



PM-KISAN completes 19 successful installments

Prime Minister Shri Narendra Modi releases installment to 9.8 Crore Farmers amounting to more than ₹22,000 crore

(Ministry of Agriculture and Farmer's Welfare)

24th February, 2025

Introduction

Prime Minister Shri Narendra Modi released the 19th instalment of the Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) scheme on 24th February, 2025 in Bhagalpur, Bihar. During the event over 9.8 crore farmers including 2.41 crore female farmers across the country will be benefitted through the 19th instalment release, receiving direct financial assistance exceeding ₹22,000 crore through Direct Benefit Transfer (DBT) without involvement of any middlemen, reinforcing the Government's commitment to farmer welfare and agricultural prosperity.¹ With this installment, the scheme will be supporting farmers nationwide and further reaffirming the government's commitment to rural development and agricultural prosperity.



<https://pmkisan.gov.in/Creatives.aspx>

¹ <https://pib.gov.in/PressReleasePage.aspx?PRID=2105462>

Previously, Prime Minister Shri Narendra Modi released the 18th instalment of the Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) scheme on **5th October 2024** in **Washim, Maharashtra**. This significant event witnessed over **9.4 crore farmers** across the country receiving direct financial benefits, amounting to more than **₹20,000 crore**.²

The **PM-KISAN scheme** is a central sector scheme launched in **February 2019** by the Hon'ble 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.³

A farmer-centric digital infrastructure has ensured the benefits of the scheme reach all the farmers across the country without involvement of any middlemen. Maintaining absolute transparency in registering and verifying beneficiaries, the Government of India has disbursed over Rs 3.46 lakh Cr. in 18 instalments since inception, as of February 2025.⁴

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.⁵

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.

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 servers a simple and efficient extension to the PM-KISAN web portal.⁶ In 2023, the app was launched with an

² <https://pib.gov.in/PressReleasePage.aspx?PRID=2061928>

³ <https://pib.gov.in/PressReleasePage.aspx?PRID=2100758>

⁴ <https://pib.gov.in/PressReleasePage.aspx?PRID=2100758>

⁵ <https://pmkisan.gov.in/Documents/PMKisanSamanNidhi.PDF>

⁶ <https://pib.gov.in/PressReleaselframePage.aspx?PRID=1947889>

additional “**Face Authentication Feature**”. This enabled remote farmers to do e-KYC by scanning their face without OTP or fingerprint.⁷



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.⁸

⁷ <https://pib.gov.in/PressReleaselframePage.aspx?PRID=1934517>

⁸ https://sansad.in/getFile/annex/266/AU1302_YaVlCH.pdf?source=pqars



PM-KISAN OVERVIEW

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

INCLUSIVE- One out of four beneficiaries is a woman farmer

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

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.



<https://www.instagram.com/pmkisanofficial/p/DAu8QCsiEoH/?hl=en>

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.⁹ This integration of advanced technology will not only enhance transparency but will also empower farmers to make informed decisions.¹⁰

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.¹¹

⁹ <https://static.pib.gov.in/WriteReadData/specificdocs/documents/2022/aug/doc202282696201.pdf>

¹⁰ <https://pib.gov.in/PressReleaseFramePage.aspx?PRID=1959461>

¹¹ <https://pib.gov.in/PressReleasePage.aspx?PRID=1869463>

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)

Biometric based e-KYC

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

02

Face authentication-based e-KYC

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

01

OTP based eKYC

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

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

03

12

Impact and Achievements

- Since its inception, the Government of India has disbursed over Rs 3.46 lakh Cr. in 18 installments.
- A significant saturation drive launched in November 2023 under the Viksit Bharat Sankalp Yatra added over 1 crore eligible farmers to the scheme.
- 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.
- 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.¹³

A promising journey

An independent study conducted by International Food Policy Research Institute (IFPRI) in 2019, found that PM-KISAN funds boosted rural economic growth, eased farmers' credit constraints, and increased agricultural input investments. Further, the scheme has enhanced farmers' risk-taking capacity, leading them to undertake riskier but comparatively productive investments. The funds received by recipients under PM-KISAN are not only helping them with their agricultural needs, but it is also catering to their other expenses such as education, medical, marriage, etc. These are the indicators of the positive impact of the scheme on the farmers of the country. PM KISAN has truly been a game changer for the farming community of our country.¹⁴

Conclusion

In the last five years, the PM-KISAN Scheme has evolved into a transformative initiative for the farming community, achieving significant milestones in financial inclusion and rural empowerment. Its vision of providing direct and timely assistance to millions of farmers has been implemented with remarkable efficiency. The scheme's seamless digital infrastructure, which enables direct transfers to beneficiaries' accounts, has set a benchmark for transparency and effective governance. As PM-KISAN continues to expand its reach, it stands as a testament to the government's commitment to strengthening the agricultural sector and enhancing the livelihoods of India's farmers.

¹³ <https://pib.gov.in/PressReleasePage.aspx?PRID=2100758>

¹⁴ <https://pib.gov.in/PressReleseDetailm.aspx?PRID=2100758®=3&lang=1>

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