



Sahakar Kisan Kalyan Yojana

Why in News?

Recently, the **Rajasthan government** introduced the **Sahakar Kisan Kalyan Yojana**, first-ever [interest subvention scheme](#) for **long-term cooperative agricultural and non-agricultural loans**.

- This scheme aims to **boost farm output and increase farmers' incomes**.

Key Points

- **About the Scheme:**
 - Under the Sahakar Kisan Kalyan Yojana, **farmers secure loans from primary cooperative land development banks and Central cooperative banks** in Rajasthan.
 - The scheme incentivizes timely loan repayments, offering **lower interest rates through subsidies**.
- **Interest Subsidies:**
 - Farmers will receive a **7% interest subsidy on agricultural loans** if they repay on time.
 - A **5% subsidy** will be provided for timely repayment **of non-agricultural loans**.
- **Purpose:**
 - Farmers often take cooperative loans for **deepening tube wells, drip irrigation, land levelling, greenhouse setup, solar installations, vermicompost production, silkworm rearing, and beekeeping**.
- **Financial Provisions and Interest Rates:**
 - Rs 39.75 crore has been allocated for the interest subsidy.
 - With the subsidy, **farmers will pay a reduced interest rate of 4%** on agricultural loans and 3.5% on non-agricultural loans.

PDF Reference URL: <https://www.drishtias.com/printpdf/sahakar-kisan-kalyan-yojana>