

NABARD SCHEME HANDOUTS

PMKISAN



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Candidates are advised to refer "CLASS" taken for this scheme for better understanding

1 PM KISAN

- The PM-KISAN scheme is a central sector scheme launched in **February 2019** to supplement the financial needs of land-holding farmers
- With a view to provide income support to all landholding farmers' families in the country, having cultivable land, the Central Government has implemented a Central Sector Scheme, namely, "Pradhan Mantri Kisan Samman Nidhi (PM-KISAN)". The financial benefit of Rs.6000/- per year is to be released to the eligible farmers in three installments of Rs.2000/- each every 4-month / trimester, i.e. April-July, August-November, and December-March.
- Recently, as part of the Viksit Bharat Sankalp Yatra, undertaken to ensure saturation of Government's welfare schemes across more than 2.60 lakh Gram Panchayats, 90 lakh eligible farmers were added to the PM KISAN Scheme.
- In the last five years, the scheme has crossed many milestones and has received accolades from various organizations, including the **World Bank**, for its sheer vision, scale, and the seamless transfer of funds directly to the accounts of eligible farmers.
- A study conducted by the **International Food Policy Research Institute (IFPRI)** on farmers of Uttar Pradesh indicates that the benefits under the PM-Kisan reached the majority of farmers, and they received the full amount without any leakages. As per the same study, the farmers receiving cash transfers under PM-KISAN were more likely to invest in buying agricultural equipment, seeds, fertilizer, and pesticides.
- While farmers can register their grievances on the PM-KISAN portal and take the help of a 24x7 call facility for an effective and timely resolution, Government of India has also developed '**Kisan e-Mitra**' (a voice-based AI Chatbot), which enables farmers to raise queries and get them resolved in their own language in real-time. The Kisan-eMitra is now available in 10 languages i.e., English, Hindi, Odia, Tamil, Bangla, Malayalam, Gujarati, Punjabi, Telugu and Marathi.
- The scheme is a **shining example of cooperative federalism** as the States register and verify the eligibility of farmers while the Government of India provides 100% funding for the scheme. The inclusive nature of the scheme is reflected in the fact that at least one out of four beneficiaries is a woman farmer, besides more than 85% of small and marginal farmers being the beneficiaries under the scheme.
- The PM-KISAN portal has been integrated with the portals of UIDAI, PFMS, NPCI, and the Income Tax department.

2 Objective and Benefits

The scheme aims to supplement the financial needs of all landholding farmers' families in procuring various inputs to ensure proper crop health and appropriate yields, commensurate with the anticipated farm income as well as for domestic needs. Under the Scheme an amount of Rs.6000/- per year is released by the Central Government online

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directly into the bank accounts of the eligible farmers under Direct Benefit Transfer mode, subject to certain exclusions.

3 Exclusions

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

(a) All Institutional Land holders; and

Farmer families in which one or more of its members belong to following categories :

i) Former and present holders of constitutional posts

ii) 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.

iii) 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)

iv) All superannuated / retired pensioners whose monthly pension is Rs.10,000/- or more (Excluding Multi Tasking Staff / Class IV / Group D employees)

v) All Persons who paid Income Tax in last assessment year.

vi) Professionals like Doctors, Engineers, Lawyers, Chartered Accountants, and Architects registered with Professional bodies and carrying out profession by undertaking practices.

(c) In case of new beneficiaries being uploaded on the PM-KISAN Portal, all land holding farmers' families who are Non-resident Indians (NRIs) in terms of the provisions of the Income Tax Act, 1961 shall be excluded from any benefit under the Scheme.

For the purpose of exclusion State / UT Governments can certify the eligibility of the beneficiaries based on self declaration by the beneficiaries. In case beneficiary is not available / does not reside in the village, State / UT Governments may consider certification based on the declaration by other adult member of his / her family. In case of incorrect self declaration, beneficiary shall be liable for recovery of transferred financial benefit and other penal actions as per law.