

Pradhan Mantri Kisan Samman Nidhi (PM-KISAN)

A Government Initiative for Farmers' Welfare

What is PM-KISAN?

The *Pradhan Mantri Kisan Samman Nidhi (PM-KISAN)* is a flagship initiative by the Government of India aimed at providing direct financial support to farmers. Launched in December 2018, the scheme is designed to assist small and marginal farmers with income support for their agricultural needs. The objective is to supplement their income, ease financial burdens, and improve living standards, particularly in rural areas.

Purpose of PM-KISAN

The *primary goals* of the PM-KISAN scheme are:

1. *Financial Support for Farmers:* The scheme provides annual direct cash transfers to eligible farmers to support their agricultural and livelihood needs.
 2. *Reducing Farmer Debt:* PM-KISAN reduces the dependence of farmers on loans and alleviates financial distress.
 3. *Empowering Farmers:* The scheme aims to make farmers financially self-sufficient, enabling them to improve their agricultural practices and productivity.
 4. *Enhancing Rural Economy:* By providing a stable income, the scheme helps boost rural economies and ensures growth in farming communities.
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Benefits of PM-KISAN

1. Direct Financial Aid

- Farmers receive ₹6,000 *annually*, paid in three equal installments of ₹2,000.

2. Financial Security

- The scheme offers a financial safety net, helping farmers meet agricultural expenses such as seeds, fertilizers, and equipment.

3. No Middlemen

- The funds are transferred *directly to the bank accounts* of eligible farmers, ensuring transparency and minimizing fraud.

4. Simplified Application Process

- The scheme provides an easy and accessible process for farmers to register, ensuring more individuals benefit from it.

5. Improved Standard of Living

- By offering a consistent income, PM-KISAN plays a pivotal role in improving the standard of living for rural households.

Eligibility Criteria

To benefit from the *PM-KISAN scheme*, the following eligibility criteria must be met:

1. *Farmer Type*: The scheme is aimed at *small and marginal farmers* who own agricultural land.
2. *Landholding*: Only those with landholding *up to 2 hectares* are eligible.
3. *Indian Citizenship*: The applicant must be a *resident Indian citizen*.
4. *Income Criteria*: Farmers should not be *income tax payers* and should not receive *pensions* or government salaries.
5. *Exclusions*: Institutional landholders, urban landowners, and farmers with larger landholdings (above 2 hectares) are excluded from the scheme.

Steps to Apply for PM-KISAN

Farmers can follow these *simple steps* to register for the PM-KISAN scheme:

1. Visit the Official Website

Go to the official PM-KISAN website: www.pmkisan.gov.in.

2. Click on 'Farmer's Corner'

Under the "Farmer's Corner" section, select the appropriate option to register or check the status of your application.

3. Enter Personal Information

Provide your **Aadhaar number*, **bank account details*, and other required personal and landholding information.

4. Submit and Verify Details

Review and verify the entered details. Once verified, submit the application form.

5. Confirmation of Registration

After successful verification, you will begin receiving the benefits directly in your *bank account*.

***Note:* If a farmer is unable to apply online, they can visit the nearest Common Service Centers (CSCs) for assistance.**

Conclusion

The *Pradhan Mantri Kisan Samman Nidhi (PM-KISAN)* scheme is a revolutionary step in addressing the financial needs of farmers across India. By providing timely financial assistance, it enhances the livelihoods of millions of farmers, enabling them to focus on improving their agricultural productivity and contributing to the overall growth of the nation.

With its transparent process, easy accessibility, and commitment to farmer welfare, *PM-KISAN* is truly transforming rural India.