Securing Farmers' Future with Dignity

7 Years of Pradhan Mantri Kisan Maandhan Yojana

11 September, 2026

For seven years, PM-KMY has helped small and marginal farmers look towards old age with greater financial security and dignity. Launched in 2019, the scheme offers a minimum assured ***pension of ₹3,000 per month*** *from the age of 60. By February 2026,* ***over 24.96 lakh farmers have enrolled*** *under the scheme across the country.* ***Haryana leads with around 5.75 lakh enrolments,*** *followed by* ***Bihar with over 3.46 lakh****. Since 2019,* ***₹540.66 crore*** *has been* ***utilised*** *to support the scheme's implementation and outreach, as of February 2026. Its reach reflects a growing awareness of the importance of social security among farming communities. PM-KMY stands as a continuing effort to make farmers' later years more secure and dignified.*

7 Years of PM-KMY: Looking Beyond the Years of Farming

For generations, India's farmers have nurtured the nation's food security, dedicating themselves tirelessly to the fields. As they grow older, the Government recognises that their years of hard work deserve the reward of security and dignity. This is particularly significant for small and marginal farmers who may have limited savings to rely on in their later years.

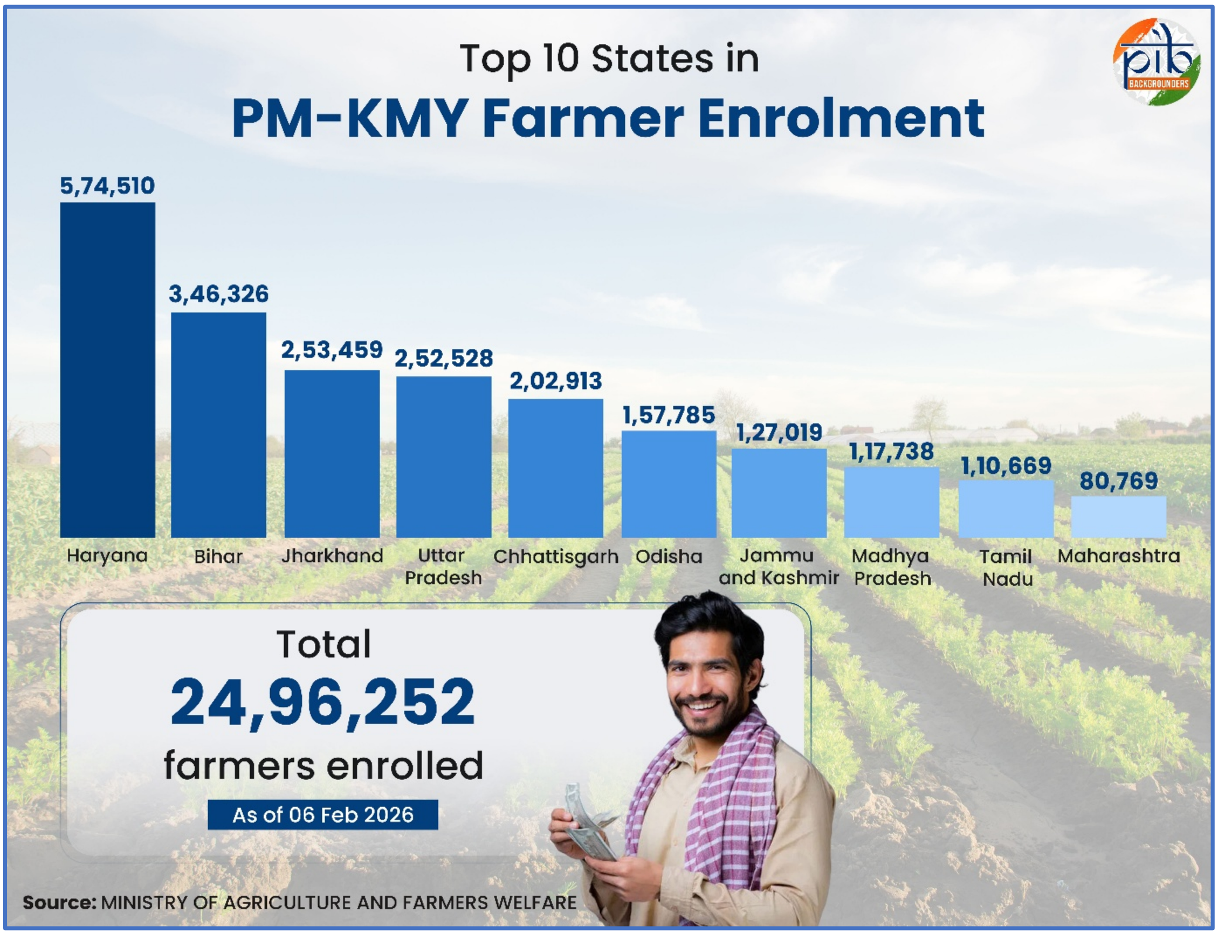
With this vision, the **Pradhan Mantri Kisan Maandhan Yojana (PM-KMY)** was launched on 12th September 2019. The scheme offers eligible landholding Small and Marginal Farmers (SMFs), both male and female, the assurance of a steady monthly pension from the age of 60. The intervention seeks to ensure their golden years are met with stability and peace of mind.

Since its launch, PM-KMY has emerged as an important pillar of social security for the farming community. **On 12th September 2026, the scheme marks seven years of its journey**. Over these seven years, the scheme has steadily expanded its reach among farmers across the country. It reflects the government's continued commitment to ensuring that farmers can look towards their later years with greater financial security and dignity.

Impact: Expanding the Social Security Footprint

The journey of PM-KMY is reflected not only in its seven-year milestone, but also in the growing number of farmers it has brought within its social security framework. The promise of social security has increasingly found resonance among farming communities, with PM-KMY drawing **24,96,252 enrolments** by 06 February 2026.

The impact is particularly visible in the scheme's **state-wise spread**. **Haryana leads with around 5.75 lakh enrolled farmers**, followed by **Bihar with over 3.46 lakh**. **Jharkhand and Uttar Pradesh** have each crossed **2.5 lakh enrolments**, while **Chhattisgarh** has recorded over **2 lakh**. Odisha, Jammu and Kashmir, Madhya Pradesh, Tamil Nadu and Maharashtra further strengthen the scheme's national footprint.



Behind this expanding reach lies sustained public investment. **Since 2019, ₹540.66 crore has been utilised nationwide under PM-KMY** as of February 2026, supporting its continued implementation and outreach.

From a social security measure introduced for farmers' old-age protection, PM-KMY has grown into a nationwide safety net. It brings the promise of financial security closer to millions who spend their working lives securing India's food security.

A Pension Shield for Farmers' Golden Years

The **Pradhan Mantri Kisan Maandhan Yojana (PM-KMY)** is a **Central Sector Scheme** administered by the Department of Agriculture & Farmers Welfare, **Ministry of Agriculture & Farmers Welfare**. The scheme is implemented in partnership with the **Life Insurance Corporation of India (LIC)**.

PM-KMY is a **voluntary and contributory old-age pension scheme** designed to provide financial security to **small and marginal farmers** during their later years. Under the scheme, eligible subscribers receive a **minimum assured pension of ₹3,000 per month after attaining the age of 60 years.**

The scheme also provides **family pension support** after the subscriber's death. If a subscriber passes away while receiving the pension, the spouse is entitled to a **family pension equal to 50% of the subscriber's pension**. This amounts to **₹1,500 per month**. The benefit is available exclusively to the spouse and applies only if the spouse is not already a beneficiary of PM-KMY.

The scheme also provides an option in case a subscriber **dies before attaining the age of 60 years**. If the beneficiary has made regular contributions, the spouse may **join and continue the scheme** by making the prescribed regular contributions. Alternatively, the spouse may **exit the scheme** as per the exit and withdrawal provisions.

Who Can Benefit from PM-KMY?

The scheme is open to **small and marginal farmers throughout the country with cultivable landholdings of up to two hectares**. Farmers must be **between 18 and 40 years of age** to enrol. To qualify, their names must appear in the **land records of the respective States or Union Territories as on 1 August 2019**. They must not fall under the scheme's exclusion criteria

Exclusion Criteria: Who Is Not Eligible for PM-KMY?

While the Pradhan Mantri Kisan Maandhan Yojana (PM-KMY) is designed as a broad social safety net for Small and Marginal Farmers (SMFs), specific categories of individuals are explicitly excluded to ensure benefits reach those with minimal old-age financial coverage.

1. Farmers Covered Under Other Social Security & Pension Schemes

Farmers who are already enrolled in other statutory or central social security programs are not eligible to join PM-KMY:

- Subscribers to statutory schemes such as the **National Pension Scheme (NPS)**, **Employees' State Insurance Corporation (ESIC)** scheme, or **Employees' Fund Organization** scheme.
- Beneficiaries of the **Pradhan Mantri Shram Yogi Maan-dhan Yojana (PM-SYM)**.
- Beneficiaries of the **Pradhan Mantri Laghu Vyapari Maan-dhan Yojana (PM-LVM)**.

2. Categories of Higher Economic Status

To target support toward vulnerable farming families, individuals and families meeting any of the following higher economic indicators are excluded:

- **Institutional Landholders**: All institutional landholding entities.
- **Constitutional Post Holders**: Former and present holders of constitutional posts.
- **Public Representatives**: Former and present Ministers or State Ministers, Members of Lok Sabha or Rajya Sabha, Members of State Legislative Assemblies or Councils, Mayors of Municipal Corporations, and Chairpersons of District Panchayats.
- **Government & Public Sector Employees**: Serving or retired officers and employees of Central/State Government Ministries, Departments, or field units, Central or State Public Sector Enterprises (PSEs), attached or autonomous institutions, as well as regular employees of Local Bodies.
    - **Multi-Tasking Staff (MTS), Class IV, and Group D** employees are **exempted** from this exclusion and remain eligible for PM-KMY.
- **Income Tax Payers**: All individuals who paid Income Tax in the last assessment year.
- **Registered Professionals**: Practicing professionals such as **Doctors, Engineers, Lawyers, Chartered Accountants (CAs), and Architects** registered with professional bodies.

3. Verification & Self-Declaration

Eligibility verification for PM-KMY relies primarily on self-declaration by the applicant. State or Union Territory Governments certify eligibility based on these self-declarations. If an applicant is found to have submitted an incorrect or false declaration, they become ineligible for financial benefits under the scheme, the Central Government's matching contribution is stopped, and subscriber contributions are refunded without interest.

A Shared Contribution for a Secure Future

PM-KMY follows a **shared contribution model**, under which the farmer and the Central Government contribute equally to the pension fund. Farmers make a monthly contribution throughout their working years, while the Government makes an **equal matching contribution**.

The **farmer's monthly contribution** ranges from **₹55 to ₹200**, depending on the age at which the farmer joins the scheme. Thus, younger entrants contribute a lower amount each month, while those joining at a later age contribute a higher amount, as mentioned below:

Entry Age (in Years)	Superannuation Age (in Years)	Member's contribution (Rs.)	Government's contribution (Rs.)	Total contribution (Rs.)
18	60	55	55	110
19	60	58	58	116
20	60	61	61	122
21	60	64	64	128
22	60	68	68	136
23	60	72	72	144
24	60	76	76	152
25	60	80	80	160
26	60	85	85	170
27	60	90	90	180
28	60	95	95	190
29	60	100	100	200
30	60	105	105	210
31	60	110	110	220
32	60	120	120	240
33	60	130	130	260
34	60	140	140	280
35	60	150	150	300
36	60	160	160	320
37	60	170	170	340
38	60	180	180	360
39	60	190	190	380
40	60	200	200	400

The farmer's contribution is **automatically debited from the bank account linked to the scheme**. This ensures regular monthly contributions towards the pension fund. At the time of enrolment, the farmer provides an **auto-debit mandate.** It authorises the deduction of the applicable monthly contribution from the linked bank account.

Eligible Small and Marginal Farmers can also opt to use their **PM-KISAN benefits for voluntary contributions** towards PM-KMY. For this purpose, the farmer submits an **enrolment-cum-auto-debit mandate.** It authorizes automatic deduction of the contribution from the bank account into which PM-KISAN benefits are credited.

Enrolment: A Simple Digital Process

PM-KMY provides eligible Small and Marginal Farmers (SMFs) with a **simple, paperless enrolment process** through the nearest Common Service Centre (CSC). Farmers need to carry their **Aadhaar card, bank account details and mobile number** for OTP verification.

At the CSC, the **Village Level Entrepreneur (VLE)** verifies the farmer's details and completes online registration. The farmer signs the mandate form. At this step, the **first contribution is processed digitally**.

After successful registration, the farmer receives a **Pension Account Number and pension card**. The details are forwarded to Life Insurance Corporation, which manages the pension fund and pension payouts. Subsequent contributions are **auto-debited from the farmer's bank account**.

Farmers can choose **monthly, quarterly, four-monthly or half-yearly** contribution options, providing flexibility according to their financial cycles. This process enables farmers to complete enrolment digitally at their convenience, while ensuring that their contributions and pension records are maintained systematically.

A Continuing Commitment to Farmers' Well-Being

Seven years of PM-KMY reflect a sustained effort to strengthen social security for India's small and marginal farmers. Launched in 2019, the scheme has steadily expanded its reach across the country, **bringing old-age income security closer to farming families**. Its simple, paperless enrolment process and flexible contribution options have made it easier for eligible farmers to participate. More importantly, PM-KMY looks beyond farmers' productive years by providing a dependable pension after the age of 60. The journey of PM-KMY is therefore not only about enrolment and coverage. It represents a wider commitment to protecting farmers' dignity and financial stability in their later years. By building a pension safety net, **the scheme strengthens the promise of greater security for those who spend their working lives securing India's food security**.

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PIB Backgrounders

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