

Pradhan Mantri Kisan Samman Nidhi

Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) is a new Central Sector Scheme to provide income support to all landholding farmers' families in the country to supplement their financial needs for procuring various inputs related to agriculture and allied activities as well as domestic needs.

Eligibility

All land holding eligible farmer families (subject to the prevalent exclusion criteria) are to avail of the benefits under this scheme.

The following categories of beneficiaries of higher economic status shall not be eligible for benefit under the scheme.

- All Institutional Land holders.
- Farmer families in which one or more of its members belong to following categories
 - Former and present holders of constitutional posts
 - Former and present Ministers/ State Ministers and former/present Members of Lok Sabha/ Rajya Sabha/ State Legislative Assemblies/ State Legislative Councils, former and present Mayors of Municipal Corporations, former and present Chairpersons of District Panchayats.
 - All serving or retired officers and employees of Central/ State Government Ministries /Offices/Departments and its field units Central or State PSEs and Attached offices /Autonomous Institutions under Government as well as regular employees of the Local Bodies (Excluding Multi Tasking Staff /Class IV/Group D employees)
 - All superannuated/retired pensioners whose monthly pension is Rs.10,000/-or more (Excluding Multi Tasking Staff / Class IV/Group D employees) of above category
 - All Persons who paid Income Tax in last assessment year
 - Professionals like Doctors, Engineers, Lawyers, Chartered Accountants, and Architects registered with Professional bodies and carrying out profession by undertaking practices.

Benefits

Under the PM-KISAN scheme, all landholding farmers' families shall be provided the financial benefit of Rs. 6000 per annum per family payable in three equal installments of Rs. 2000 each, every four months.

How to apply

- The eligible farmers may apply with the village Patwaris, revenue officials or other designated officers / agencies and submit their required details to them.
- Farmers can also visit their nearest [Common Service Centres \(CSCs\)](#) for registration in the Scheme upon payment of fees.
- Farmers can also do their self-registration through the Farmers Corner in the [PM KISAN portal](#). To check the status of the registration, [click here](#).
- Details required for registration include Name, Age, Gender, Category(SC/ST), Aadhaar Number (in case Aadhaar Number has not been issued then Aadhaar Enrollment Number together with any other prescribed documents for purposes of the identification such as Driving Licence, Voters' ID Card, NREGA Job Card, or any other identification documents issued by Central/State/UT Governments or their authorities,etc.), Bank Account Number and the Mobile Number of the beneficiaries.

For more details visit [PM KISAN portal](#)

PM Kisan Maan Dhan Yojana

Government has launched the Pradhan Mantri Kisan Maan Dhan Yojana (PM-KMY) on 12.9.2019 with a view to provide social security to Small and Marginal Farmers in their old age when they have no means of livelihood and minimal or no savings to take care of their expenses. The Life Insurance Corporation (LIC) manages the pension fund.

Benefits

- **Minimum Assured Pension:** Each subscriber to the scheme is guaranteed a minimum pension of Rs. 3000 per month upon reaching the age of 60 years
- **Family Pension:** If a subscriber passes away while receiving their pension, their spouse will be entitled to a family pension equal to 50% of the amount the subscriber was receiving i.e. Rs.1500 per month as Family Pension. This is only applicable if the spouse is not already a beneficiary of the scheme. The family pension benefit is exclusively for the spouse.
- **PM-KISAN Benefit:** SMFs can choose to use their PM-KISAN benefits to make voluntary contributions to the scheme. For this, eligible SMFs must sign and submit an enrolment-cum-auto-debit-mandate form. This will authorize automatic debit of their contributions from the bank account where their PM-KISAN benefits are credited.
- **Equal Contribution by Government:** The Central Government, through the Department of Agriculture Cooperation and Farmers Welfare, also contributes an equal amount as contributed by the eligible subscriber, to the pension Fund
- **Monthly Contributions:** Monthly contributions are in the range from Rs. 55 to Rs. 200, based on the farmer's age at the time of entry into the Scheme, according to the contribution chart.

Entry Age	Superannuation Age	Member's contribution (Rs.)	Government's contribution (Rs.)	Total contribution (Rs.)
(1)	(2)	(3)	(4)	(5)
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

Leaving the Pension Scheme

- If an eligible subscriber exits the Scheme within less than ten years of joining, then the share of contribution will be returned along with the savings bank rate of interest payable thereon.
- If the subscriber exits after ten years but before reaching age sixty, they will receive their contributions plus accumulated interest, either as earned by the Pension Fund or at the savings bank rate, whichever is higher.
- Suppose a subscriber dies while making regular contributions. In that case, their spouse can either continue the Scheme with regular contributions or exit by receiving the subscriber's contributions plus accumulated interest, as earned by the Pension Fund or at the savings bank rate, whichever is higher.

- Upon the subscriber's and spouse's death, the remaining corpus shall be returned to the fund.

Eligibility

1. Small and Marginal Farmer (SMF) - a farmer who owns cultivable land upto 2 hectare as per land records of the concerned State/UT as of 1st August 2019.
2. Age of 18- 40 years

Farmers who are not eligible for the scheme

The following categories of farmers have been brought under the exclusion criteria:

- SMFs covered under any other statutory social security schemes such as National Pension Scheme (NPS), Employees' State Insurance Corporation scheme, Employees' Fund Organization Scheme etc.
- Farmers who have opted for Pradhan Mantri Shram Yogi Maan Dhan Yojana (PM-SYM) administered by the Ministry of Labour & Employment
- Farmers who have opted for Pradhan Mantri Laghu Vyapari Maan-dhan Yojana (PM-LVM) administered by the Ministry of Labour & Employment
- Further, the following categories of beneficiaries of higher economic status shall not be eligible for benefits under the scheme:
 - All Institutional Land holders; and
 - Former and present holders of constitutional posts
 - Former and present Ministers/ State Ministers and former/present Members of Lok Sabha/ Rajya Sabha/ State Legislative Assemblies/ State Legislative Councils, former and present Mayors of Municipal Corporations, former and present Chairpersons of District Panchayats.
 - All serving or retired officers and employees of Central/ State Government Ministries/ Offices/Departments and their field units, Central or State PSEs and Attached offices/ Autonomous Institutions under Government as well as regular employees of the Local Bodies (Excluding Multi Tasking Staff / Class IV/Group D employees)
 - All Persons who paid Income Tax in last assessment year.
 - Professionals like Doctors, Engineers, Lawyers, Chartered Accountants, and Architects registered with Professional bodies and carrying out profession by undertaking practice.

How to apply

To enroll in the scheme, eligible farmers need to visit the nearest Common Service Center (CSC) or contact the Nodal Officer (PM-Kisan) appointed by the State or UT Governments. The enrollment is free of cost.

For self enrollment & through online registration, [click here](#)

For enrollment through Common Service Centre

Farmers can visit their nearest [Common Service Centres \(CSCs\)](#) for registration. The Common Service Centres will charge Rs.30/- per enrolment which will be borne by the Government.

The following information is needed at the time of registration:

- Farmer's / Spouse's name and date of birth
- Bank account number
- IFSC/ MICR Code
- Mobile Number
- Aadhaar Number

For more details visit [PM-KMY portal](#)

Credit facility for farmers

Loan facility is available through a large network of Commercial Banks, Regional Rural Banks and Cooperative Credit Institutions in the country to fulfill the crop loan and term loan needs of the farmers.

Credit facility to farmers

S.NO	Credit Facility	Quantum of Assistance
1	Interest Assistance Collateral / security-free loan	Crop loan upto Rs.3 lakhs at 7% rate of interest. This interest rate becomes 4% due to 3% interest subvention incentives provided to those farmers who repay crop loan on time. No need of collateral security for farm loan up to Rs 1.6 lakh
2	Kisan Credit Card	Farmers can avail crop loan through Kisan Credit Card. Loan /credit limit is fixed on the basis of crop sown and area under cultivation. Kisan Credit Cards are valid for 3-5 years. Farmers are also provided risk coverage in the event of accidental death/ disability. Crop coverage loans are covered under the Crop Insurance Scheme.
3	Investment Loan	Loan facility to the farmers is available for investment purposes in the areas viz. Irrigation, Agricultural Mechanization, Land Development, Plantation, Horticulture and Post-Harvest Management

How to apply

Contact your nearest bank to access the scheme.

Crop insurance schemes

Crop insurance schemes in India

Four insurance schemes are being implemented namely by the government to support farmers.

- Pradhan Mantri Fasal Bima Yojana (PMFBY)
- Weather based Crop Insurance Scheme (WBCIS)
- Coconut Palm insurance scheme (CPIS) and
- Pilot Unified Package insurance scheme UPIS) (45 districts).

Coverage under PMFBY/WBCIS/CPIS/UPIS is compulsory, if you avail crop loan for notified crops. Coverage is voluntary for non-loanee farmers.

Benefits

.No.	Scheme	Assistance
1	Pradhan Mantri Fasal Bima Yojana	<ul style="list-style-type: none">• Insurance protection for food crops, oilseeds and annual horticultural/commercial crops notified by state government.• Uniform maximum premium for all farmers:<ul style="list-style-type: none">◦ Kharif season - 2% of sum insured.◦ Rabi Season 1.5% of sum insured.◦ Annual commercial/horticultural crops - 5% of sum insured• The difference between actual premium and the rate of Insurance payable by farmers shall be shared equally by the Centre and State.• Claims of full Sum Insured (SI), without capping or reduction in SI.• If the sowing is not done due to adverse weather/climate, claims upto 25% of sum insured will be paid for prevented sowing/planting risk.• When the crop yield is less than the guaranteed yield of notified crops, the claim payment equal to shortfall in yield is payable to all insured farmers.• If 50% loss in mid season of crop then on account advance payment, upto 25% of likely claims will be paid as immediate relief.• Losses caused due to inundation, hail storm and landslide would be assessed at individual farm level.• Post harvest losses assessment for damage to crops in cut and spread in the field up to 14 days on account of cyclonic rain and unseasonal rain in the entire country.• Use of remote sensing Technology and drones to supplement Crop cutting experiments for faster settlement of claims.• Implementing agency will be selected by the State Government through bid.

2	Weather Based Crop Insurance Scheme (WBCIS)	<ul style="list-style-type: none"> Insurance protection for notified food crops, oilseeds and horticultural /commercial crops Uniform maximum premium for all farmers like PMFBY : <ul style="list-style-type: none"> Kharif season - 2% of sum insured. Rabi Season 1.5% of sum insured. Commercial/horticultural crops 5% of sum insured. The difference between actual premium and the rate of Insurance payable by farmers shall be shared equally by the Centre and State. When the Weather indices (rainfall/temperature/relative humidity/wind speed etc) is different (less/ higher) from the Guaranteed Weather Index of notified crops, the claim payment equal to deviation/shortfall is payable to all insured farmers of notified area. Provision for assessment of losses caused by hailstorm and cloud burst at individual farm level. Implementing agency will be selected by the State Government through bid.
3	Coconut Palm Insurance Scheme (CPIS)	<ul style="list-style-type: none"> Insurance protection for Coconut Palm growers. Premium rate per palm ranges from Rs. 9.00 (in the plant age group of 4 to 15 years) to Rs. 14.00 (in the plant age group of 16-60 years). 50-75% subsidy of premium is provided to all types of farmers. When the palm damaged, the claim payment equal to input cost loss damage is payable to the insured in notified areas.
4	Unified Package Insurance Scheme (UPIS) as pilot in 45 districts	<ul style="list-style-type: none"> To provide financial protection and comprehensive risk coverage of crops, assets, life and student safety to farmers. Pilot will include 7 section Viz., - Crop Insurance (PMFBY / WBCIS), Loss of life (Pradhan Mantri Jeevan Jyoti Bima Yojna (PMJJBY)), Accident Insurance (Pradhan Mantri Suraksha Bima Yojana - PMSBY), Student safety, Household, Agriculture implements and Tractor. Crop insurance will be compulsory. However farmers can choose atleast 2 sections from remaining. Farmers may be able to get all requisite insurance products for farmers through one simple proposal/ application Form and through single window. Two flagship schemes of the Government viz PMSBY & PMJJBY have been included apart from insurance of assets. Pilot scheme will be implemented through single window. Processing of claims (other than Crop Insurance) on the basis of individual claim report.

Whom to Contact ?

Nearest branches of Bank/ PACS/Cooperative Banks/ Empanelled General Insurance Companies notified for the area and District Agriculture Officer/Block Development Officer may be contacted or visit web portal [Crop Insurance portal](#)

Pradhan Mantri Krishi Sinchai Yojana

Pradhan Mantri Krishi Sinchayee Yojana (PMKSY) was launched on 1st July 2015 with the motto of 'Har Khet ko Pani' for providing end to end solutions in irrigation supply chain, viz., water resources, distribution network, farm level applications and improving water use efficiency. Micro irrigation (MI) is being popularized to ensure 'Per Drop – More Crop' (PDMC).

Benefits

S.No	Types of Assistance	Quantum of Assistance	Schemes
Assistance for soil management			
1	Water Carrying Pipes	@ 50% of the cost limited to Rs. 50/- per meter from HDPE pipes, Rs. 35 per meter for PVC pipes and Rs. 20/- per meter for HDPE laminated oven lay flat tubes with maximum ceiling of Rs. 15,000 per farmer/beneficiary for water carrying pipes	National Food Security Mission (Oil Seed & Oil Palm)
2	Drip Irrigation System for Oil Palm	As per the specification of PMKSY guidelines	-do-
3	Plastic/RCC based water harvesting structure/ farm pond /construction of community tank (100 meter x 100 meter x 3 meter) For smaller size ponds/tanks, cost will be admissible on pro rata basis, depending upon command area, depending upon command area	Rs. 20 lakhs per unit in plain areas; and Rs. 25.00 lakhs per unit in hilly areas with 500 micron plastic lining/RCC lining, for 10-hectare command area	NHM/HMNEH Sub schemes under MIDH
4	Water Storage in Farm Pond/ Dug well (Measuring 20 meter x 20 meter x 3 meter) by individual. For smaller size ponds/dug wells, cost will be admissible on pro rata basis	Rs. 1.50 lakhs per beneficiary for plain areas & Rs. 1.80 lakhs/beneficiary for hilly areas with 300 micron plastic lining/RCC lining, for 2-hectare command area	NHM/HMNEH Sub schemes under MIDH

5	Sprinkler Set for pulses,wheat & Nutri-Cereals	Rs. 10,000/ha. or 50% of the cost whichever is less.	National Food Security Mission (NFSM)
6	(a) Creation of borewell at Oil Palm farm (b) Water Harvesting Structures/ponds	Assistance as per NMSA guideline i.e. 50% of the cost limited to Rs. 25,000/- per borewell/tube well subject to condition that these are not installed in critical, semi-critical and over exploited ground water zones. 50% of the cost (Construction cost Rs. 125/- per cubic meter for plain and Rs. 150/- per cubic meter for hilly areas) limited to Rs. 75,000/- for plane areas and Rs. 90,000/- for hilly areas including lining	National Food Security Mission (Oil Seed & Oil Palm)
7	Pump-sets(up to 10 HP) for Rice, Wheat & Pulses	Rs. 10,000/- per pump-set or 50 % of the cost whichever is less.	NFSM
8	Construction of dug well / Bore Well	100% of cost limited to Rs. 30,000/-	BGREI
9	Mobile rain gun for Pulses only	Rs. 15,000/- per mobile rain gun or 50 % of the cost whichever is less.	NFSM
10	Shallow Tube Wells	100% of cost limited to Rs. 12,000/-	BGREI
Water Management under National Mission for Sustainable Agriculture (NMSA)			
1. Water Harvesting and Management			
1.1a	Water Harvesting System for individuals	50% of cost (Construction cost Rs.125/- for plain and Rs.150/- per cu m for hilly areas) limited to Rs.75,000/-, for plain areas and Rs.90,000/- for hilly areas including lining. For smaller size of the ponds/dug wells, cost admissible on pro rata basis. Cost for non-lined ponds/tanks will be 30% less.	RAD component of NMSA

1.1b	Lining of Tanks/ Ponds constructed under MNREGA/WSDP etc.	50% cost of plastic/RCC lining limited to Rs.25,000/- per pond/tank/well.	do
1.2	Water Harvesting System for communities: Construction of Community tanks / on-farm ponds/check dams/reservoirs with use of plastic/RCC lining on public land.	100% of the cost limited to Rs.20 lakhs/unit in plain areas, Rs.25 lakhs/unit in hilly areas, for 10 ha of command area or any other smaller size on pro rata basis depending upon the command areas. Cost for non-lined ponds/tanks will be 30% less.	do
1.3	Construction of Tube Wells / Bore Wells (Shallow/Medium)	50% of the total cost of installation limited to Rs.25,000/- per unit.	do
1.4	Restoration/Renovation of small tanks	50% of the cost of renovation limited to Rs.15,000/- per unit	do
1.5	Pipe/pre-cast Distribution System	50% of the cost of system limited to Rs.10,000/- per ha with assistance up to a maximum of 4 ha per beneficiary or group.	do
1.6	Water lifting Devices (Electric, Diesel, Wind/Solar)	50% of the cost of installation limited to Rs.15,000/- per electric/diesel unit and Rs.50,000/- per solar/wind unit.	do
1.7	Construction of secondary storage structures with poly lining, protective fence at feasible locations	50% of the cost limited to Rs 100 / cu.m. of storage capacity. Maximum permissible assistance restricted to Rs. 2 lakh per beneficiary.	RAD component of NMSA
1.8	Construction of Brick masonry / concrete secondary storage structures (Diggee) with protective fence	50% of the cost limited to Rs 350 / cu.m. of storage capacity. Maximum permissible assistance restricted to Rs. 2 lakh per beneficiary.	do

2	Drip Irrigation	<p>Financial assistance up to 55% for small & marginal farmers and 45% for other farmers.</p> <p>Indicative cost of drip Irrigation system ranges from Rs. 21643 to Rs. 112237 per hectare depending upon the spacing of drip lateral pipes and land size.</p> <p>Maximum permissible assistance will be restricted to 5 hectare per beneficiary.</p>	Per Drop More Crop component of Pradhan Mantri Krishi Sinchayee Yojana (PMKSY)
3.	Sprinkler Irrigation	<p>Financial assistance up to 55% for small & marginal farmers and 45% for other farmers.</p> <p>Indicative cost of sprinkler irrigation system ranges from Rs. 19542 to Rs. 94028 per hectare depending upon the spacing of sprinkler pipes, type of sprinkler system and land size.</p> <p>Maximum permissible assistance will be restricted to 5 hectare per beneficiary.</p>	-do-

Whom to Contact ?

District Agriculture Officer / District Soil Conservation Officer / Project Director, ATMA/ District Horticulture Officer.

Interest subvention for dairy sector

Objective of the scheme

To offset the economic impact of Covid-19 on Dairy Sector, Ministry of Fisheries, [Animal Husbandry](#) and Dairying has introduced a new scheme "Interest subvention on Working Capital Loans for Dairy sector" for Supporting Dairy Cooperatives and Farmer Producer Organizations engaged in dairy activities (SDC&FPO). The scheme will be implemented through National Dairy Development Board (NDDB), Anand

Period of implementation

The scheme was initiated during 2020-21. GoI has now extended the same for the period of 2021-22 to 2025-26 with an outlay of Rs. 500 Crore.

Eligible beneficiaries

Dairy Cooperatives and Farmer owned milk producer companies (such as Milk Unions , Milk Federations , Farmer Owned / Milk Producer Companies).

Benefits

In order to meet the working Capital needs of the Cooperatives and Farmer owned milk producer companies, Interest subvention will be given on working capital loan taken from scheduled Commercial Banks/R.R.Bs/Cooperative Banks/Financial Institutions by Cooperatives/FPOs for conversion of milk into conserved commodities and other milk products.

The scheme has made provisions for providing interest subvention of 2% per annum, with an additional incentive of 2% per annum interest subvention to be given in case of prompt and timely repayment/interest servicing.

Whom to contact

Please contact your nearest bank or [NDDB](#) for more details.

Source : [Ministry of Fisheries, Animal Husbandry & Dairying](#)

National Scheme of Welfare of Fishermen

Background

The Centrally Sponsored 'National Scheme of Welfare of Fishermen' provided financial assistance to fishers for construction of house among other things. The said scheme has ended on 31 March, 2020. The Department is currently implementing the Pradhan Mantri Matsya Sampada Yojana (PMMSY) for the welfare of the fishermen.

Benefits to the Fishermen

Fishermen who are in the marine and inland sector are entitled for the following benefits under the scheme.

- Livelihood and nutritional support for socio-economically backward active traditional fishers families during fishing ban/lean period. Under this component, assistance is provided @ Rs. 4500/- per fishers which includes Rs. 3000/- per fishers to be provided by the Government and Rs. 1500/- to be contributed by the beneficiary for three months consisting of fishing ban/lean periods and
- Insurance to Fishers.
 - The insurance coverage for fishers includes (i) Rs.5,00,000/- against accidental death or permanent total disability,
 - Rs.2,50,000/- for permanent partial disability and
 - Insurance coverage for hospitalization expenses in the event of accident for a sum of Rs. 25,000.

Eligibility

The States should keep the following criteria in view while selecting beneficiaries under the scheme:-

- Beneficiary should be a member of a functional local fishers cooperative society/Federation/any other registered body.
- Beneficiary should be Below Poverty Line (BPL) and of between 18 and 60 years of age
- The beneficiary fishers will save Rs. 1500 over a period of 9 months during fishing season annually towards their contribution with a bank designated by the State/UT Department of Fisheries. States/UTs will devise suitable modalities to ensure transparency and smooth implementation of this activity. Depositing of beneficiary contribution on a lump sum basis in a period of one or two months may be avoided.

How to apply

The scheme is to be implemented by the respective States and Union Territories (UT's).

Whom to contact

Contact the Department of Animal Husbandaries, Dairying and Fisheries of the respective state.

Agriculture Infrastructure Fund

The Union Cabinet in July 2020 has approved a new pan India Central Sector Scheme called Agriculture Infrastructure Fund (National Agriculture Infra Financing Facility). The scheme shall provide a medium - long term debt financing facility for investment in viable projects for post-harvest management Infrastructure and community farming assets through interest subvention and financial support.

Scheme duration

The duration of the Scheme shall be from FY2020 to FY2032 (10 years).


Government of India
Ministry of Agriculture and Farmers Welfare


**Atmanirbhar Bharat Abhiyan
Through
Agri Infrastructure Fund**

**Golden Opportunity to Invest
through the Schemes of
National Horticulture Board**
In convergence with Agri Infrastructure Fund



Financing Facility

₹ 1,00,000 crore will be provided for financing Agriculture Infrastructure Projects at farm-gate and aggregation points for following activities:-

- (i) Supply chain services including e-marketing platforms
- (ii) Warehouses
- (iii) Silos
- (iv) Pack houses
- (v) Assaying units
- (vi) Sorting and grading units
- (vii) Cold chains
- (viii) Logistics facilities
- (ix) Primary processing centers
- (x) Ripening Chambers



Pattern of Financing and Participating Institutions

- All loans to have interest subvention of 3% per annum up to a limit of ₹2 crore for a maximum period of 7 years.
- Credit guarantee coverage for a loan upto ₹2 crores. The fee for this coverage will be paid by the Government.
- In case of FPOs, the credit guarantee may be availed from the facility created under FPO Promotion Scheme of DAC&FW.
- All Scheduled Commercial Banks, Scheduled Co-operative Banks, Regional Rural Banks (RRBs), Small Finance Banks, Non-Banking Financial Companies (NBFCs) and National Co-operative Development Corporation (NCDC).

Note : This Financing Facility and Interest Subvention is available in addition to capital subsidy under NHB Schemes.

Financial Assistance

Financial Assistance in the form of back ended capital investment subsidy is available for the following activities :-

Sr.	Item	Cost Norms
1	Integrated Post Harvest Management Projects e.g. Pack House, Ripening Chamber, Refer Van, Retail Outlets, Pre-cooling units, Primary Processing etc.	₹145.00 lakh per project.
2	Integrated pack house with facilities for conveyer belt, sorting, grading units, washing, drying and weighing.	₹50.00 lakh per unit with size of 9Mx18M
3	Pre-cooling	₹25.00 lakh / unit with capacity of 6MT.
4	Ripening Chamber	₹1.00 lakh/MT
5	Primary Processing of F&V, Aromatic Plants and Cashew	₹25.00 lakh/unit
6	Cold Storage and Controlled atmosphere storages from 5001 to 10000 MT capacity	From ₹6800 to ₹9500 per MT plus component-wise cost norms for add on components

Pattern of Assistance

A. For Post Harvest Infrastructure
Credit linked back ended subsidy @ 35% of cost limited to ₹50.75 lakh per project in general areas and @ 50% upto ₹72.50 lakh per project in NE Region, Hilly States and Scheduled Areas.

B. For Cold Storage and Controlled Atmosphere Storages
Credit linked back ended subsidy @ 35% per project in general areas and @ 50% per project in NE Region, Hilly States and Scheduled Areas.

For more details about Agri. Infrastructure Fund Scheme please visit agricoop.nic.in and for the Schemes of NHB visit nhb.gov.in



NATIONAL HORTICULTURE BOARD

National Horticulture Board
 Ministry of Agriculture and Farmers Welfare, Govt. of India
 85, Institutional Area, Sector-18, Gurugram-122015 (Haryana)
 Ph.: 0124-2342992, 2347441, 2342989-90, Fax : 2434991
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INVITES ONLINE APPLICATIONS FOR IN-PRINCIPLE APPROVAL (IPA)

Intended beneficiaries

- Agricultural Produce Market Committee
- Agri-Entrepreneur
- Central sponsored Public-Private Partnership Project
- Farmer
- Farmer Producers Organization
- Federation of Farmer Produce Organisations
- Joint Liability Groups
- Local Body sponsored Public-Private Partnership Project
- Marketing Cooperative Society
- Multipurpose Cooperative Society

- National Federations of Cooperatives
- Primary [Agricultural Credit](#) Society
- Self Help Group
- Federations of Self Help Groups
- Start-Up
- State Agencies
- State Federations of Cooperatives
- State sponsored Public-Private Partnership Project

Eligible projects under AIF

A. Eligible projects for all beneficiaries

- Organic inputs production
- Bio stimulant production units
- Nursery
- Tissue culture
- Seed Processing
- Custom Hiring Center
- Infrastructure for smart and precision agriculture Farm/Harvest Automation
- Purchase of drones, putting up specialized sensors on field, Blockchain and AI in agriculture etc.
- Remote sensing and Internet of Things (IOT) such as automatic weather station, Farm advisory services through GIS applications.
- Logistics facilities - Reefer Van & Insulated vehicles
- Assaying Units
- Supply chain services including e-marketing platforms
- Warehouse & Silos
- Cold Stores and Cold Chain
- Packaging Units
- Primary Processing activities

B. Eligible projects for building community farming assets

In addition to above activities farmer groups such as FPOs, PACS, SHGs, JLGs, Cooperatives, National and State Level Federation of Co-operatives, FPOs federations, Federations of SHGs, National and State Level Agencies etc. are eligible for following activities:

- Hydroponic Farming
- Mushroom farming
- Vertical farming
- Aeroponic farming
- Poly house/ Greenhouse
- Logistics facilities (including non-refrigerated/insulated vehicles)

Benefits

- All loans under this financing facility will have interest subvention of 3% per annum up to a limit of Rs. 2 crore. This subvention will be available for a maximum period of seven years.
- Further, credit guarantee coverage will be available for eligible borrowers from this financing facility under Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) scheme for a loan up to Rs. 2 crore. The fee for this coverage will be paid by the Government.
- In case of FPOs the credit guarantee may be availed from the facility created under FPO promotion scheme of Department of Agriculture, Cooperation & Farmers Welfare (DACFW).

- Moratorium for repayment under this financing facility may vary subject to minimum of 6 months and maximum of 2 years.

How to apply

To apply online, [click here](#).

Checklist of Documents

- Bank's loan application form / Customer Request Letter for AIF Loan duly filled and signed
- Passport size photographs of the promoter/partners/director
- Identity proof – Voter ID card/PAN card/Aadhaar card/Driving license
- Address Proof :
 - Residence: Voter ID card/Passport/Aadhaar card/Driving license/Electricity Bill/Latest property Tax Bill
 - Business Office/Registered Office: Electricity Bill/Latest Property Tax Receipt/Certificate of Incorporation in case of Companies/Certificate of Registration in ca of partnership Firms
- Proof of Registration
 - In case of Company : Article of Association
 - In case of Partnership : Certificate of Registration of Firm with Registrar of Firm
 - In case of MSMEs : Certificate of Registration with District Industries Centre (DIC)/Udyog Aadhar Copy
- Income Tax Return for last three years, If available.
- Audited Balance Sheet of last 3 Years, If available.
- GST Certificate, if applicable.
- Land ownership records – title deed/lease deed. If applicable, then Permission to mortgage the Immovable Property from the Lessor in case the Property is Leasehold (for primary security)
- ROC Search Report of the Company
- KYC documents of the promoter/firm/company
- Copy of Bank Statement for last one year (If available)
- Repayment track record of existing loans (Loan Statement)
- Net Worth Statements of promoter
- Detailed Project Report
- As applicable - Local authority permissions, Layout plans/estimates, Building sanction

To view the complete scheme guidelines, [click here](#).

Source : [National Agriculture Infra Financing Facility](#)

Related resources

1. [Model Project Reports of Agri enterprises](#)

KCC for animal husbandry and fisheries

Objective

To provide adequate and timely credit support under a single window to the farmers for activities related to Animal Husbandry and Fisheries

Eligibility

Farmers, Dairy/Poultry farmers, Fishers, Fish Farmers either individual or joint borrower, Joint Liability Groups or Self Help Groups including tenant farmers, who are rearing dairy animals/ sheep/ goats/ pigs/ poultry/ birds/ rabbit and having owned/ rented/ leased sheds/ who own or lease registered fishing vessel/boat, possess necessary fishing license/ permission for fishing in estuary and sea, fish farming/ mariculture activities in estuaries and open sea and any other State specific fisheries and allied activities.

Loan amount

Farmers who already have KCC based on their land ownership, can get their KCC credit limit enhanced, though interest subvention shall be available only to the extent of Rs 3 lakhs. Although the general limit for KCC credit without collateral remains Rs. 1.6 lakh, but the case of farmers whose milk is directly procured by Milk Unions falls under tie up arrangements between the producers and processing units without any intermediaries, and hence the credit limits without Collateral can be upto Rs.3 lakh.

Interest subvention for the KCC loan

KCC holders will get the benefits of interest subvention and prompt repayment incentive up to the credit limit of Rs 3 lakh for Animal Husbandry activities. Interest subvention will be available for Animal Husbandry farmers @ 2% per annum at the time of disbursed of loan and another @ 3% per annum in case of prompt repayment as prompt repayment incentive.

Whom to contact

Contact your nearest bank branch

National Mission on Edible Oils

National Mission on Edible Oils – Oil Palm (NMEO-OP) is a new Centrally Sponsored Scheme with a special focus on the North east region and the Andaman and Nicobar Islands with a focus on increasing area and productivity of oilseeds and Oil Palm.

Scheme outlay

A financial outlay of Rs.11,040 crore has been made for the scheme, out of which Rs.8,844 crore is the Government of India share and Rs.2,196 crore is State share and this includes the viability gap funding also.

The proposed scheme will subsume the current National Food Security Mission-Oil Palm programme.

Scheme outcomes

Under this scheme, it is proposed to cover an additional area of 6.5 lakh hectare (ha.) for oil palm till the year 2025-26 and thereby reaching the target of 10 lakh hectares ultimately. The production of Crude Palm Oil (CPO) is expected to go upto 11.20 lakh tonnes by 2025-26 and upto 28 lakh tonnes by 2029-30.

Scheme components

There are two major focus areas of the Scheme.

Price assurance

The oil palm farmers produce Fresh Fruit Bunches (FFBs) from which oil is extracted by the industry. Presently the prices of these FFBs are linked to the international CPO prices fluctuations. For the first time, the Government of India will give a price assurance to the oil palm farmers for the FFBs. This will be known as the Viability Price (VP). This will protect the farmers from the fluctuations of the international CPO prices and protect him from the volatility. This VP shall be the annual average CPO price of the last 5 years adjusted with the wholesale price index to be multiplied by 14.3 %. This will be fixed yearly for the oil palm year from 1st November to 31st October. This assurance will inculcate confidence in the Indian oil palm farmers to go for increased area and thereby more production of palm oil. A Formula price (FP) will also be fixed which will be 14.3% of CPO and will be fixed on a monthly basis. The viability gap funding will be the VP-FP and if the need arises, it would be paid directly to the farmers accounts in the form of DBT.

The assurance to the farmers will be in the form of the viability gap funding and the industry will be mandated to pay 14.3% of the CPO price which will eventually go up to 15.3%. There is a sunset clause for the scheme which is 1st November 2037. To give impetus to the North-East and Andaman, the Government will additionally bear a cost of 2% of the CPO price to ensure that the farmers are paid at par with the rest of India. The states who adopt the mechanism proposed by the Government of India would benefit from the viability gap payment proposed in the scheme and for this they will enter into MoUs with the Central Government.

Assistance for inputs/interventions

The second major focus of the scheme is to substantially increase the assistance of inputs/interventions.

- A substantial increase has been made for planting material for oil palm and this has increased from Rs 12,000 per ha to Rs. 29000 per ha. Further substantial increase has been made for maintenance and inter-cropping interventions. A special assistance @ Rs 250 per plant is being given to replant old gardens for rejuvenation of old gardens.
- To address the issue of shortage of planting material in the country, seed gardens will be provided assistance up to Rs. 80 lakhs for 15 ha. in Rest of India and Rs.100 lakhs for 15 ha in North-East and Andaman regions. Further, assistance for seed gardens @ Rs. 40 lakhs and Rs. 50 lakhs for Rest of India and North-East & Andaman regions respectively. Further Special assistance will be provided for the North-East and the Andaman regions in which special provisions are being made for half moon terrace cultivation, bio fencing and land clearance along with integrated farming.

- For capital assistance to the industry, for the North East states and Andamans, a provision of Rs 5 core of 5 mt/hr unit with pro rata increase for higher capacity. This will attract the industry to these regions.

Source : PIB

Krishi UDAN scheme

Krishi UDAN Scheme was launched in August 2020, on international and national routes to assist farmers in transporting agricultural products so that it improves their value realisation. The scheme aims to ensure seamless, cost-effective, time-bound air transportation and associated logistics for all Agri-produce originating especially from Northeast, hilly and tribal regions of the country.

Objectives

The objectives are

- to increase the share of air in the modal mix for transportation of Agri-produce, which includes horticulture, fishery, livestock & processed products.
- To achieve better convergence on various components catering to the development of sustainable and resilient Agri-produce value chains across various schemes of the Central and State Governments and their associated agencies as well as the resources committed by the private sector to improve supply chain competitiveness by
 - Providing more air connectivity (national and international) between origin-destination airports aimed at bringing in improved logistics efficiency.
 - Improving infrastructure and performance in processing of air cargo by all stakeholders, including Agri-produce, horticulture, fisheries, livestock products at airports and off-airport facilities, by regulatory participating governmental agencies (PGAs).
 - Imparting special focus to air freight of organic and natural produce of NER, Tribal and Hilly Districts.
 - Achieving better and timely mapping of Agri-produce production/ supply centres with domestic demand clusters and international markets in sync with the marketing strategies.
 - Promoting adoption of plant and animal quarantine and other regulatory requirements (at airport) in the export supply chains end-to-end.
 - Enabling paperless and contactless interface with all stakeholders through digitization and digitalization via integration with existing e-platforms and their creation as required.

Implementation agency

The enhanced version of the Krishi UDAN scheme was formulated with support from AAI Cargo Logistics and Allied Services Company Limited (AAICLAS) - a 100% subsidiary of the Airports Authority of India and Invest India, India's national Investment Promotion & Facilitation Agency, under the Ministry of Commerce and Industry.

Key Highlights of KRISHI UDAN 2.0

Krishi UDAN 2.0 lays out the vision of improving value realization through better integration and optimization of Agri-harvesting and air transportation and contributing to Agri-value chain sustainability and resilience under different and dynamic conditions. The scheme proposes to facilitating and incentivizing movement of Agri-produce by air transportation.

- **Facilitating and incentivizing movement of Agri-produce by air transportation:** Full waiver of Landing, Parking, TNLC and RNFC charges for Indian freighters and P2C at selected Airports of Airport Authority of India. Primarily, focusing on NER, Hilly and tribal regions.
- **Strengthening cargo related infrastructure at airports and off airports:** Facilitating the development of a hub and spoke model and a freight grid. Airside transit and transshipment infrastructure will be created at Bagdogra and Guwahati airports, and at Leh, Srinagar, Nagpur, Nashik, Ranchi, and Raipur airports as a part of focus on NER, Tribal and Hilly Districts.

- **Concessions sought from other bodies:** Seek support and encourage States to reduce Sales Tax to 1% on ATF for freighters / P2C aircraft as extended in UDAN flights.
- **Resources-Pooling through establishing Convergence mechanism:** Collaboration with other government departments and regulatory bodies to provide freight forwarder, airlines and other stakeholders with Incentives and concessions to enhance air transportation of Agri-produce.
- **Technological convergence:** Development of E-KUSHAL (Krishi UDAN for Sustainable Holistic Agri-Logistics). Platform to be developed facilitate in information dissemination to all the stakeholders. Furthermore, integration of E-KUSHAL with National Agriculture Market (e-NAM) is proposed.
- Total 58 airports are selected for the Krishi UDAN 2.0. – the majority of them are operated by AAI.
- The strategic selection of the airports is primarily focused on northeast region. Additionally covers North, entire western coast and southern India (including two islands).
- Airports for implementation of KrishiUdan 2.0 are selected with the aim of providing benefit to the entire country. Opted airports not only provide access to regional domestic market but also connects them to international gateways of the country.
- **Development of E-KUSHAL (Krishi Udaan for Sustainable Holistic Agri-Logistics).** Proposed to develop a platform which will facilitate in information dissemination to all the stakeholders. This will be a single platform which will provide relevant information at the same time will also assist in coordination, monitoring and evaluation of the scheme. Proposed convergence of E-Kushal with National Agriculture Market (e-NAM).
- Facilitating the development of a hub and spoke model and a freight grid (identified locations for cargo terminals)

Implementation plan

Primarily the scheme was focusing on 25 airports of NER, Hilly and Tribal region namely Agartala, Agatti, Barapani, Dehradun, Dibrugarh, Dimapur, Gaggai, Imphal, Jammu, Jorhat, Kullu (Bhuntar), Leh, Lengpui, Lilabari, Pakyong, Pantnagar, Pithoragarh, Port Blair, Raipur, Ranchi, Rupsi, Shimla, Silchar, Srinagar and Tezu. Subsequently, other 33 Airports of Airports Authority of India (AAI), namely, Adampur (Jalandhar), Agra, Amritsar, Bagdogra, Bareilly, Belagavi, Bhopal, Bhuj, Chandigarh, Coimbatore, Darbhanga, Goa, Gorakhpur, Hindon, Indore, Jabalpur, Jaisalmer, Jharsuguda, Jamnagar, Jodhpur, Kanpur (Chakeri), Kolkata, Nasik, Pathankot, Patna, Prayagraj, Pune, Rajkot, Tezpur, Trichy, Trivandrum, Varanasi and Visakhapatnam have been included in the Scheme

The Krishi UDAN 2.0 will be implemented at 58 airports across the country mainly focusing on Northeast and tribal regions and is likely to benefit farmer, freight forwarders and Airlines.

Proposed timeline	Locations
2021 – 2022	Agartala, Srinagar, Dibrugarh, Dimapur, Hubballi, Imphal, Jorhat, Lilabari, Lucknow, Silchar, Tezpur, Tuticorin
2022 – 2023	Ahmedabad, Bhavnagar, Jharsuguda, Kozhikode, Mysuru, Puducherry, Rajkot, Visakhapatnam
2023 – 2024	Agra, Darbhanga, Gaya, Gwalior, Pakyong, Pantnagar, Shillong, Shimla, Udaipur, Vadodara
2024 – 2025	Holangi, Salem

7 focus routes & products

Routes	Products
Amritsar – Dubai	Babycorn
Darbhanga - Rest of India	Lichis
Sikkim - Rest of India	Organic produce
Chennai, Vizag, Kolkata - Far East	Seafood
Agartala - Delhi & Dubai	Pineapple
Dibrugarh – Delhi & Dubai	Mandarin & Oranges
Guwahati - Hong Kong	Pulses, fruits & vegetables

Source : PIB

Group Accident Insurance scheme for Fishermen

Group Accident Insurance scheme (GAIS) is being offered as part of the Pradhan Mantri Matsya Sampada Yojana (PMMSY) to offer insurance coverage to all the Fishers of the country. The scheme is being implemented by National Fisheries Development Board (NFDB) through M/s Oriental Insurance Company Limited (OICL).

Beneficiaries covered

- Fishers include fish workers, fish farmers and any other category of persons directly involved in fishing and fisheries related allied activities.
- Men or women fishers in the age group of 18 to 70 years shall be eligible for insurance coverage

Benefits

Eligible beneficiaries covered under insurance scheme will receive

- Rs.5.00 lakh against death or permanent total disability
- Rs. 2.50 lakh against permanent partial disability
- Rs. 25,000 against accidental hospitalization

The entire premium amount will be shared between the Center and State as per the funding pattern of the PMMSY. Thus, no beneficiary contribution is envisaged.

How to apply for the scheme

Please contact your state Fisheries department for enrollment in the scheme. For more details, [click here](#).

Primary Agricultural Credit Societies (PACS)

The Union Cabinet during February 2023 approved strengthening cooperative movement in the country and deepening its reach up to the grassroots.

Need

- Primary Agricultural Credit Societies (PACS), around 98,995 in number and having a member base of 13 crore, constitute the lowest tier of the Short-Term Cooperative Credit (STCC) structure in the country, providing short-term and medium-term credit and other input services, like seed, fertilizer, pesticide distribution, etc. to member farmers. These are refinanced by NABARD through 352 District Central Cooperative Banks (DCCBs) and 34 State Cooperative Banks (StCBs).
- Primary dairy cooperative societies, around 1,99,182 in number and having around 1.5 crore members, are engaged in procurement of milk from the farmers, providing milk testing facilities, cattle feed sale, extension services, etc. to the members.
- Primary fishery cooperative societies, around 25,297 in number and having around 38 lakh members, cater to one of the most marginalized sections of the society, providing them marketing facilities, assisting in procuring fishing equipment, fish seed and feed, and also providing credit facilities to the members on a limited scale.

However, there are still 1.6 lakh Panchayats without PACS and nearly 2 lakh Panchayats without any dairy cooperative society. In view of the important role played by these primary level cooperative societies in sustaining the rural economy of the country, there is a need to make concerted efforts to strengthen the cooperative movement in the country, further deepen its reach up to the grassroots and address their skewed distribution by establishing such societies to cover all panchayats/villages, as the case may be.

Benefits

Ministry of Cooperation has formulated a plan to establish viable Primary Agricultural Credit Societies (PACS) in each uncovered Panchayat, viable dairy cooperatives in each uncovered Panchayat/village and viable fishery cooperatives in each coastal Panchayat/village as well as Panchayat/village having large water bodies, and strengthen the existing PACS/dairy/fishery cooperatives through convergence of various schemes of Ministry of Fisheries, Animal Husbandry & Dairying by leveraging the 'whole-of-Government' approach.

Initially, 2 lakh PACS/ Dairy/ Fishery cooperatives would be established in next five years.

This would provide the farmer members all over the country with requisite forward and backward linkages to market their produce, enhance their income, obtain credit facilities and other services at village level itself. Those primary cooperative societies which cannot be revived will be identified for winding up, and new primary cooperative societies would be established in their area of operation.

Further, establishing new PACS/dairy/fishery cooperative societies would generate employment opportunities in rural areas, which would have multiplier effect for the rural economy. The plan would also enable farmers to realize better prices for their products, expand the size of their markets and weave them seamlessly into the supply chain.

Scheme implementation

The action plan for implementation of the project shall be prepared by NABARD, National Dairy Development Board (NDDB) and National Fishery Development Board (NFDB).

The following schemes have been identified for convergence under the current plan:

- **Department of Animal Husbandry and Dairying:**
 - National Programme for Dairy Development (NPDD), and
 - Dairy Processing & Infrastructure Development Fund (DIDF)
- **Department of Fisheries:**

- Pradhan Mantri Matsya Sampada Yojana (PMMSY), and
- Fisheries and Aquaculture Infrastructure Development (FIDF)

In order to increase the viability of PACS and diversify their business activities to make them vibrant economic entities at Panchayat level, model byelaws of PACS have been prepared by the Ministry after consultation with all the stakeholders. These Model byelaws of PACS will enable them to undertake more than 25 business activities which, inter alia, include dairy, fishery, setting up of godowns, procurement of foodgrains, fertilizers, seeds, LPG/CNG/Petrol/Diesel distributorship, short-term & long-term credit, custom hiring centers, common service centers, Fair Price Shops, community irrigation, Business Correspondent activities, Common Service Centre, etc. The model byelaws have been circulated to all the States/ UTs on 5th January, 2023 for their adoption by PACS after making suitable changes as per respective State Cooperative Acts.

PACS / dairy / fishery cooperative societies would be linked with their respective District and State level Federations. By leveraging the 'whole-of-Government' approach, these societies will be able to set up and modernize necessary infrastructure for diversifying their activities, like milk testing laboratories, bulk milk coolers, milk processing units, construction of biofloc ponds, fish kiosks, development of hatcheries, acquiring deep sea fishing vessels, etc.

Source : PIB

Vibrant Villages Programme

The Vibrant Villages Programme -II (VVP-II) as a Central Sector Scheme (100% Centre funding) was approved by the Cabinet during April 2025, furthering its commitment for the vision of Viksit Bharat@2047 for 'Safe, Secured & Vibrant land borders'.

The Programme would help in the comprehensive development of the villages located in the blocks abutting international land borders (ILBs), other than the Northern border already covered under VVP-I.

VVP -I was approved by the Union Cabinet during February 2023 for the Financial Years 2022-23 to 2025-26 with financial allocation of Rs. 4800 Crore.

Scope of the scheme

VVP - II

The Programme would help in the comprehensive development of the villages located in the blocks abutting international land borders (ILBs), other than the Northern border already covered under VVP-I.

With a total outlay of Rs.6,839 crore, the programme shall be implemented in select strategic villages in the States/UTs of Arunachal Pradesh, Assam, Bihar, Gujarat, J&K (UT), Ladakh (UT), Manipur, Meghalaya, Mizoram, Nagaland, Punjab, Rajasthan, Sikkim, Tripura, Uttarakhand, Uttar Pradesh and West Bengal till the FY 2028-29.

VVP - I

Comprehensive development of villages of blocks on northern border thus improving the quality of life of people living in identified border villages. This will help in encouraging people to stay in their native locations in border areas and reversing the outmigration from these villages adding to improved security of the border.

The scheme provided funds for development of essential infrastructure and creation of livelihood opportunities in 19 Districts and 46 Border blocks 4 states and 1 UT along the northern land border of the country to help in achieving inclusive growth and retaining the population in the border areas. In the first phase 663 Villages were taken up in the programme.

Scheme implementation

VVP - II

The objective of the programme is to create better living conditions and adequate livelihood opportunities to ensure prosperous and safe borders, control trans-border crime and assimilate the border population with the nation and inculcate them 'as eyes and ears of the border guarding forces', crucial for internal security.

The programme shall provide funds for infrastructure development within the village or a cluster of villages, value chain development (through cooperatives, SHGs, etc), border specific outreach activity, education infrastructure like SMART classes, development of tourism circuits and works/projects to create diverse & sustainable livelihood opportunities in the border areas.

The interventions would be border-specific, state and village specific, based on Village Action Plans prepared in a collaborative approach.

All-weather road connectivity for these villages shall be undertaken under the already approved PMGSY-IV under the MoRD.

The programme aims to achieve saturation in existing individual and household level welfare schemes in the identified villages under convergence as per scheme norms. The programme also aims to saturate all villages in such blocks in 4 thematic areas, namely all-weather road connectivity, telecom connectivity, television connectivity and electrification through convergence under existing scheme norms.

The programme emphasizes enhancing vibrancy in these villages by organizing activities including fairs & festivals, awareness camps, celebration of National days, regular visits by Ministers, senior Government officers from Central and State/UT Government & night stays in

such villages. This would boost the tourism potential and promote the local culture and heritage of these villages.

Technology would be leveraged and information databases like PM Gati Shakti shall be used for effective implementation of the project.

VVP - I

The scheme aids to identify and develop the economic drivers based on local natural human and other resources of the border villages on northern border and development of growth centres on “Hub and Spoke Model” through promotion of social entrepreneurship, empowerment of youth and women through skill development and entrepreneurship, leveraging the tourism potential through promotion of local cultural, traditional knowledge and heritage and development of sustainable eco-agribusinesses on the concept of “One village-One product” through community based organisations, Cooperatives, SHGs, NGOs etc.

Expected outcomes

Key outcomes that have been attempted are, connectivity with all weather road, drinking water, 24x7 electricity – Solar and wind energy to be given focussed attention, mobile and internet connectivity. Tourist centers, multi-purpose centers and health and wellness Centers.

Vibrant Village Action Plans will be created by the district administration with the help of Gram Panchayats. 100 % saturation of Central and state schemes will be ensured.

Source : PIB

Mission Amrit Sarovar

With a view to conserve water for the future, the initiative Mission Amrit Sarovar was launched on 24th April 2022.

The Mission is aimed at developing and rejuvenating 75 water bodies in each district of the country as a part of celebration of Azadi ka Amrit Mahotsav.

Coverage

All rural districts will develop having at least 75 Amrit Sarovars totalling about 50,000 Amrit Sarovars in the country.

Scheme duration

50,000 Amrit Sarovars should be completed by end of Amrit Varsh i.e. 15th August 2023.

The second phase of the scheme, from September 2023, is envisaged to continue with a renewed focus on ensuring water availability, with community participation (Jan Bhagidaari) at its core, and aims to strengthen climate resilience, foster ecological balance, and deliver lasting benefits for future generations.

Benefits

- Amrit Sarovar will be constructed on at least 1 acre of land with a water holding capacity of about 10,000 cubic meters.
- If the district is unable to create as many new Amrit Sarovars, then district may take up rejuvenation of the existing structures for restoring their ecological and productive utility.
- The site of Amrit Sarovars will be approved by special Gram Sabha, which will also name Panchayat Partinidhi, who will on its behalf supervise development of Amrit Sarovar.
- Resources for this activity available from Mahatma Gandhi NREGS, XV Finance Commission Grants (both tied and untied), PMKSY-WDC, PMKSY-HKRP-RRR or similar schemes from the State/ Central Govt. either individually or in combination may be accessed for this purpose.

For detailed scheme guidelines, [click here](#).

For more details and status of the scheme, [click here](#)

National Mission on Natural Farming

To motivate farmers to adopt chemical free farming and enhance the reach of natural farming, the Government has formulated National Mission on Natural Farming (NMNF) as a separate and independent scheme from 2023-24 by up scaling the [Bhartiya Prakritik Krishi Paddati \(BPKP\)](#). The scheme is for a duration of 2023-2026.

The Government of India has launched the National Mission on Natural Farming (NMNF) during November 2024 as a standalone Centrally Sponsored Scheme under the Ministry of Agriculture & Farmers' Welfare.

Natural Farming

Natural Farming is a way of chemical free farming based on desi cow and locally available resources, with no chemical fertilizers and pesticides and promotes traditional indigenous practices which give freedom to farmers from externally purchased inputs and is largely based on on-farm biomass recycling with major stress on biomass mulching, use of on-farm desi cow dung-urine formulation; managing pests through diversity, on-farm botanical concoctions and exclusion of all synthetic chemical inputs directly or indirectly and emphasis is given on improving natural nutrient cycling and increase in organic matter in the soil, which can help with climate change resilience and carbon sequestration in soils.

Mission Objectives

- To promote alternative system of farming for freedom from external purchased inputs, cost reduction and thereby increasing income of farmers
- To popularize integrated agriculture-animal husbandry models based on desi cow and local resources.
- To collect, validate and document Natural Farming practices being practiced in various parts of the country and to encourage participatory research with farmers on further up scaling
- To undertake activities for awareness creation, capacity building, promotion and demonstration of Natural Farming.
- To create standards, certification procedure and branding for Natural Farming products for national and international markets.

Benefits to farmers

- NMNF will be implemented in 15,000 clusters in Gram Panchayats, which are willing, & reach 1 crore farmers and initiate Natural Farming (NF) in 7.5 lakh Ha area.
- Preference will be given to areas having prevalence of practising NF farmers, SRLM / PACS / FPOs, etc. Further, need-based 10,000 Bio-input Resource Centres (BRCs) will be set-up to provide easy availability and accessibility to ready-to-use NF inputs for farmers.
- Incentive to farmers for one time on-farm manure production infrastructure: A financial assistance of Rs. 15000/- per ha @ Rs. 5000/- per ha/year for three years
- Training of farmers by Champion farmer and CRP: 6 such trainings of one day duration will be organized at village level for all the farmers in a batch of 50 farmers. A sum of Rs. 30,000/- is provided for such trainings @ Rs. 50 per farmer per training.
- Farmer Producer Organisations (FPO) formation for farmers practicing Natural Farming - 100 FPOs in the Gangetic belt (5 Km Corridor of Ganga Basin) and another 400 FPOs in the rest of the country from the 10,000 FPO scheme being implemented by the Ministry of Agriculture and Farmers' Welfare
- Farmer Field School – First year of the natural farming mission will be devoted to the awareness creation through Farmer Field School (FFS).

To access the complete scheme guidelines, [click here](#), visit <https://naturalfarming.dac.gov.in/>

Animal Husbandry Infrastructure Development Fund

The Animal Husbandry Infrastructure Development Fund (AHIDF), implemented under Infrastructure Development Fund (IDF) with an outlay of Rs.29,610.25 crore is to be continued until 2025-26.

The scheme will incentivize investments for Dairy processing and product diversification, Meat processing and product diversification, Animal Feed Plant, Breed multiplication farm, Animal Waste to Wealth Management (Agri-waste management) and Veterinary vaccine and drug production facilities.

Objectives

- To help increasing of milk and meat processing capacity and product diversification thereby providing greater access for unorganized rural milk and meat producers to organized milk and meat market.
- To make available increased price realization for the producer.
- To make available quality milk and meat products for the domestic consumer.
- To fulfill the objective of protein enriched quality food requirement of the growing population of the country and prevent malnutrition in one of the highest malnourished children population in the world.
- Develop entrepreneurship and generate employment.
- To promote exports and increase the export contribution in the milk and meat sector.
- To make available quality concentrated animals feed to the cattle, buffalo, sheep, goat, pig and poultry to provide balanced ration at affordable prices.

Support for Availability of Loan Along with Interest Subvention

Activities Included

- Dairy processing and Manufacturing of value added dairy products.
- Meat processing and facilities for making its value added products.
- Animal Feed Plant.
- Breed improvement, Technology & Breed Multiplication Farm.
- Setting up of Veterinary Vaccine and Drugs Production Facilities.
- Animal Waste to Wealth Management (Agri waste management)

Eligible Entities

Individual entrepreneurs, Farmer Producer Organisations (FPOs), Dairy Cooperatives, Micro, Small and Medium Enterprises (MSMEs), Section 8 companies, Private companies

Funding

- Loan up to 90% of the estimated / actual project cost. The beneficiary contribution in case of Micro and Small units as per MSME defined ceiling could be 10% while in case of Medium Enterprises as per defined MSME ceiling, beneficiary contribution could go up to 15%. The beneficiary contribution in other categories of enterprises could go up to 25%.
- Interest subvention - 3% for all Eligible Entities.
- Credit Guarantee Fund : Credit Guarantee fund of Rs. 750 crore to be managed by NABARD, upto 25% of credit facility for MSMEs and Dairy Cooperatives
- No ceiling on Loan amount.
- Maximum repayment period : 8 years, inclusive of moratorium of 2 years on principal amount
- Ease of Doing Business : Application through online portal [AHIDF](#).

For Activities eligible for availing benefits under AHIDF [Click Here](#).

Bouquet of various Schemes for Dairy Value Chain by DAHD for an Individual Farmer / Entrepreneur

Schemes to be leveraged for Setting up Cattle/Buffalo farm for Milk Production

The typical cost for setting up a 200-animal farm is around Rs 4 crores. There are various schemes available for FPOs/Cooperatives, SHGs and Individual entrepreneurs which may be leveraged for the same.

Towards setting up a breed multiplication farm, the schemes of Rashtriya Gokul Mission and the AHIDF may be leveraged.

While the Rashtriya Gokul Mission allows a capex subsidy of upto 50% of project cost, the AHIDF offers Interest subvention up to 3%.

Thus, the initial project cost of Rs 4 crores becomes Rs 2 crores leveraging Rashtriya Gokul Mission, the investor can seek a loan on the remaining project cost and receive a 3% Interest subvention on the remaining amount.

If you have land, to reduce the feed cost and increase the availability of fodder, start a feed plant or fodder farming by availing fodder entrepreneurship scheme under [National Livestock Mission](#). All the animals shall be insured by using State AHD schemes, which provides subsidy.

Farm Activity	Combinations of Schemes
Cattle/Buffalo Farming	Rashtriya Gokul Mission – BMF, IVF/AI/SST
	National Livestock Mission- Entrepreneurship in Feed & Fodder (Individual entrepreneurs, SHGs, FCOs, JLGs, FPOs, Cooperatives, Section 8 companies)
	AHIDF (FPOs, SHGs, Private companies, Individual entrepreneurs, Section 8 companies, MSMEs)
	Insurance for the animals under NLM Livestock insurance (through the State Government)

Schemes to be leveraged for Setting up Sheep / Goat farm for Milk / Meat Production

The typical cost for setting up a 500-animal farm is around Rs 1 crore. There are various schemes available for FPOs/Cooperatives, SHGs and Individual entrepreneurs which may be leveraged for the same.

Towards setting up a Goat or Sheep farm, the schemes of NLM and the AHIDF may be leveraged.

While the NLM allows a capex subsidy of upto 50% of project cost, the AHIDF offers Interest subvention upto 3%.

Thus, the initial project cost of Rs 1 crore becomes Rs 50 lakhs leveraging NLM, the investor can seek a loan on the remaining project cost and receive a 3% Interest subvention on the remaining amount.

If you have land, to reduce the feed cost and increase the availability of fodder, start a feed plant or fodder farming by availing fodder entrepreneurship scheme under National Livestock Mission. All the animals shall be insured by using State AHD schemes, which provides subsidy.

Farm Activity	Combinations of Schemes
Sheep /Goat Farming /Value Addition /Processing	National Livestock Mission-Entrepreneurship in Sheep/Goat Farming

	National Livestock Mission- Entrepreneurship in Feed & Fodder (Individual entrepreneurs, SHGs, FCOs, JLGs, FPOs, Cooperatives Section 8 companies)
	AHIDF (FPOs, SHGs, Private companies, Individual entrepreneurs, Section 8 companies, MSMEs)
	Insurance for the animals under NLM-Livestock insurance (through the State Government)

Schemes to be leveraged for Setting up Pig farm for Meat Production

The typical cost for setting up a 100-sows and 10 boar piggery unit around Rs 60 lacs. There are various schemes available for FPOs / Cooperatives, SHGs and Individual entrepreneurs which may be leveraged for the same.

Towards setting up a pig farm, the schemes of NLM and the AHIDF may be leveraged.

While the NLM allows a capex subsidy of upto 50% of project cost, the AHIDF offers Interest subvention upto 3%.

Thus, the initial project cost of Rs 60 lakhs becomes Rs 30 lakhs leveraging NLM, the investor can seek a loan on the remaining project cost and receive a 3% Interest subvention on the remaining amount.

All the animals shall be insured by using State AHD schemes, which provides subsidy.

Farm Activity	Combinations of Schemes
Pig Farming/Value Addition/Processing	National Livestock Mission-Entrepreneurship in Piggery
	AHIDF (FPOs, SHGs, Private companies, Individual entrepreneurs, Section 8 companies, MSMEs)
	Insurance for the animals under NLM Livestock insurance (through the State Government)

Schemes to be leveraged for Setting up Poultry farm for Meat/Egg Production

The typical cost for establishment of Parent Farm, Rural Hatchery, Brooder-cum-Mother unit for Production of Hatching Eggs, and Chicks and rearing of the said chicks upto four weeks in the mother unit (with minimum 1000 parent layers) is around Rs 50 lakhs.

Towards setting up of poultry mother farm, the schemes of NLM and the AHIDF may be leveraged.

While the NLM allows a capex subsidy of upto 50% of project cost, the AHIDF offers Interest subvention upto 3%.

Thus, the initial project cost of Rs 50 lakhs becomes Rs 25 lakhs leveraging NLM, the investor can seek a loan on the remaining project cost and receive a 3% Interest subvention on the remaining amount.

Farm Activity	Combinations of Schemes
Poultry Farming/Value Addition/Processing	National Livestock Mission-Entrepreneurship in Poultry
	AHIDF (FPOs, SHGs, Private companies, Individual entrepreneurs, Section 8 companies, MSMEs)

Schemes to be leveraged for Setting up Feed/[Fodder Production](#)

The typical cost for establishment of fodder value addition such as Hay/Silage/Total Mixed Ration (TMR)/Fodder Block and storage of fodder, infrastructure development related to hay/silage at village level/Fodder blocks making units for procuring machinery like bailer, block making machines, TMR machines/equipment, Forage harvester/reaper, Heavy duty Power operated Chaff cutters and any other PHT equipments around Rs 1 Crore.

Towards setting up of feed or fodder farm, the schemes of NLM and the AHIDF may be leveraged.

While the NLM allows a capex subsidy of upto 50% of project cost, the AHIDF offers Interest subvention upto 3%.

Thus, the initial project cost of Rs 1 Crore becomes Rs 50 lakhs leveraging NLM, the investor can seek a loan on the remaining project cost and receive a 3% Interest subvention on the remaining amount.

Farm Activity	Combinations of Schemes
Feed and Fodder Production	National Livestock Mission- Entrepreneurship in Feed & Fodder (Individual entrepreneurs, SHGs, FCOs, JLGs, FPOs, Cooperatives, Section 8 companies)
	AHIDF (FPOs, SHGs, Private companies, Individual entrepreneurs, Section 8 companies, MSMEs)

Dovetailing of Projects

The eligible entities may dovetail assistance available under various other similar schemes of Central and State Governments. While dovetailing such assistance, it will be ensured that there is no duplication of assistance for the same component/activity of the project i.e. eligible entity can not avail benefit of interest subvention under any other scheme of Central/State Government, if already availing interest subvention under AHIDF.

Opportunities to maximise the benefits by dovetailing with other Department / Ministry schemes

Recognising the role of dairy, livestock and poultry sectors in improving farmers incomes and diversifying off farm opportunities, the Government is supporting the sector's growth through several conducive policies. Support is provided under various Departments and Ministries including,

- Department of Animal husbandry and Dairying, Ministry of Animal Husbandry, Dairying and Fisheries.
- Ministry of Food Processing Industries.
- Ministry of Micro, Small & Medium Enterprises

Schemes to be leveraged for setting up Milk Chilling Unit

The typical cost for setting up a 2,000 LPD chilling unit is around Rs 10-11 lakhs.

- For FPOs, Cooperatives and Self Help Groups, the schemes of NPDD and AHIDF may be leveraged for setting up a chilling unit. While the NPDD offers a capex subsidy of upto 60%, the AHIDF offers Interest subvention upto 3%.
- For Small enterprises, the schemes of Credit Linked Capital Subsidy Component and AHIDF may be leveraged for setting up a chilling unit. While the Credit Linked Capital Subsidy Component offers a capex subsidy of 15% upto Rs. 15 lakh; the AHIDF offers Interest subvention upto 3%.
- For MSMEs and Individual entrepreneurs, the schemes of PMFME and AHIDF may be leveraged for setting up a chilling unit. While the PMFME offers a 35% capex subsidy upto Rs. 10 lakh, the investor may leverage the AHIDF Interest subvention upto 3% for the remaining amount.

Schemes to be leveraged for setting up a Dairy Processing Plant

The typical cost for setting up a 3 LLPD plant is around Rs 80-85 crore. Given the capex requirements it is not considered here for micro-enterprises / SHGs.

FPOs/ Cooperatives, Medium enterprises and Individual Entrepreneurs may leverage both Sampada Yojnas as well as AHIDF for maximum benefits and optimising support.

The Sampada Yojna offers a capex subsidy of 50% upto Rs 10 crore. Thus the project cost is reduced to Rs 70-75 crore. The investor may further leverage the 3% interest subvention under AHIDF on the remaining amount.

Snapshot of Scheme Combinations to be Leveraged

Beneficiary	Dairy Farm	Collection and Chilling	Processing
Farmer Producer Organisations & Medium Enterprises ¹	Rashtriya Gokul Mission (50% capex subsidy upto Rs.2cr.)+AHIDF (Interest subvention upto 3%)	NPDD (60% capital subsidy)+AHIDF (Interest subvention upto 3%)	Sampada Yojana (50% grant in aid subsidy upto Rs.10cr.)+AHIDF (Interest subvention upto 3%)
Small Enterprises ¹	Entrepreneurship in Feed & Fodder ² (50% capex subsidy upto Rs.50 lakhs)+ AHIDF (Interest subvention upto 3%)	Credit Linked Capital subsidy Component (15% capex subsidy upto Rs. 15 Lakh) + AHIDF (Interest subvention upto 3%)	-
Micro Enterprises ¹ & Self-Help Groups	-	PMFME (35% capex subsidy upto Rs.10 Lakh)+AHIDF (Interest subvention upto 3%)	-

Note:

- [Micro enterprises](#) are those with <Rs. 5 crore annual revenue; small enterprises are those with revenue between Rs. 5 and 50 crores; and medium enterprises are those with revenue between Rs. 50 and 250 crores;
- This sub mission under NLM is tailored to FPOs and medium enterprises as well and can be used by them; Feed plants & processing plants typically have large capex requirements and hence are not considered here for micro-enterprises/SHGs

Source : [Department of Animal Husbandry](#) and Dairying

National Beekeeping and Honey Mission

The Ministry of Agriculture and Farmers Welfare, Government of India, launched the a centrally funded scheme "National Beekeeping and Honey Mission (NBHM)" during 2019-20. It has been started for the overall promotion and development of scientific beekeeping and to achieve the goal of "Sweet Revolution". The NBHM is implemented through the National Bee Board for overall promotion of scientific beekeeping & entrepreneurship among small & marginal farmers, infrastructure development for postharvest management and support for research & development.

Scope of activities

Capacity building & trainings, specific focus on women, input support for promotion & production, setting up of Integrated Beekeeping Development Centres (IBDCs), other Infrastructures, Digitization /online registration, etc., processing, value addition, market support, etc. & R&D being taken up under 3 Mini Missions (MMs)-MM-1, MM-2 & MM-3.

Beneficiaries

- Individual beneficiaries/ Societies/ Firms / Companies
- Self Help Groups (SHGs)/ Joint Liability Groups (JLGs)/ Farmers/ Beekeepers Interested Groups (FIGs)/ Co-operatives/ FPOs/ FPCs/ Member Beekeepers' Federations (MBFs) of NBB/ MBFs registered with NBB
- National/ State level Governmental Organizations, including NBB, ICAR, State Agricultural Universities (SAUs)/ Central Agricultural Universities (CAUs), etc

Support provided under the scheme

To view the support provided under the scheme, [click here](#).

To view the complete scheme guidelines, [click here](#).

Source : [National Beekeeping and Honey Mission portal](#)

Unique package for farmers

The Cabinet Committee on Economic Affairs (CCEA) has approved a unique package of innovative schemes for farmers with a total outlay of Rs.3,70,128.7 crore during June 2023. The bouquet of schemes is focused at overall wellbeing and economic betterment of farmers by promoting sustainable agriculture. The initiatives will boost farmers' income, strengthen natural / organic farming, rejuvenate soil productivity, and ensure food security.

Urea Subsidy Scheme

The CCEA approved continuation of Urea Subsidy Scheme to ensure constant availability of urea to the farmers at the same price of Rs 242/ 45 kg bag excluding taxes and neem coating charges. Out of above approved package, Rs. 3,68,676.7 Crore have been committed for urea subsidy for three years (2022-23 to 2024-25). This is apart from the approved Nutrient Based Subsidy of Rs 38,000 Crore for Kharif season for 2023-24. The farmers need not spend extra for purchase of urea, and this will help moderate their input costs. At present, the MRP of urea is Rs.242 per 45 kg bag of urea (exclusive of charges towards neem coating and taxes as applicable), whereas the actual cost of the bag comes around Rs. 2200. The Scheme is wholly financed by the Government of India through budgetary support. The continuation of Urea Subsidy scheme will also maximize indigenous production of Urea to reach self-sufficiency levels.

Nano Urea eco-system strengthened

By 2025-26, eight Nano urea plants with production capacity of 44 Crore bottles equaling to 195 LMT of conventional urea will be commissioned. Nano fertilizer releases nutrients in a controlled manner contributing to higher nutrient use efficiency and while costing less to the farmers. Application of Nano Urea has demonstrated increase in crop yield.

Country on way to become Atmanirbhar in Urea by 2025-26

Setting up and revival of 6 urea production units at Chambal Ferti Ltd. - Kota Rajasthan, Matix Ltd. Panagarh West Bengal, Ramagundam-Telangana, Gorakhpur-UP, Sindri-Jharkhand and Barauni-Bihar since 2018 is helping to make the country atmanirbhar in terms of urea production and availability. Indigenous production of urea has increased from the level of 225 LMT during 2014-15, to 250 LMT during 2021-22. In 2022-23, production capacity has increased to 284 LMT. These along with Nano Urea Plants will reduce our current import dependency in urea and finally make us self-sufficient by 2025- 26.

PM Programme for Restoration, Awareness Generation, Nourishment and Amelioration of Mother – Earth (PMPRANAM)

Mother Earth has always provided plentiful sources of sustenance to mankind. It is the need of the hour to go back to more natural ways of farming and promotion of balanced / sustainable use of chemical fertilizers. Promoting natural / organic farming, alternate fertilizers, innovations like Nano Fertilizers and bio-Fertilizers can help in restoring fertility of our Mother Earth. Thus, it was announced in the Budget that “PM Programme for Restoration, Awareness Generation, Nourishment and Amelioration of Mother – Earth (PMPRANAM)” will be launched to incentivize States/ Union Territories to promote alternate fertilizers and balanced use of chemical fertilizers. Rs. 1451.84 crore have been approved for Market Development Assistance (MDA) for promoting Organic Fertilizers from Gobardhan Plants

The approved package also consists of innovative incentive mechanism for the restoration, nourishment, and betterment of the mother earth. Market Development Assistance (MDA) scheme in the form of Rs 1500 per MT to support marketing of organic fertilizers, viz., Fermented Organic Manures (FOM)/Liquid FOM/Phosphate Rich Organic Manures (PROM) produced as by-product from Bio- gas Plants/Compressed Biogas (CBG) Plants set up under umbrella GOBARDhan initiative.

Such organic fertilizers would be branded in the names of Bharat Brand FOM, LFOM and PROM. This on one hand will facilitate in addressing the challenge of management of crop residue and problems of Parali burning, will also help in keeping the environment clean and safe and at the same time provide an additional source of income for farmers. Farmers will get organic fertilizers (FOM/LFOM/ PROM) at affordable prices.

This initiative will facilitate implementation of Budget announcement of establishing 500 new waste to wealth plants under GOBARdhan scheme for promoting circular economy, by increasing the viability of these BG/CBG plants.

Promotion of Natural Farming as sustainable agriculture practice is restoring soil health and reducing input costs for farmers. 425 KVKs (Krishi Vigyan Kendras) have laid down demonstrations of natural farming practices and organized 6,777 awareness programs involving 6.80 lakh farmers. Course curricula for Natural Farming has also been developed for BSc as well as MSc programmes to be implemented from the academic session July-August 2023.

Introduction of Sulphur coated Urea (Urea Gold); to address sulphur deficiency of soil and save input costs for the farmers

Another initiative of the package is that the Sulphur coated Urea (Urea Gold) is being introduced in the country for the first time. It is more economical and efficient than the currently used Neem coated urea. It will address Sulphur deficiency for the soil in the country. It will also save input costs for the farmers and also raise incomes for farmers with enhanced production & productivity.

Pradhan Mantri Kisan Samruddhi Kendras (PMKSKs)

About one lakh Pradhan Mantri Kisan Samruddhi Kendras (PMKSKs) have already come up in the country. For the convenience of farmers, the farm inputs are being provided as a one stop solution for all needs of farmers.

Benefits

The approved schemes will help in judicious use of chemical fertilizers, thereby reducing input cost of cultivation for the farmers. Promoting natural/ organic farming, innovative and alternate fertilizers like Nano Fertilizers and organic fertilizers will help in restoring fertility of our Mother Earth.

- Improved soil health leads to increased nutrient efficiency and safe environment due to reduction in soil and water pollution. Safe and clean environment helps in improvement in human health.
- Better utilization of crop residue like parali will help resolve the issue of air pollution and improve the cleanliness and betterment of living environment and also help to convert waste into wealth.
- Farmers will reap more benefits – they need not pay anything extra for urea as it continues to be available at the same affordable statutory price. Organic fertilizers (FOM/ PROM) will also be available at cheaper prices. With low-cost Nano urea and reduced use of chemical fertilizers and increased use of organic fertilizers, the input cost for the farmers will come down. Low input cost coupled with healthy soil and water will enhance the production and productivity of the crops. Farmers will get good returns for their produce.

Tea Development & Promotion Scheme

The objective of the Tea Development & Promotion Scheme being implemented by the Tea Board 'inter-alia' includes improvement in production, productivity and quality of the Indian teas in order to remain competitive in global markets.

Duration of the scheme

The duration of the scheme is 12.11.2021 to 31.03.2026

Components of the scheme

The scheme has the following seven major components covering the broad areas of Tea Board's operation for overall protection, growth & sustenance of the Indian Tea Industry:

- Component 1: Plantation Development for small tea growers
- Component 2: Sector Specific Action Plan for NITI Forum for North East
- Component 3: Market Promotion
- Component 4: Welfare of Workers (wards of the small tea growers)
- Component 5: Research and Development
- Component 6: Regulatory Functions & Auction Reforms
- Component 7: Establishment expenses.

Financial support

The following are the activities / sub-components that would be eligible under the scheme for Small Growers (tea area owning up to 10.12 ha):

- Mechanization for individual small growers - select equipments with subsidy @ 25 % of actual cost
- Assistance to Self Help Groups - support for purchase of equipments
- Assistance to Farmer Producer Organizations - revolving corpus of Rs. 20,000 per Ha. Ceiling limit Rs. 5,00,000 per SHG/ FPO / FPC, support for purchase of equipments, etc
- Annual Award - recognizes the best performing SHGs and FPOs, region wise annual awards in North East, North West including Himachal Pradesh and Uttarakhand, West Bengal and Bihar and South India
- Assistance for setting up of tea Factory by FPOs - 40% of cost with ceiling limit of Rs. 2.00 crs /factory Assistance for setting up Mini Tea Factory; 40% of cost with ceiling limit of Rs. 0.33 crs /factory
- Traceability and publication of news letters
- Workshop and training
- Strengthening of field offices
- Soil testing
- Organic certification
- Organic conversion
- Organic farm inputs
- Up gradation of skill of officials
- Contribution to NAFCC funded Climate Adaptation Project

For more details, refere Scheme guidelines of [Tea Development & Promotion Scheme](#)

Financial assistance to organic farmers

PM-PRANAM

“PM Programme for Restoration, Awareness, Nourishment and Amelioration of Mother Earth (PM-PRANAM)” to incentivize States and Union Territories to promote the use of alternative fertilizers such as organic and bio-fertilizers for improving soil health and fertility and sustainable productivity. The PM-PRANAM scheme is operational for a period of three years (FY 2023-24 to FY 2025-26).

Under the programme, state Governments will be incentivized to the tune of 50% of fertilizer subsidy saved for promotion of organic and natural farming and organic fertilizers.

Market Development Assistance for bioinputs

Government implements the Market Development Assistance during FY 2023-24 to 2025-26) for Fermented Organic Manure, Liquid Fermented Organic Manure use of organic fertilizers.

The Market Development Assistance @ 1,500/MT will be provided to promote organic fertilizers, produced at plants under umbrella Galvanizing Organic Bio-Agro Resources Dhan (GOBARDHAN) initiative covering different Biogas/CBG support schemes/programs of stakeholder Ministries/Departments.

All manufacturing-cum-marketing entities including CBG/Bio-gas operators, marketers/distributors under umbrella GOBARDHAN initiative; and registered on Unified GOBARDHAN portal of Department of Drinking Water & Sanitation (DDWS); and Fertilizer Marketing Companies marketing their organic fertilizers, shall be eligible for Market Development Assistance (MDA) for promotion of organic fertilizers.

Paramparagat Krishi Vikas Yojana

Government is promoting organic farming on priority in the country since 2015-16 for improving soil health and water retention through the schemes of Paramparagat Krishi Vikas Yojana in all the States other-than North Eastern States and Mission Organic Value Chain Development for North Eastern Region.

Both the schemes stresses on end-to-end support to farmers engaged in organic farming i.e. from production to processing, certification & marketing and post-harvest management training and Capacity Building and also focus on sustainable agriculture.

Under PKVY, States/UTs are provided financial assistance of Rs. 31,500/ha for 3 years in the organic clusters out of which, Rs. 15,000/ha is provided directly to farmers through DBT for on-farm and off-farm organic inputs. Financial assistance of Rs. 4,500/ha for 3 years is provided for marketing, packaging, branding, value addition etc. Rs. 3,000/ha for 3 years is provided for certification and residue analysis. Assistance is also provided @Rs. 9,000/ha for 3 years for training and capacity building.

Whereas under Mission Organic Value Chain Development for North Eastern Region, a total assistance of Rs. 46,500/ha for 3 years is provided for creation of Farmers Producer Organization, support to farmers for organic inputs, quality seeds/ planting material and training, hand holding and certification. Out of this, assistance @ Rs. 32500/ ha for 3 years is provided to farmers for off -farm /on –farm organic inputs under the scheme including Rs. 15,000 as Direct Bank Transfer to the farmers and Rs. 17,500 for the planting material to be given to the farmers by State Lead Agency (State Lead Agency) in kind.

Training to farmers

National Center of Organic and Natural Farming and its Regional Center of Organic and Natural Farming located at Ghaziabad, Nagpur, Bangalore, Imphal and Bhubaneswar are organizing various HRD trainings namely One Day Farmers' Training, Two Days Training for Extension Officers/Staff, Two Days Training on Participatory Guarantee System- India, 30 Days Certificate course, One day Jaivik evam Prakratik Kisan Sammelan for 500 participants, One Day Stakeholder consultations/ conferences on Natural Farming for 100 participants, Orientation Program on Natural Farming and awareness programmes across the country to disseminate information on organic and natural farming as well as on- farm production and use of various kinds of organic and bio-fertilizers. NCONF and RCONF also organize online awareness

campaign and training programmes on organic and natural farming and production and use of organic and bio-fertilizers.

The Indian Council of Agricultural Research also imparts trainings, organizes front-line demonstrations, awareness programs etc. to educate farmers on organic farming, through network of Krishi Vigyan Kendras.

PIB

Prime Minister Dhan-Dhaanya Krishi Yojana

The Union Cabinet on July 16th 2025 approved the “Prime Minister Dhan-Dhaanya Krishi Yojana” for a period of six years, beginning with 2025-26 to cover 100 districts. Prime Minister Dhan-Dhaanya Krishi Yojana draws inspiration from NITI Aayog’s Aspirational District Programme and first of its kind focusing exclusively on agriculture and allied sectors.

Aim

The Scheme aims to enhance agricultural productivity, increase adoption of crop diversification and sustainable agricultural practices, augment post-harvest storage at the panchayat and block levels, improve irrigation facilities and facilitate availability of long-term and short-term credit.

Scheme overview

It is in pursuance of Budget announcement for 2025-26 to develop 100 districts under “Prime Minister Dhan-Dhaanya Krishi Yojana”. The Scheme will be implemented through convergence of 36 existing schemes across 11 Departments, other State schemes and local partnerships with the private sector.

100 districts will be identified based on three key indicators of low productivity, low cropping intensity, and less credit disbursement. The number of districts in each state/UT will be based on the share of Net Cropped Area and operational holdings. However, a minimum of 1 district will be selected from each state.

Committees will be formed at District, State and National level for effective planning, implementation and monitoring of the Scheme. A District Agriculture and Allied Activities Plan will be finalized by the District Dhan Dhaanya Samiti, which will also have progressive farmers as members. The District Plans will be aligned to the national goals of crop diversification, conservation of water and soil health, self-sufficiency in agriculture and allied sectors as well as expansion of natural and organic farming. Progress of the Scheme in each Dhan-Dhaanya district will be monitored on 117 key Performance Indicators through a dashboard on monthly basis. NITI will also review and guide the district plans. Besides Central Nodal Officers appointed for each district will also review the scheme on a regular basis.

Expected outcomes

As the targeted outcomes in these 100 districts will improve, the overall average against key performance indicators will rise for the country. The scheme will result in higher productivity, value addition in agriculture and allied sector, local livelihood creation and hence increase domestic production and achieving self-reliance (Atmanirbhar Bharat). As the indicators of these 100 districts improve, the national indicators will automatically show an upward trajectory.

Source : PIB