can register themselves, their land is verified digitally, and money is sent straight to their bank accounts. State governments have played a key role too. Together, they've built a smooth, farmer-friendly system that works across the country. The scheme has also inspired new tools **like Kisan eMitra, a voice-based chatbot, and AgriStack**, which will offer farmers personalised and timely help. These steps are making Indian farming ready for the future.

Technological Advancements

With an objective to make the scheme more efficient, effective, and transparent, continuous improvements in a farmer-centric digital infrastructure have been made to ensure the benefits of the scheme reach all the farmers across the country without any middleman involvement.

PM-KISAN Overview



INCLUSIVE - One out of four beneficiaries is a Woman farmer

The PM-KISAN portal has been integrated with the portals of UIDAI, PFMS, NPCI, and the Income Tax department

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

More than 85% of small and marginal farmers being the beneficiaries under the scheme

Source: Ministry of Agriculture & Farmers Welfare

The PM-KISAN mobile app was launched on 24th February 2020. This has been developed with an emphasis on greater transparency and to reach more farmers. The PM-KISAN mobile app serves a simple and efficient extension to the PM-KISAN web portal.

In 2023, the app was launched with an additional “Face Authentication Feature”. This enabled remote farmers to do e-KYC by scanning their face without OTP or fingerprint.

The portal and mobile app offer services like self-registration, benefit status tracking, and facial authentication-based e-KYC. Farmers in remote areas can complete e-KYC via face scans, with provisions to assist neighbours.

Over 5 lakh Common Service Centres (CSCs) have been onboarded to facilitate registrations and meet mandatory requirements. Additionally, a robust grievance redressal system was established on the portal, and an AI chatbot, Kisan-eMitra, launched in September 2023, provides instant query resolution in local languages regarding payments, registration, and eligibility. Farmers can also assist 100 other farmers in their neighbourhood to complete e-KYC at their doorstep. In addition, the Government of India has also extended the facility for completing e-KYC of farmers to State Government officials, allowing each official to do e-KYC for 500 farmers.

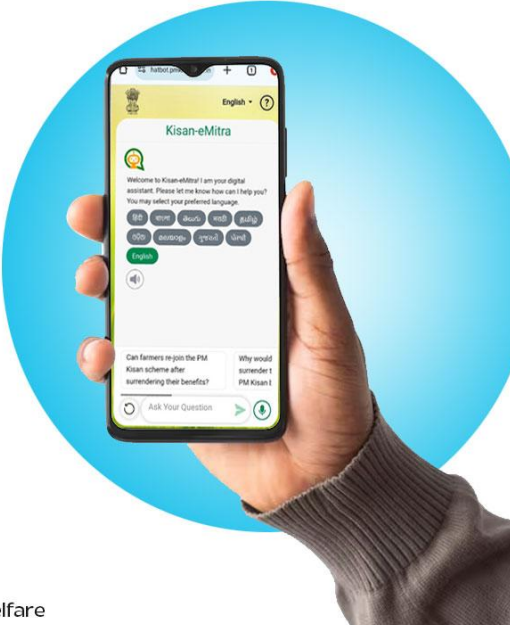
PM-KISAN AI CHATBOT

In 2023, an AI Chatbot was launched for the PM-KISAN scheme, becoming the first AI chatbot integrated with a major flagship scheme of the Union government. The AI Chatbot provides farmers with prompt, clear, and accurate responses to their queries. It has been developed and improved with the support of **EKstep** foundation and **Bhashini**. The introduction of the AI chatbot in the **PM-KISAN** grievance management system is aimed at empowering farmers with a user-friendly and accessible platform.

PM Kisan AI ChatBot

Kisan eMitra

Your Virtual Assistant for a brighter Agriculture Future



- 24/7 Availability
- Multilingual Support
- Personalised Assistance
- Application Status
- Mobile Accessibility

Source: Ministry of Agriculture & Farmers Welfare

The **AI Chatbot**, accessible through the **PM KISAN mobile app**, is integrated with Bhashini, which offers multilingual support, catering to the linguistic and regional diversity of the **PM KISAN beneficiaries**. 'Digital India **BHASHINI**' seeks to enable easy access to the internet and digital services in Indian languages, including voice-based access, and help the creation of content in Indian languages. This integration of advanced technology will not only enhance transparency but will also empower farmers to make informed decisions.

Additionally, the Department of Posts offers the facility of linking/updating mobile number with Aadhaar for farmers benefiting from PM KISAN scheme. This is to complete e-KYC, through India Post Payment Bank.

Mandatory information required to enroll in scheme:

- Farmer's / Spouse's name
- Farmer's / Spouse's date of birth
- Bank account number
- IFSC/ MICR Code
- Mobile Number
- Aadhaar Number
- Other customer information as available in the passbook which is required for mandate registration.

E-KYC | PM-KISAN



Modes

- Face authentication-based e-KYC (PM KISAN Mobile app)
- Biometric based e-KYC (Common Service Centres (CSCs) and State Seva Kendra (SSKs))
- OTP Based e-KYC (PM-KISAN Portal and Mobile App)

Face authentication-based e-KYC

- Download the PM-KISAN mobile app and Aadhaar Face RD app from the Google Play Store
- Open the app and login through your PM-KISAN registered mobile number
- Land on the beneficiary status page
- If eKYC status is "No", click on the eKYC, then enter your Aadhaar number and give your consent to scan your face
- After successfully scanning your face, eKYC is completed

Biometric based e-KYC

- Visit your nearest CSC/SSK with your Aadhaar Card and Aadhaar linked mobile number
- The CSC/SSK operator will assist the farmer in performing biometric authentication using Aadhaar-based verification

OTP based eKYC

The farmer is required to have Aadhaar linked active mobile number.

- Visit the PM-KISAN portal (<https://pmkisan.gov.in/>)
- Click on e-KYC (on the top right corner of the website)
- Enter your Aadhaar number and complete your eKYC after submitting your OTP

Source: Ministry of Agriculture & Farmers Welfare

Conclusion

In the last five years, the PM-KISAN scheme has made a real difference in the lives of farmers across India. What began as a financial support initiative has now grown into a powerful tool for rural upliftment. By

sending money directly into farmers' bank accounts, the scheme has brought both relief and dignity to millions of households. Thanks to its strong digital backbone, the scheme ensures that funds reach the right people on time, without any middlemen. This has not only built trust but also set an example of how good governance can truly work for the people.

PM-KISAN has done more than just offer financial help. It has given farmers the confidence to try new things, whether it's investing in better seeds, trying new crops, or improving their farm practices. Many have also used the money to take care of other important needs, like paying for their children's education, medical expenses, or family weddings. At its core, PM-KISAN is more than just a scheme, it's a lifeline for farmers and a reflection of the government's commitment to stand by them. For many in India's villages, it has been a game changer, offering not just support, but hope and a sense of security for the future.

References

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