



Pradhan Mantri Kisan Samman Nidhi (PM-KISAN)

Key Points

- **Launched:** December 2018
- **Type:** Central Sector Scheme
- **Objective:** Provide financial assistance to **land-holding farmer families** across **India**
- **Income Support:** Rs **6,000** annually (3 **equal installments** of Rs **2,000** each)
- **Eligibility:** All landholding farmers (certain exclusions)
- **Beneficiary Identification:** Done by **State Governments** and **Union Territories** as per the scheme's guidelines

About PM-KISAN

- **Pradhan Mantri Kisan Samman Nidhi (PM-KISAN)** is a **Central-Sector scheme** (100% funded by Government of India) launched in **December 2018**, to provide **financial assistance** to all **land-holding farmer families** across **India**.

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Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) Scheme

Benefits

Offers ₹6,000 annually in three installments.



Objective

Aims to provide financial support to farming families.



Beneficiaries

Includes all landholding farmers with some exclusions.



Type

Classified as a Central Sector Scheme.



What are the Key Features of the PM-KISAN Scheme?

- **Income Support:** Under **PM-KISAN**, eligible farmer families receive income support of **Rs 6,000 annually**, distributed in **three equal installments** of Rs 2,000 each.
 - **Direct Benefit Transfer:** The scheme ensures that funds are directly transferred to beneficiaries' bank accounts to promote transparency and reduce delays.
- **Eligibility:** All landholding farmers' families, which have cultivable land holding in their names are eligible to get benefit under the scheme.
 - **Definition of Family:** For the purposes of this scheme, a farmer "family" consists of the husband, wife, and any minor children.
- **Beneficiary Identification:** The responsibility to identify eligible farmer families rests with **State Governments and Union Territory (UT)** administrations, following the scheme's guidelines.
- **Implementing Agency:** The **Department of Agriculture and Farmers Welfare (DA&FW)** of the **Ministry of Agriculture and Farmers Welfare** is the implementing agency.
 - The DA&FW works with the **Department of Agriculture** of all the states and union territories to implement the scheme.
- **KCC Linkage:** The government linked **Kisan Credit Card** with **PM-KISAN** to streamline farmers' access to formal credit, reduce documentation, and make loan processing faster using existing beneficiary data.

What are the Exclusion Categories of the PM-KISAN Scheme?

The **PM-KISAN** scheme excludes beneficiaries with higher economic status, making them ineligible for benefits. These exclusions are as follows:

- **Institutional Landholders:** All institutional landholders are not eligible.
- **High Economic Status Farmer Families:** Families where any member holds, or has held, **constitutional posts**.
 - Former and present Ministers (Central or State), Members of Parliament (Lok Sabha/Rajya Sabha), State Legislative Assemblies/Councils, as well as former/present Mayors of Municipal Corporations and Chairpersons of District Panchayats.
- **Government Employees and Pensioners:** All serving or retired officers and employees of Central/State Government Ministries, Departments, and field units, including Public Sector Enterprises (PSEs) and autonomous institutions under government and regular employees of local bodies.
 - **Exclusion does not apply to** Multi-Tasking Staff (MTS), Class IV, or Group D employees.
 - All retired pensioners with a monthly pension of Rs. 10,000 or more, **except MTS, Class IV, or Group D retirees**.
- **Income Taxpayers:** Individuals who paid Income Tax in the last assessment year are excluded from the scheme.
- **Professionals:** Professionals such as Doctors, Engineers, Lawyers, Chartered Accountants, and Architects registered with professional bodies are also excluded.

Impact of the Scheme

- **Income Support for Farmers:** With the 18th installment in **October 2024**, total **disbursements** surpassed **Rs 3.45 lakh crore**, benefiting **11 crore farmers**. It provides income support to small and marginal farmers, reducing loan dependency.
- **Efficient Digital Implementation:** The scheme ensures **100% Direct Benefit Transfer** through **Aadhaar-based verification** and **real-time payment tracking**, minimizing **leakages** and ensuring **transparency**.
- **Boost to Rural Economy:** Regular **financial assistance** encourages spending on agricultural inputs, healthcare, and education, positively impacting the rural economy and local markets.

