



## Paramparagat Krishi Vikas Yojana (PKVY)

Launched	April 2015
Objective	To promote organic farming in the country
First organic state of India	Sikkim
Area wise ranking of states	MP> Rajasthan > Maharashtra
Financial Assistance	<p>Assistance of Rs 50000/ ha/3 year is provided for organic inputs, certification, labeling, packing, transportation and marketing of organic produce.</p> <p>Out of which 62% i.e, Rs. 31,000 is given as incentive to a farmer towards organic inputs.</p>
Area Under Organic Certification	<p>According to APEDA:</p> <p>As on 31st March 2020 total area under organic certification process (registered under National Programme for Organic Production) is 3.67 million Hectare (2019-20). This includes 2.299 million ha cultivable area and another 1.37 million Hectare for wild harvest collection.</p>
Organic Production in India	2.75 million MT (2019-20) of certified organic products

**Pradhan Mantri Jan Dhan Yojana (PMJDY)**

Launched	28 August 2014
Objective	<p>*National Mission for Financial Inclusion to ensure access to financial services, namely, a basic savings &amp; deposit accounts, remittance, credit, insurance, pension in an affordable manner.</p> <p>Under the scheme, a basic savings bank deposit (BSBD) account can be opened in any bank branch or Business Correspondent (Bank Mitra) outlet, by persons not having any other account.</p>
Benefits Under PMJDY	<ul style="list-style-type: none"><li>• One basic savings bank account is opened for unbanked person.</li><li>• There is no requirement to maintain any minimum balance in PMJDY accounts.</li><li>• Rupay Debit card is provided to PMJDY account holder.</li><li>• Accident Insurance Cover of Rs.1 lakh (enhanced to Rs. 2 lakh to new PMJDY accounts opened after 28.8.2018) is available with RuPay card issued to the PMJDY account holders.</li><li>• An overdraft (OD) facility up to Rs. 10,000 to eligible account holders is available.</li></ul>