

## **Crop Policies for Farmers in Karnataka (2025)**

### **1. Karnataka State Crop Insurance Scheme (KSCIS)**

- Up to ₹30,000/hectare for food crops & oilseeds; up to ₹50,000/hectare for commercial crops.
- Premiums highly subsidized by the government.
- Claims settled efficiently to provide quick relief for farmers.
- Covers all farmers (including small, marginal, and sharecroppers) cultivating notified crops across districts.
- Application: Online/Offline, documents required (ID, land, crop info, bank details).[wegopals](#)

### **2. Pradhan Mantri Fasal Bima Yojana (PMFBY)**

- Flagship national crop insurance: covered perils include natural calamities, pests, diseases.[pmfby+1](#)
- Government subsidies keep premiums affordable.
- Compensation paid directly to farmers upon verified crop loss.
- Application: Gram-One center, bank, post office; July 31 deadline for monsoon crops.[timesofindia.indiatimes](#)

### **3. Price Deficiency Payment Scheme (PDPS, for Mango Farmers)**

- Guarantees minimum price for mangoes traded at APMC Mandis.
- Compensation of up to 25% of shortfall below Market Intervention Price (₹1,616/quintal).[openknowledge.worldbank](#)
- Capped at 10 metric tonnes/farmer, 5-acre limit.
- Pre-registration and Direct Benefit Transfer (DBT).[pmfby+1](#)

### **4. Raitha Siri**

- Millet promotion: ₹10,000/hectare subsidy for nutri cereal growers.
- Expanded to more crop varieties in 2025.[nabard](#)

### **5. Krishi Bhagya**

- Assists rain-fed farmers: 50-90% subsidy for water pumps, polyhouse, horticulture, farm ponds.[nabard](#)

## 6. Pashu Bhagya

- Livestock (cattle) insurance: 50% subsidy for general, up to 70% subsidy for SC/ST.
- Up to 5 cattle covered per farmer.

## 7. Farm Mechanisation Scheme

- Subsidy for purchase of farm machinery: 50% for general, up to 90% for SC/ST, capped at ₹1 lakh.

## 8. Soil Health Mission

- Provides soil health cards and testing to optimize fertilizer usage for sustainable farming.[chitradurga](#)

## 9. Organic Farming Incentives

- 75% subsidy for vermicompost units, bio-digesters, organic certification.
- State-level support for conversion to organic agriculture.

## 10. Bhoochetana Scheme

- Goal: Increase rainfed crop productivity by 20%.
- Support through demonstration, technology, and subsidized inputs.

## Application Process

- Visit Karnataka State Crop Insurance site, Gram-One, local agriculture offices, or relevant district portals.
- Prepare documents: Aadhaar, voter ID, land ownership, crop type, bank details, previous insurance policies (if any).

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1. <https://www.wegopals.com/wp-content/uploads/2025/01/KARNATAKA-STATE-CROP-INSURANCE-SCHEME-KSCIS.pdf>
2. <https://pmfby.gov.in>
3. <https://www.pib.gov.in/PressReleasePage.aspx?PRID=2104175>

4. <https://timesofindia.indiatimes.com/city/hubballi/farmers-asked-to-insure-their-crops-by-july-31/articleshow/121890780.cms>
5. <https://openknowledge.worldbank.org/entities/publication/396b4a9a-6b51-577f-8d0c-f8e6c550f510>
6. <https://www.nabard.org/auth/writereaddata/CareerNotices/2701232528state-government-sponsored-programmes-with-bank-credit-plp-22-23.pdf>
7. <https://chitradurga.nic.in/en/agriculture/>

Here are **additional and new crop-related policies and schemes for Karnataka farmers (2025)**, expanding on the previous list:

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### **11. JIVA Natural Farming Programme**

- Pilot phase completed June 2024 in Chitradurga, Chikkamagaluru, and Chikkaballapura.
- Focuses on natural, eco-friendly farming to address land degradation, climate change, and declining farm returns.
- Benefits: Improved soil health, better crop quality, reduced input costs, with 140+ farmers already adopting natural practices. [nabard](#)

### **12. Integrated and Precision Area Development Scheme**

- Piloted to make 100 'champion farmers' per district (3,100 total at launch).
- Provides climate-resilient technologies, targeted training, and collaborations with banks and agri-tech companies.
- Budget: ₹20 lakh per district.

### **13. Agri-Tech Hubs in Rural Areas**

- To be established across rural Karnataka, offering: modern equipment, smart farming advice, access to digital markets, and training on latest agri-tech.
- Connects farmers with agri-businesses for steady supplies of quality seeds, fertilizers, and agro-inputs. [nabard](#)

### **14. Nurturing Agri-Startups**

- Support for young entrepreneurs in agri-tech through partnerships with Agri Incubation Centres, Krishi Vigyan Kendras, and Agri Universities.
- Focus: Startups in sustainable agriculture, value addition, and digital supply chains.

### **15. Center of Excellence for Digital and Blockchain-Enabled Agri Supply Chains**

- Developing blockchain and digital platforms for crop traceability, price transparency, and direct farmer-to-market links.
- Aims to streamline compensation and ensure fair returns for farmers in case of disaster-induced losses.[nabard](#)

### **16. Post-Harvest Management Centers**

- Modern processing and storage centers within 25km of production clusters.
- Reduces wastage, improves shelf life, adds value to produce.

### **17. Comprehensive Horticulture Development Scheme 2.0**

- New outlay of ₹95 crore for horticulture technology and infrastructure upgrades.[deccanherald](#)

### **18. Micro-Irrigation and Water Management Programs**

- ₹440 crore budget to assist 1.8 lakh farmers in adopting micro-irrigation for sustainable water use in rain-fed areas.
- 12,000 new farm ponds; integrated soil, water, and nutrient management projects in major districts.[deccanherald](#)

### **19. Seed Distribution at Subsidized Rates**

- Certified and high-yield seeds distributed at 50% subsidy (75% for SC/ST farmers).
- Focus on hybrids and improved varieties to boost productivity.[bengaluruurban](#)

### **20. Modified Interest Subvention Scheme via Kisan Credit Card (KCC)**

- Farmers get crop loans up to ₹3 lakh at 7% annual interest; extra 3% interest subvention upon timely repayment, reducing effective interest to 4%.
- Scheme allocation: ₹22,600 crore nationally for 2025-26.[prsindia](#)

### **21. Promotion of Organic Zones**

- Example: Joida taluk (Uttara Kannada) to become Karnataka's first fully organic taluk in 2025.
- Promotes organic farming clusters, certification, and marketing support.[deccanherald](#)