Let's break the norms

Government Schemes

Ministry of Agriculture & Farmers' Welfare

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Central Sector Scheme for Formation and Promotion of 10000 FPOs

What is an FPO?

- Farmer Producer Organizations are registered either under Part IXA of Companies Act or under Co-operative Societies Act of the concerned States
- These are formed for the purpose of leveraging collectives through economies of scale in production and marketing of agricultural and allied sector.
- The concept behind Farmer Producer Organizations is that farmers, who are the producers of agricultural products, can form groups.
- To facilitate this process, the Small Farmers' Agribusiness Consortium (SFAC) was mandated by Department of Agriculture and Cooperation to support the State Governments in the formation of FPOs

Objective – To empower small and marginal farmers economically by establishing and supporting 10,000 Farmer Producer Organizations (FPOs), enabling improved access to markets, advanced technologies, and credit services.

Launch Year – 2020 (From Chitrakoot, Uttar Pradesh)

- Target year to form 10000 FPOs – 2027-28
- 10000th FPO has been registered in Khagaria district of Bihar (It focuses on maize, banana and paddy)

Total Outlay – Rs.6865 Crores

Key Elements

Minimum Membership Requirement

- **Plains:** Minimum 300 farmer members per FPO.
- **North-Eastern, Hilly & UT Areas:** Minimum 100 members.

Cluster-Based Development – FPOs are developed around produce clusters to encourage product specialisation and improve access to markets

One District One Product (ODOP) Initiative – Each district focuses on selected agricultural or horticultural products for processing, branding, marketing, and export promotion

Financial Support to FPOs:

- ₹18 lakhs per FPO is provided over three years.
- Equity Grant: Up to ₹2,000 per farmer member, capped at ₹15 Lakhs per FPO.

- Credit Guarantee: Up to ₹2 Crores per FPO via eligible lending institutions.
- Implementing Agencies receive:
  - 3% of estimated annual expenditure upfront as supervision charges.
  - An additional 2% based on performance review.
- Cluster-Based Business Organizations (CBBOs) are given ₹25 Lakhs per FPO for five years to provide full support.

Implementing Agencies:

- Small Farmers Agri-Business Consortium (SFAC)
- National Cooperative Development Corporation (NCDC)
- National Bank for Agriculture and Rural Development (NABARD)
- National Agricultural Cooperative Marketing Federation of India (NAFED)
- North Eastern Regional Agricultural Marketing Corporation Limited (NERAMAC)
- Tamil Nadu-Small Farmers Agri-Business Consortium (TN-SFAC)
- Small Farmers Agri-Business Consortium Haryana (SFACH)
- Watershed Development Department (WDD), Karnataka
- Foundation for Development of Rural Value Chains (FDRVC) under the Ministry of Rural Development

Role of Implementing Agencies (IAs):

- Engage CBBOs for aggregation, legal registration, and long-term handholding of FPOs.
- CBBOs offer technical guidance and business support throughout the project duration.

Training and Skill Development:

- Lead training institutions include:
  - Bankers Institute of Rural Development (BIRD), Lucknow
  - Laxmanrao Inamdar National Academy for Co-operative Research & Development (LINAC), Gurugram
- Special training modules are developed to improve the skills of FPO members.

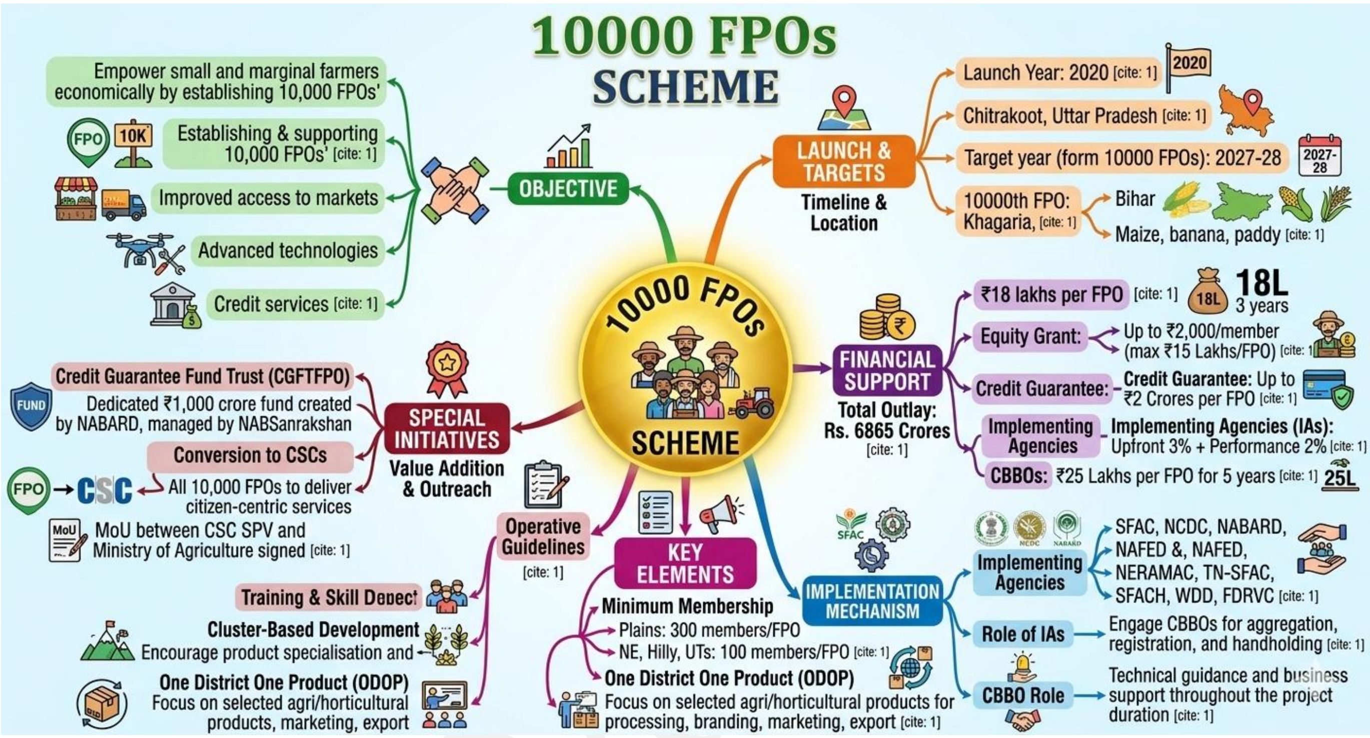
Market Connectivity:

- NAFED will establish market-linked FPOs.
- 60% of market links are created via agri value chain organizations.

Credit Guarantee Fund Trust for FPOs – NABARD has created a dedicated ₹1,000 crore fund under the "Credit Guarantee Fund Trust for FPOs (CGFTFPO)," managed by NABSanrakshan Trustee Pvt. Ltd., Mumbai.

MoU to convert 10,000 FPOs into CSCs

- An MoU between CSC SPV (Special Purpose Vehicle) and Ministry of Agriculture & Farmer's Welfare was signed to convert FPOs into CSCs
- All 10000 FPOs will be converted into CSCs
- It will help them to deliver citizen-centric services



Agriculture Infrastructure Fund

Objective – To boost agricultural productivity, reduce post-harvest losses, increase farmers' income, and develop rural agricultural infrastructure by offering financial assistance

Launch Year – 2020-21 (Operational till 2032-33)

- Loan disbursement under the scheme will complete in six years i.e. by the end of FY 2025-26

Targeted Beneficiaries

- Farmers, Farmer Producer Organizations (FPOs), cooperatives, startups, agri-entrepreneurs, self-help groups (SHGs), and state agencies are eligible.
- Public and private players involved in post-harvest infrastructure development and agri-marketing can also apply.

Key Elements

Eligible Infrastructure Projects Under AIF

- **Post-Harvest Management:** Warehouses, cold storage, silos, and ripening chambers.
- **Processing Facilities:** Projects for primary and secondary processing to boost value addition.
- **Agri-Marketing Infrastructure:** Packhouses, grading and sorting units, and digital agri platforms.
- **Agri-Tech Solutions:** Precision farming tools, smart farming systems, and custom hiring centers.

Financial Allocation & Support

- AIF has a total outlay of ₹2 lakh crore, to be disbursed by banks and financial institutions till 2025-26.
- Eligible borrowers can avail interest subvention of 3% per annum on loans up to ₹2 Crores, with a maximum loan tenure of 7 years.
    - Minimum Moratorium – 6 Months
    - Maximum Moratorium – 24 Months
- For loans exceeding ₹2 Crores, interest subvention is applicable only up to ₹2 Crores.
- **Credit guarantee** is available for loans up to ₹2 Crores under the Credit Guarantee Fund Trust for Micro and Small Enterprises scheme.
- Highest fund allocation – Uttar Pradesh
- Lowest fund allocation – Chandigarh
- Sector Specific Focus – 24% of total grants – in – aid under the scheme should be utilized for SC/ST entrepreneurs (16% for SC and 8% for ST)

Eligible Lending Institutions

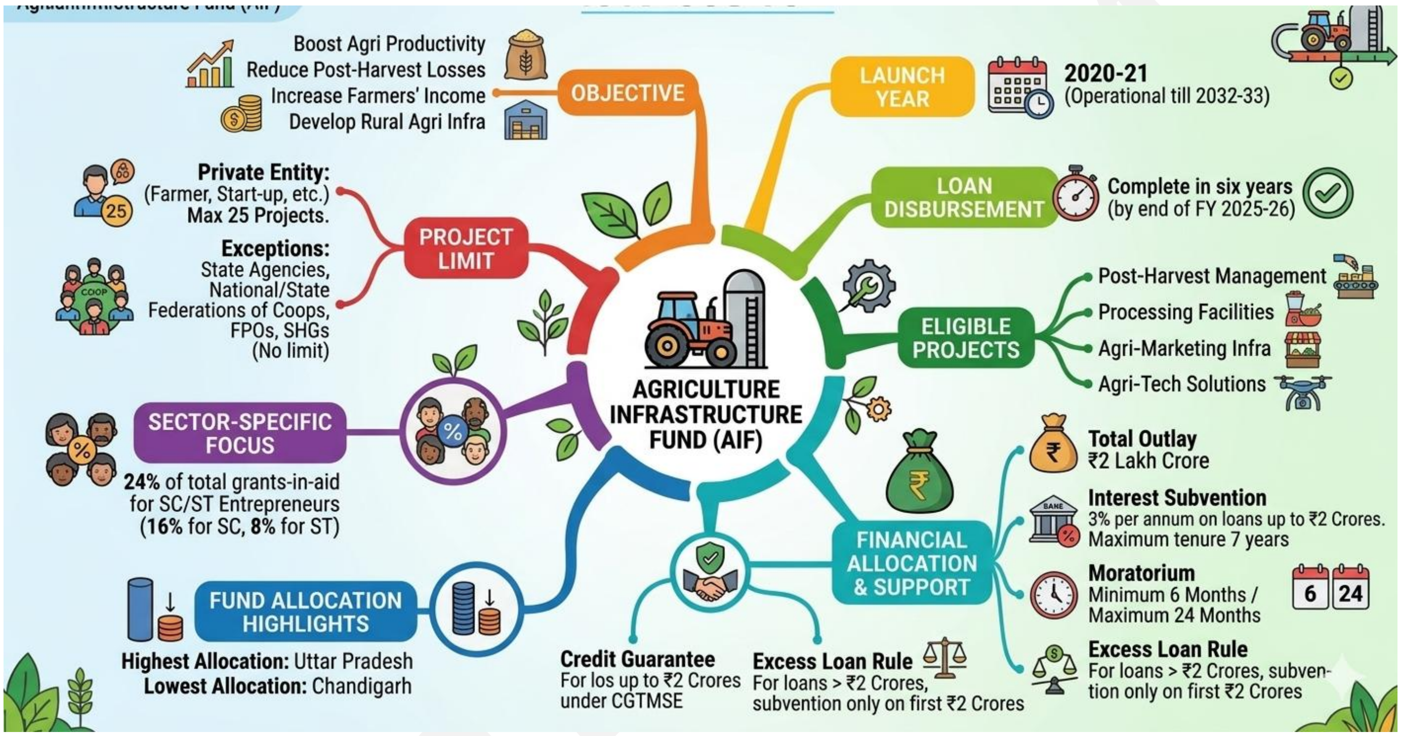
- All scheduled Commercial Banks.
- Scheduled Cooperative Banks.
- Regional Rural Banks
- Small Finance Banks.
- Non-Banking Financial Companies
- National Cooperative Development Corporation
- DCCBs with PACS affiliation.

Limits on Projects

- For a private sector entity, such as farmer, agri-entrepreneur, start-up there will be a limit of maximum of 25 such projects
- This limitation is not applicable to state agencies, national and state federations of cooperatives, federations of FPOs and federation of SHGs

Expanded Scope (2024 Update)

- Now covers viable community-based farming projects aimed at improving productivity.
- Linked with **PM-KUSUM Component-A**, allowing adoption of solar-powered irrigation by farmers and FPOs.
    - The Components B and C were already included as eligible assets for availing AIF benefits
- Strengthened credit guarantee through **NABSanrakshan Trustee Company Pvt. Ltd.**, ensuring better financial backing for FPOs.



PM Krishi Sinchayi Yojana

Objective – To expand the reach of irrigation facilities, increase efficiency in water usage, and encourage sustainable water conservation techniques for long-term agricultural productivity

Launch Year – 2015-16 (Extended till 2025-26)

Key Elements

Components

- Accelerated Irrigation Benefit Program (AIBP)
    - Implemented by Ministry of Jal Shakti
    - Offers central financial support for the completion of major and medium irrigation projects to expedite irrigation coverage.

- Har Khet Ko Pani (HKKP) –
    - Implemented by Ministry of Jal Shakti
    - Focuses on expanding cultivable area under assured irrigation
    - Four sub-components –
        - Command Area Development & Water Management (CAD&WM): Aims to close the gap between the irrigation potential created and the actual water usage by developing field channels and drainage systems.
            - The cabinet in April 2025 approved the Modernization of Command Area Development and Water Management (M-CADWM) for the period 2025-2026 with an initial total outlay of Rs.1600 crore
        - Surface Minor Irrigation (SMI): Focuses on irrigation initiatives serving areas up to 2,000 hectares.
        - Repair, Renovation & Restoration (RRR) of Water Bodies: Strengthens existing water storage and irrigation structures for improved efficiency.
        - Ground Water Development: Promotes sustainable use and recharge of groundwater resources (implemented till 2021-22)

- Watershed Development Component (WDC)
    - Implemented by the Ministry of Rural Development
    - It targets rainfed and degraded agricultural lands to enhance moisture conservation and water harvesting.

Infrastructure Development Focus

- Emphasis on constructing and upgrading irrigation infrastructure such as:
    - Canals and field channels
    - Groundwater recharge systems
    - Piped irrigation networks
- At least 10% of the cultivable area under a project should adopt micro-irrigation.

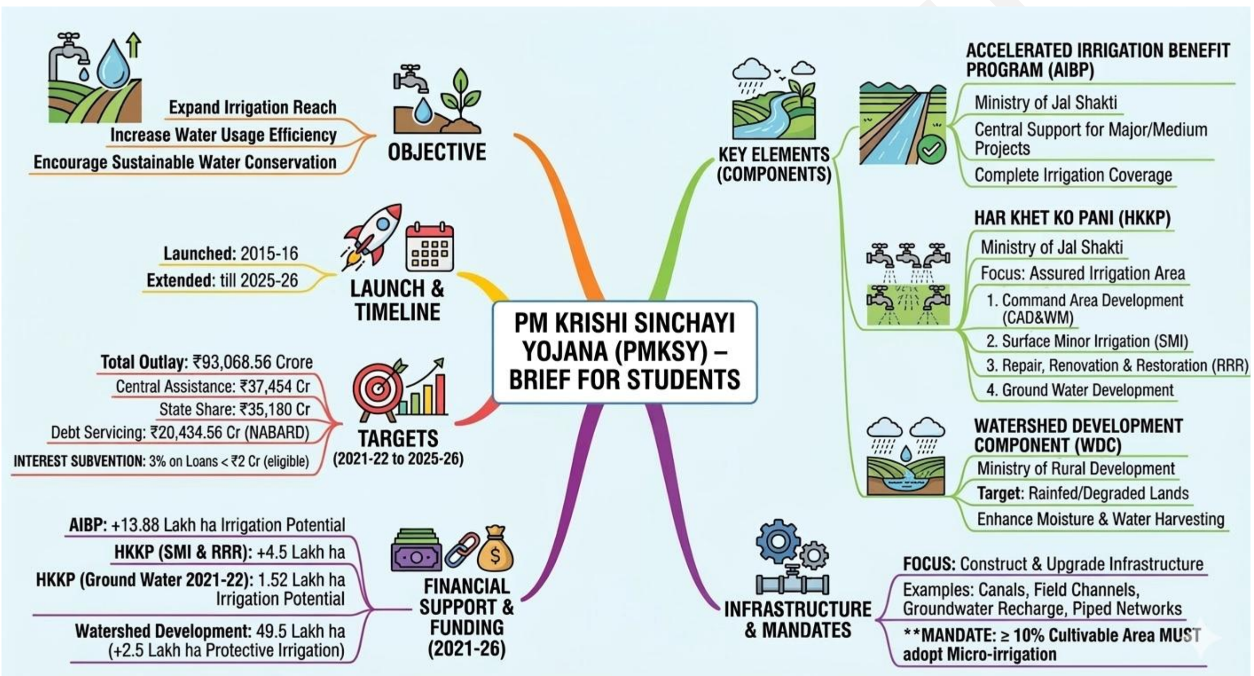
Financial Support and Funding Structure (2021–26)

- Total Outlay: ₹93,068.56 crore
- ₹37,454 Crores – Central government assistance
- ₹20,434.56 Crores – Debt servicing through NABARD
- ₹35,180 Crores – State government share
- Interest Subvention: 3% interest subvention on loans up to ₹2 Crores for eligible beneficiaries under the scheme.

Targets

Components	Targets (2021-22 to 2025-26)
Accelerated Irrigation Benefit Program	Additional irrigation potential of 13.88 lakh hectare
Har Khet Ko Pani – Surface Minor Irrigation and Repair, Renovation and Restoration	Additional irrigation of 4.5 lakh hectare
HKKP (Ground Water) (for 2021-22 only)	Irrigation potential of 1.52 lakh hectare
Watershed Development	49.5 lakh hectare to bring additional 2.5 lakh hectare under protective irrigation

Scheme Convergence – Linked with the Agriculture Infrastructure Fund (AIF) to facilitate additional funding support for irrigation-related infrastructure development.



Per Drop More Crop

Objective – To boost water-use efficiency in agriculture by promoting the adoption of micro-irrigation technologies such as drip and sprinkler systems

Launch Year

- Initially launched in January 2006 as the Centrally Sponsored Scheme on Micro Irrigation
- It was later upgraded to the National Mission on Micro Irrigation (NMMI) in 2010.
- In 2014, it was merged with the National Mission on Sustainable Agriculture (NMSA)
- Since April 2015, it was being implemented as the 'Per Drop More Crop' component of the Pradhan Mantri Krishi Sinchayee Yojana.

- From 2022–23 onwards, the scheme is being run under the Rashtriya Krishi Vikas Yojana (RKVY)

Key Elements

Promotion of Micro-Irrigation – The scheme promotes the use of drip and sprinkler systems to enhance water-use efficiency in agriculture. These systems help reduce water wastage, lower fertilizer usage and minimize labour costs**.**

Financial Support

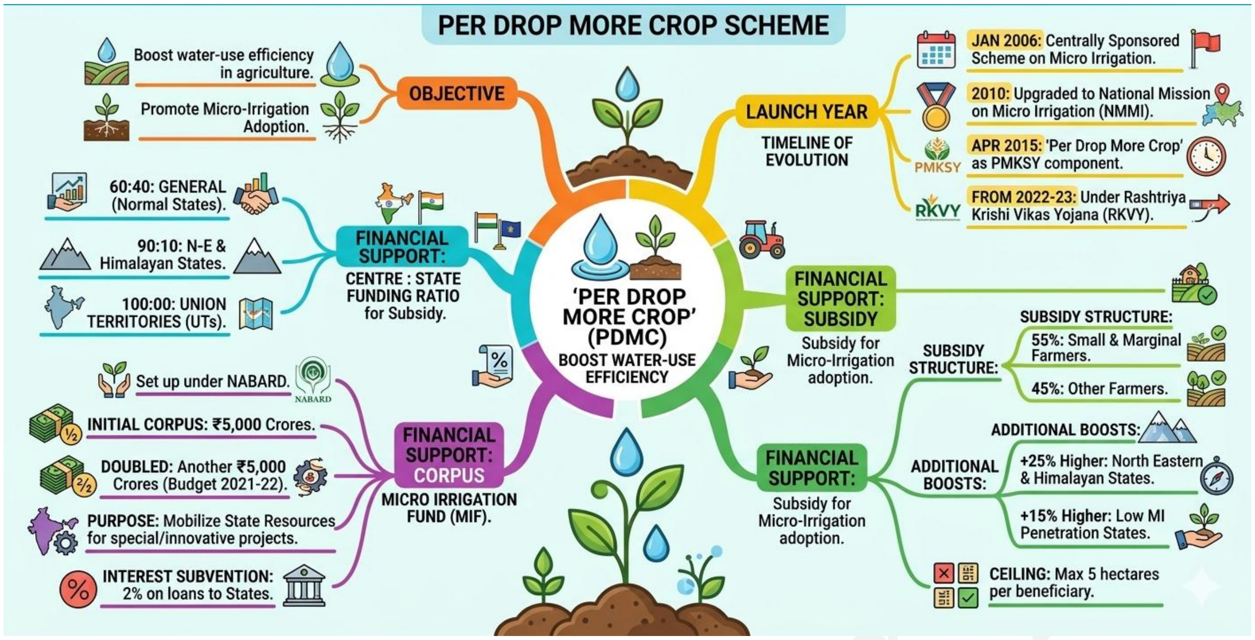
- **Subsidy Structure:**
  - 55% subsidy for small and marginal farmers.
  - 45% subsidy for other farmers.
  - North Eastern and Himalayan states get a 25% higher subsidy.
  - States with low micro-irrigation penetration get a 15% higher subsidy to encourage adoption.
- This subsidy is being provided by both central and state government in the ratio of –
  - 60:40 – Centre: State
  - 90:10 – Centre: N-E and Himalayan States
  - 100:00 – Centre: UTs
- The subsidy payable to the beneficiary will be limited to an overall ceiling of 5 hectare per beneficiary
- Some states offer additional financial incentives on top of the central support.

Micro Irrigation Fund

- Set up under **NABARD** with an initial corpus of **₹5,000 Crores**. (The corpus was doubled by adding another Rs.5000 Crores as per the announcement made in Budget 2021-22)
- It facilitates the States in mobilizing the resources for expanding coverage of Micro Irrigation by taking up special and innovative projects
- Offers 2% interest subvention on loans provided to states for micro-irrigation projects.

Scheme Convergence

- Integrated with Rashtriya Krishi Vikas Yojana (RKVY) from 2022–23.
- Also aligned with the National Mission for Sustainable Agriculture (NMSA) to support rainwater harvesting and water conservation practices.



PM AASHA

Objective – To guarantee fair prices to farmers for their produce, stabilize market fluctuations, and protect them from distress sales, thereby ensuring income security and confidence in agricultural trade.

Launch Year – 2018

Implementing Agencies

- National Agricultural Cooperative Marketing Federation of India
- National Cooperative Consumers' Federation of India
- Food Corporation of India

Outlay for 15th Finance Commission – Rs.35000 Crores

Key Elements

Components

Price Support Scheme

- Procurement of pulses, oilseeds, and copra at MSP.
- Procurement limit: 25% of national production (except Tur, Urad, and Masur, which have 100% procurement for 2024-25).
- Government guarantee of Rs.45,000 Crores for procurement.
- In addition to NAFED, FCI will also take up the procurement.

- The procurement expenditure and losses due to procurement will be borne by Central government up to a maximum of 30% of the procurement cost.
- The duration of PSS procurement operations for particular pulses and oilseeds shall be for a maximum period of 90 days.
- This period for Copra will be 6 months
- DAC&FW shall be responsible for reimbursement of losses to its central agencies up to 90% of the estimated loss.
- The remaining 10% loss will be reimbursed after checking of the accounts.
- DAC&FW shall provide 1% incentive to the agencies on the net profit earned from particular PSS operation.
- An empowered committee under the chairmanship of secretary, DAC&FW will monitor the scheme.
- Central agencies shall release 100% of MSP value and 50% of incidental expenses to the state agencies within 3 days from receiving the stock.
- 50 bags of 50 kg each of produce shall be purchased from one farmer in a day.
- The overall quantity of procurement by central government will be restricted to 25% of the actual production.

Price Deficiency Payment Scheme

- No physical procurement; instead, farmers receive direct payments for the difference between MSP and modal price.
- Now covers 40% of oilseed production (earlier 25%).
- The price compensation by the government is limited to 15% of MSP.
- Duration – Benefits shall be period for a specified period not more than 120 days that coincides with the peak harvesting period

Market Intervention Scheme

- The scheme provides remunerative prices to farmers growing perishable horticulture crops
- Designed for perishable horticultural crops like Tomato, Onion, and Potato (TOP crops).
- Coverage increased from 20% to 25% of production.
- A new option of making differential payment directly into the farmers' account instead of physical procurement.
- The government covers transportation and storage costs for surplus crops.

Price Stabilization Fund

- Maintains strategic buffer stock of pulses and onions to control price fluctuations.
- It is done to discourage hoarding, unscrupulous speculation and ensure supplies to consumers at affordable prices.
- Central nodal agency – Small Farmers Agri-business Consortium
- Procurement Limit – 25% of all-India production

- Procurement will be done by Department of Consumer Affairs from Pre-registered farmers on eSamridhi portal of NAFED and eSamyukti portal of NCCF whenever prices rule above MSP in the market

Note: No MindnorM is being provided for this scheme because already the scheme is in form of the short pointers.

Soil Health Card

Objective – To offer farmers a report into their soil's nutrient profile**,** along with recommendations on fertilizers and soil amendments**.** This initiative aims to encourage scientific farming**,** lower cultivation costs**,** boost crop yields, and maintain long-term soil health and fertility**.**

Launch year – 2015 (From Suratgarh, Rajasthan)

Eligibility Criteria

- All farmers across India are eligible, regardless of the size of their landholding.
- Soil sampling is conducted scientifically:
    - From every 2.5 hectares of irrigated land, and
    - Every 10 hectares of rainfed land

Key Elements

Soil Testing and Nutrient Analysis: Soil Health Cards assess **12 key parameters**, including:

- Macro-nutrients: Nitrogen (N), Phosphorus (P), Potassium (K), Sulphur (S).
- Micro-nutrients: Zinc (Zn), Iron (Fe), Copper (Cu), Manganese (Mn), Boron (Bo).
- Soil Properties: pH (Acidity/Basicity), EC (Electrical Conductivity), OC (Organic Carbon).

Soil Testing

- Soil samples are taken from a depth of **15–20 cm using a V-shaped cut**, collected from four corners and the centre of the field
- Sampling is done **after harvest of Rabi and Kharif crops**, or when there is no standing crop in the field
- Soil samples are collected twice a year, after the Rabi and Kharif crops
- A farm will get the soil card once in every 3 years

Quality Assurance

- 1% of the samples are cross-checked in referral laboratories for quality assurance
- The central government provides ₹190 per sample to cover costs for collection, testing, soil health card generation, and distribution

Soil Health Card Portal

- The portal helps generate Soil Health Cards in a standard format that can be used across the country
- The cards are available in 22 languages, 5 dialects, and in local units to make them easy for farmers to understand

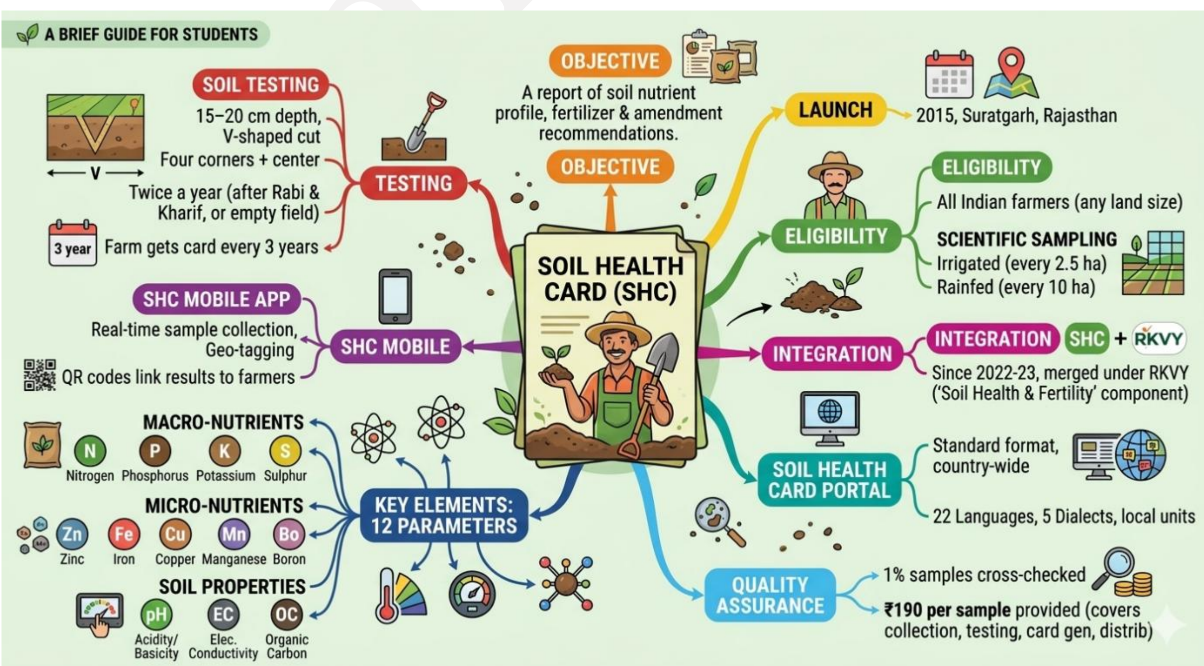
SHC Mobile App

- Allows real-time soil sample collection and geo-tagging
- Generates QR codes linking soil test results to farmer records
- Provides a graphical representation of soil fertility across India

School Soil Health Program

- Launched in 2023 in collaboration with Kendriya Vidyalayas and Navodaya Vidyalayas.
- Students collect soil samples, conduct tests, and educate local farmers on nutrient management

Integration with Rashtriya Krishi Vikas Yojana – Since 2022-23, SHC merged under the 'Soil Health & Fertility' component of RKVY



PM – Rashtriya Krishi Vikas Yojana

Objective – To provide flexibility & autonomy to States for implementing projects as per the local and farmers' needs and priorities in agriculture sector to enhance production and productivity

- It also aims to support and scale up the startups under innovation and entrepreneurship in various fields of agriculture and allied sectors

Launch Year – Initially Launched as RKVY in 2007. In 2018-19, revamped as RKVY-RAFTAAR to enhance the agriculture growth

- Recently on the recommendations of Expenditure Finance Committee, the scheme has been renamed as Prime Minister-Rashtriya Krishi Vikas Yojana (PM-RKVY)

Key Elements

Components

- Detailed Project Report
- Per Drop More Crop
- Sub- Mission on Agriculture Mechanization including Management of Crop Residue
- Soil Health and Fertility
- Paramparagat Krishi Vikas Yojna
- Rain Fed Area Development
- Agro- Forestry
- Crop Diversification Program
- Accelerated Fund for Agri Start-Up

Funding Structure – It is a centrally sponsored scheme with the following funding ratio

- Centre: State – 60:40
- Centre: N-E and Hilly States – 90:10
- Centre: UT – 100:00

Detailed Project Report

- States/UTs will have the flexibility with the option of proposing projects related to agriculture and allied sectors for creation of infrastructure, production growth, innovative projects etc.
- Financial Assistance – Maximum of 30% of total outlay will be earmarked for Detailed Project Report
  - 50% of the outlay - In case of NER & Himalayan states i.e. Uttarakhand, Himachal Pradesh & UTs

Sub- Mission on Agriculture Mechanization

- **Objective –** To Provide financial assistance to farmers for procurement of farm machinery and implements on individual ownership basis

- **Financial Assistance –**
    - For procurement of farm machineries and equipments –
        - General Farmers – 40% of the cost of the machines and equipments
        - Small and Marginal farmers, SC/ST/Women Farmers and farmers of N-E and Himalayan states – 50% of the cost of the machines and equipments

    - For establishment of Custom Hiring Centres –
        - 40% of the project cost for the projects costing up to Rs. 250 lakhs
        - For establishment of Kisan Drone CHCs – 50% of the basic cost of agricultural drone and its attachments or Rs. 5 lakhs, whichever is less

    - For Establishing Village Level Farm Machinery Banks
        - 80% of the project cost for the projects costing up to Rs. 30.00 lakhs/project

    - For Promotion of Agricultural Mechanization in North Eastern Region –
        - For purchase of machines by the farmers on individual ownership basis, 100% of cost of machine costing up to Rs. 1.25 lakhs will be provided.
        - For establishment of Farm Machinery Banks, financial assistance @ 95% of the project cost for the projects costing up to Rs. 30.00 lakhs

Agriculture Accelerator Fund

- **Agripreneurship Orientation (2 months)**: Selected participants receive a ₹10,000 monthly stipend.
- **Pre-Seed Funding**: Up to ₹5 lakhs is provided, with 90% as a grant and 10% to be borne by the startup.
- **Seed Stage Funding**: Startups can avail up to ₹25 lakhs, with 85% as a grant and the rest as a contribution from the startup.

Drone Support for Farmers

- 100% subsidy (up to ₹10 lakh) for government research institutes.
- 75% subsidy for Farmer Producer Organizations (FPOs) for demonstration purposes.
- 40% subsidy (up to ₹4 lakh) for farmers and Custom Hiring Centres (CHCs).
- 50% subsidy (up to ₹5 lakh) for SC/ST, women, and small/marginal farmers.

Note: A MindnorM for PM-RKVY has not been included, as the scheme involves extensive data and numerous provisions. Creating one in this case may lead to confusion and reduce its effectiveness.

PM Kisan Samman Nidhi Yojana

Objective – To offer direct financial support to all land-holding farmers in India, helping them maintain financial stability and promoting sustainable farming practices

Launch Year – 2019 (Ist Instalment was released in December 2018)

Eligibility Criteria

- All landholding farmer families who own cultivable land are eligible.
- A "family" includes the husband, wife, and minor children.
- Beneficiaries must link their bank accounts with Aadhaar to receive payments through Direct Benefit Transfer (DBT).

Exclusions – The following categories are not eligible for benefits under the scheme:

- Income tax payers.
- Professionals such as doctors, engineers, lawyers, and chartered accountants.
- Serving or retired officers from central/state governments and public sector enterprises (except Class IV, Group D, and Multi-Tasking Staff).
- Pensioners receiving ₹10,000 or more per month (excluding MTS/Class IV/Group D employees).
- Individuals who currently hold or have held constitutional posts.
- Current and former ministers at the central or state level, Members of Parliament (MPs), Members of Legislative Assembly (MLAs), and Members of Legislative Council (MLCs).
- Former and current chairpersons of district panchayats.

Key Elements

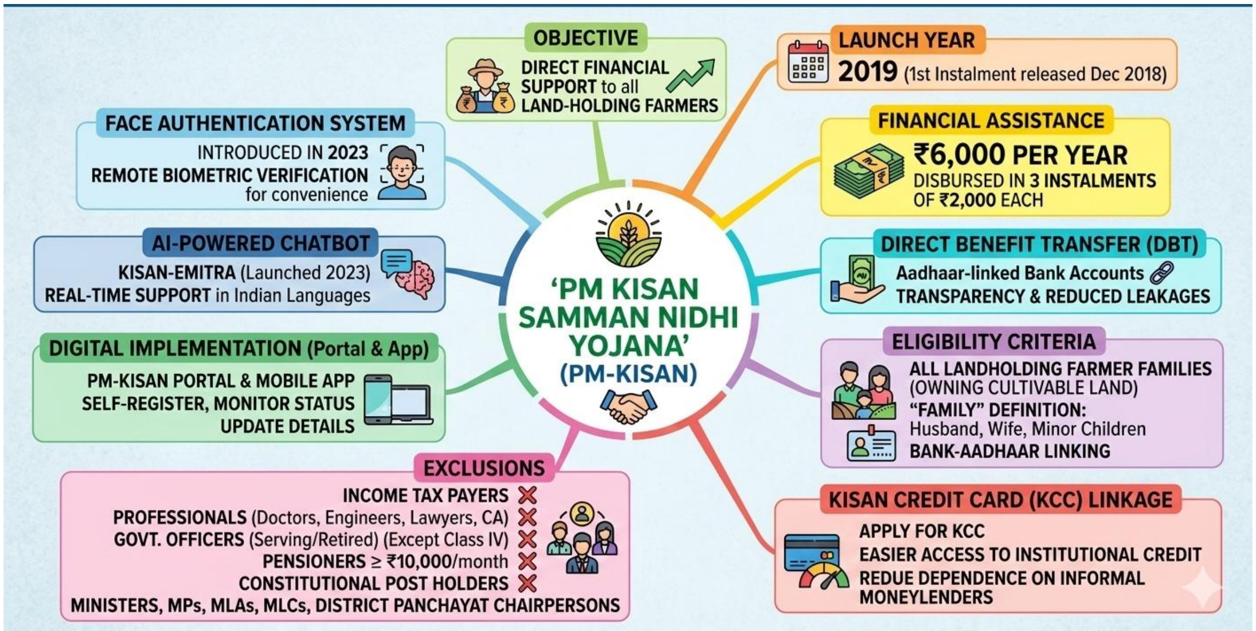
Financial Assistance – Each qualifying farmer family is entitled to receive ₹6,000 per year, disbursed in three instalments of ₹2,000 each.

Direct Benefit Transfer – The payment is made directly into the beneficiaries' Aadhaar-linked bank accounts, ensuring transparency, reducing leakages, and streamlining the process.

Digital and Automated Implementation – The PM-KISAN Portal and Mobile App enable farmers to self-register, monitor payment status, and update personal or bank details with ease.

- An AI-powered chatbot named Kisan-eMitra, launched in 2023, provides real-time support to farmers in various Indian languages.
- A face authentication system, also introduced in 2023, facilitates remote biometric verification of beneficiaries for added convenience.

Linkage with Kisan Credit Card – Farmers enrolled under PM-KISAN can apply for Kisan Credit Cards, enabling easier access to institutional credit and reducing dependence on informal moneylenders.



Paramparagat Krishi Vikas Yojana

Objective – To encourage organic farming using a cluster-based approach, offering comprehensive support throughout the entire process—from production to certification and marketing

Launch Year – 2015-16 (As a sub-scheme of National Mission for Sustainable Agriculture)

- It is now implemented under Rashtriya Krishi Vikas Yojana

Key Elements

Eligibility – All farmers and institutions are eligible to apply under the scheme, subject to a maximum landholding limit of two hectares

Cluster-Based Approach – Cluster approach will be adopted in large patches of up to 500 ha area in plain areas and 200 ha in hilly areas.

- A group of farmers having a total area of 20 ha within a village or closely located villages shall be considered a PKVY/PGS Group.
- A group shall comprise minimum 20 farmers
- 25 such groups covering 500 ha area shall constitute one "Cluster"

Financial Assistance

- ₹31,500 per hectare over three years, allocated as follows:

- ₹15,000 per hectare for organic inputs (both on-farm and off-farm) via Direct Benefit Transfer (DBT).
- ₹4,500 per hectare for marketing, packaging, branding, and value addition.
- ₹3,000 per hectare for certification and residue analysis.
- ₹9,000 per hectare for training and capacity building.

Certification

- **Third-Party Certification (NPOP):** Implemented by Accredited Certification Agency under the National Program for Organic Production of the Ministry of Commerce and Industry,
  - This system ensures compliance with international standards from production to exports

- **Participatory Guarantee System for India (PGS-India)**: Operated under the Ministry of Agriculture & Farmers Welfare. This is a farmer-centric, community-based certification.
  - Farmers and producers collectively participate in decision-making, peer inspections, and mutual verification of practices, ultimately declaring the produce as organic.
  - PGS-India caters primarily to the domestic market
  - National Centre of Organic and Natural Farming is the monitoring body for PGS certification program

Organic Farming Promotion

- The program encourages the use of traditional organic inputs such as Panchagavya, Jeevamruth, and Beejamruth.
- Intercropping and mixed cropping are promoted to improve soil fertility.
- Farmers receive training in vermicomposting, bio-fertilizer production, and residue-free cultivation methods.

Marketing and Branding Support – Organic produce is linked to markets through Farmer Producer Organizations (FPOs)

- Assistance provided for branding, labeling, participation in organic fairs, and transportation of organic products.

Integration with Soil Health Management: Organic farming improves soil health, fertility, and biodiversity.

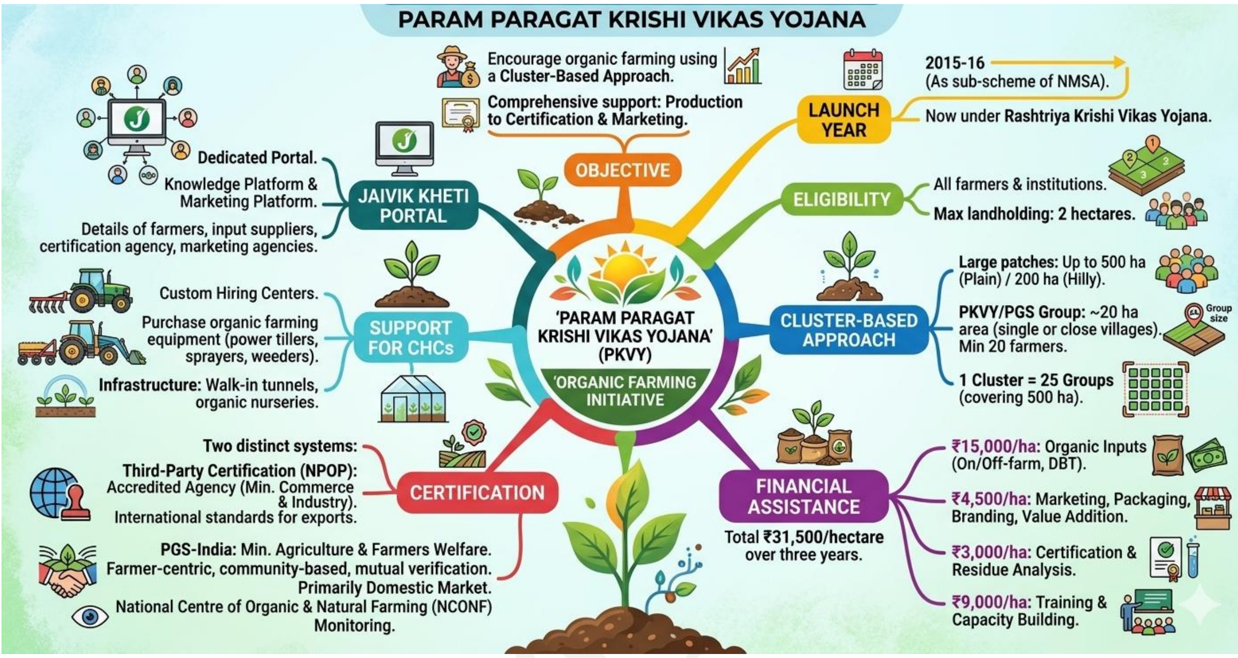
- Farmers are encouraged to use bio-fertilizers, bio-pesticides, and natural compost to maintain soil quality.

Support for Custom Hiring Centers (CHCs)

- Assistance is given for purchasing organic farming equipment such as power tillers, sprayers, and weeders.
- Infrastructure like walk-in tunnels for protected horticulture and organic nurseries is also supported.

Jaivik Kheti Portal

- It is a dedicated portal for organic farming acting as both a knowledge platform as well as marketing platform
- Details of farmers involved in Organic farming, input supplier, certification agency (PGS), and marketing agencies is available for smooth implementation from production to marketing



PM Kisan Maan Dhan Yojana

Objective – It is an old age pension benefit scheme for farmers

Launch Year – 2019

Implementing Agency – Life Insurance Corporation of India

Eligibility Criteria
- Small and marginal farmers owning cultivable land up to 2 hectares
- Age – Between 18 and 40 years
- Participants are required to make monthly contributions to the pension fund until they turn 60.

Exclusions
- Farmers currently receiving benefits under EPFO, ESIC, NPS, or those who pay income tax are not eligible.

- Farmers enrolled in PM Shram Yogi Maan Dhan or PM Laghu Vyapari Maan Dhan schemes, as well as government employees (serving or retired) and professionals like CAs, doctors, and lawyers, are excluded from eligibility

Key Elements

Contribution of Beneficiary and Government

- Farmers contribute monthly amounts between ₹55 and ₹200 based on their age at enrollment.
  - At 18 Years – Rs.55 per month
  - At 40 years – Rs.200 per month
  - At 29 Years – Rs.100 per month
  - At 35 Years – Rs.150 per month
- Government of India matches the contributions to keep the pension fund well-supported.

Fixed Pension Benefit – On reaching 60 years of age, beneficiaries receive a fixed monthly pension of ₹3,000

Family Pension

- In case of the beneficiary's death, the spouse receives 50% of the pension (₹1,500 per month)
- Family pension applies only to the spouse, not other family members

Integration with PM-KISAN – Farmers can contribute to the pension scheme using PM-KISAN benefits through an auto-debit facility

Enrollment Process

- Farmers can enroll at Common Service Centers (CSCs) or through PM-KISAN Nodal Officers in State/UT Governments
- Required documents include Aadhaar Card, bank account details linked with Aadhaar, and landholding records

Contribution and Pension Timeline

- Contributions vary monthly based on age, from ₹55 (at 18 years) to ₹200 (at 40 years).
- Farmers contribute until they reach 60 years, after which pension payments begin.

Spouse Benefit on Death – Upon the subscriber's death, the spouse is entitled to receive 50% of the pension amount

On disablement of beneficiary before attaining 60 years of age

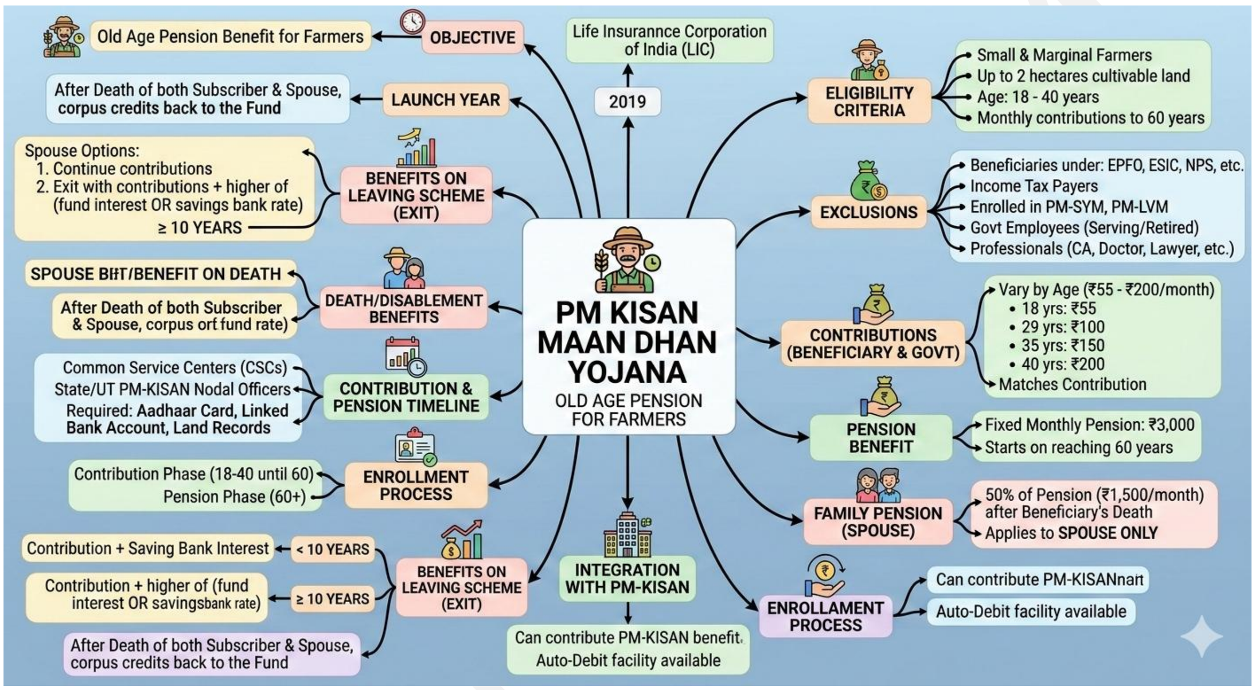
Spouse has two options in this case –

- Continue the scheme with regular contribution

- Exit the scheme by receiving the share of contribution with interest as actually earned by the pension fund or the interest at the savings banks interest rate, whichever is higher

Benefits on leaving the pension

- Exit within less than 10 years – Share of contribution with saving banks interest rate
- Exit after equal to or more than 10 years – Share of contribution with interest as actually earned by the Pension Fund or the interest at the savings bank interest rate thereon, whichever is higher.
- After death of subscriber and his or her spouse, the corpus shall be credited back to the fund



PM Fasal Bima Yojana

Objective – It is a crop insurance scheme to provide financial protection to farmers against crop failure due to natural calamities, pests, and diseases

Launch year – 2016

Coverage of Crops

- Food Crops
- Oilseeds
- Annual Commercial & Horticulture Crops
- Perennial Crops

Eligible Farmers – The eligible farmers are broadly classified into two categories –

- Loanee Farmers – All farmers who have been sanctioned loans from financial institutions for seasonal agricultural operations

- All loanee farmers are required to enroll under the PMFBY
- Non-Loanee Farmers - All farmers who have opted for non-standard Kisan Credit Card (KCC) scheme-linked crop loans
    - All farmers who have not taken any crop loans

Affordable Premium Rates

- Kharif Crops: 2% of sum insured
- Rabi Crops: 1.5% of sum insured
- Annual Commercial/Horticultural Crops: 5% of sum insured
- The remaining part (**95% to 98.5%**) **of the actuarial premium** is borne jointly by the **Central and State Governments**
    - Centre: State – 50:50
    - Centre: N-E and Himalayan States – 90:10
- Premium subsidy capped at 30% for unirrigated areas and 25% for irrigated areas

Comprehensive Risk Coverage

- **Natural Calamities** – Droughts, floods, cyclones, hailstorms, landslides, heavy rainfall
- **Pest & Disease Attacks**
- **Prevented Sowing Coverage** – Up to 25% of sum insured if sowing is not possible due to weather.
- **Post-Harvest Losses** – Coverage for 14 days for crops kept in "cut-and-spread" condition.
- **Localized Calamities** – Covers individual farm losses due to hailstorms, inundation, etc.
    - In November 2025, crop loss due to Wild Animal Attacks and Paddy Inundation have been included under risk coverage under the scheme
    - Farmers will be required to report losses within 72 hours using the Crop Insurance App by uploading geotagged photographs

Integration of Technology

- **YES-TECH (Yield Estimation System Based on Technology)** – New tech-driven yield estimation system for accurate and quick assessments.
    - It was launched for paddy and wheat crops from the Kharif 2023 season, with a mandatory 30% weightage assigned to YES-TECH-derived yield data
    - From the Kharif 2024 season, soybean has also been included

- **WINDS (Weather Information Network and Data System)** – To establish an expanded network of **Automatic Weather Stations (AWS)** and **Automatic Rain Gauges (ARG)**.
    - These installations will collect hyper-local weather data at Gram Panchayat and Block levels.
    - The data will be integrated into a national database with interoperability and sharing ensured in coordination with the India Meteorological Department (IMD).
    - WINDS plays a vital role in drought and disaster management, accurate weather forecasting and the development of improved parametric insurance products.

Faster Claim Settlement – Claims settled within **2 months** post-Crop Cutting Experiments (CCEs).

Key Initiatives under the Scheme

- **National Crop Insurance Portal (NCIP) –** It helps with online farmer enrolment, data sharing, monitoring, and direct transfer of claim amounts to farmers' bank accounts
- **Digi claim Module –** It has been operationalized from Kharif 2022 onwards.
    - It links NCIP with the Public Finance Management System and insurance company systems.
    - From Kharif 2024, if there is a delay in claim payment, a 12% penalty is automatically added
- From Kharif 2025, it is mandatory for States to open an ESCROW Account and deposit their premium share in advance
- **Crop Insurance Week/Fasal Bima Saptah –** It is a special campaign being held from Kharif 2021 onwards
- **Meri Policy Mere Haath –** Crop insurance policy receipts are distributed to farmers enrolled under PMFBY through special camps at gram Panchayat/village level
- **KrishiRakshak Portal and Helpline –** To help farmers with queries and complaints under PMFBY, the KRPH platform and toll-free number 14447have been launched

Note: A MindnorM for PMFBY has not been included, as the scheme involves extensive data and numerous provisions. Creating one in this case may lead to confusion and reduce its effectiveness.

PM Dhan-Dhaanya Krishi Yojana

Objective – To serve as a multi-dimensional rural development intervention. Its five core objectives are –

- Enhancing agricultural productivity
- Encouraging crop diversification and sustainable agricultural practices
- Augmenting post-harvest storage capacity at panchayat and block levels
- Improving irrigation infrastructure for reliable water access
- Enabling greater access to short-term and long-term agricultural credit for farmers

Launch Year – 2025

Key Elements

Duration of the Scheme – 6 Years (starting from FY 2025-26)

Outlay – Rs.24000 Crores (Annual)

Coverage – The scheme covers 100 districts

- The districts will be identified based on three key indicators –
    - Low productivity
    - Low cropping intensity
    - Less credit disbursement
- The number of districts in each state/UT will be based on the share of Net Cropped Area and operational holdings
    - **Net Cropped Area** – It refers to the total area of land that is sown with crops in a given agricultural year, counted only once, even if multiple crops are grown on the same land during that year
- However, a minimum of 1 district will be selected from each state

Convergence of Schemes – The Scheme will be implemented through convergence of 36 existing schemes across 11 Departments, other State schemes and local partnerships with the private sector

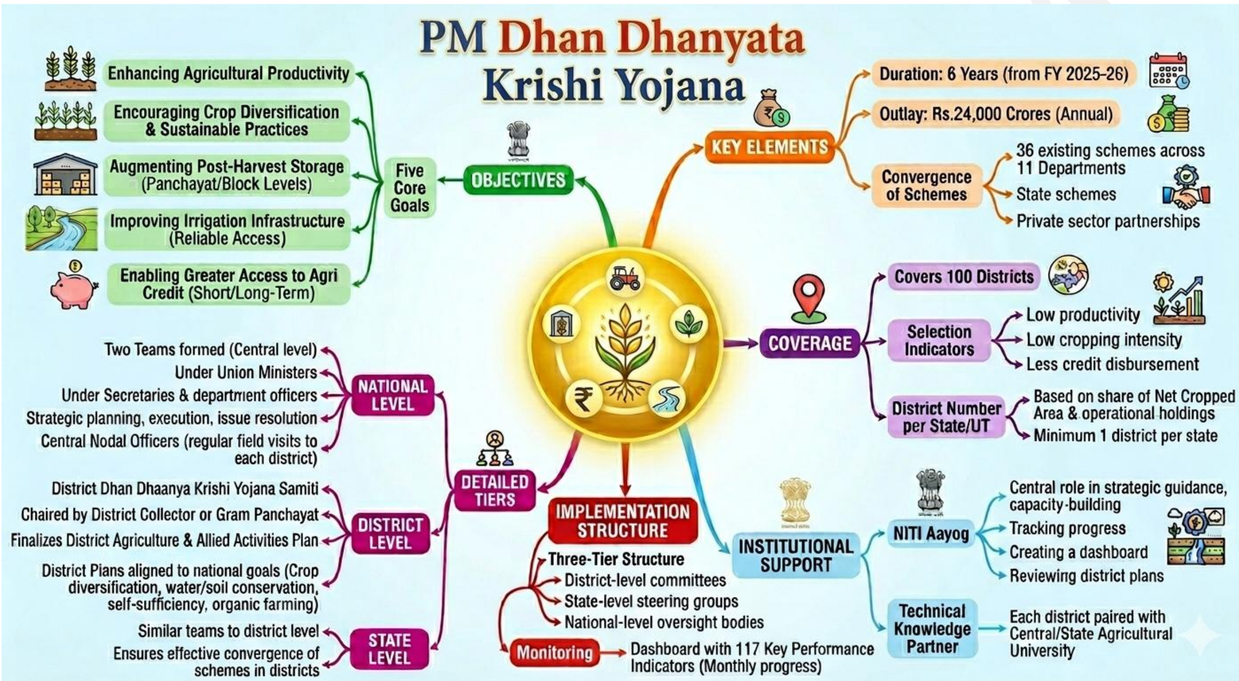
Implementation Structure

- The scheme will be governed through a three-tier implementation structure –
    - District-level committees
    - State-level steering groups
    - National-level oversight bodies

- **National Level** – Two teams will be formed at the central level –
    - One under Union Ministers, and another under Secretaries and department officers.
    - Each level will ensure strategic planning, execution, and issue resolution
    - Central Nodal Officers will be appointed for each district to conduct regular field visits
- **District Level** – District Dhan Dhaanya Krishi Yojana Samiti will be established.
    - It will be chaired by the District Collector or Gram Panchayat
    - A District Agriculture and Allied Activities Plan will be finalized by the District Dhan Dhaanya Samiti
- 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
    - Expansion of natural and organic farming
- **State Level**
    - Teams similar to the ones at the district level will also be formed at the state level, with the responsibility of ensuring effective convergence of schemes in districts
- Progress of the Scheme will be monitored on **117 key** Performance Indicators through a dashboard on monthly basis

Institutional Support

- **NITI Aayog** will play a central role in:
    - Strategic guidance
    - Capacity-building for state and district-level functionaries
    - Tracking district-level progress
    - Creating a dashboard to monitor the progress
    - Reviewing and guiding district-level plans
- Each district will also be paired with a Central or State Agricultural University to act as a technical knowledge partner



Mission for Aatmanirbharta in Pulses

Objective – To achieve self-sufficiency in pulses by significantly enhancing domestic production, reducing import dependence, and sustainably improving farmers' incomes

Launch year – 2025

Outlay – Rs.11440 Crores

Duration – 2025-26 to 2030-31

Key Elements

Targets

- Expanding the area under pulses cultivation by an additional 35 lakh hectares to total 310 lakh hectares
- Increasing production to 350 lakh tonnes
- Improving yields to 1,130 kg/ha
- Production and distribution of 126 lakh quintals of certified seeds
- Free provision of 88 lakh seed kits to farmers

Operational Strategy

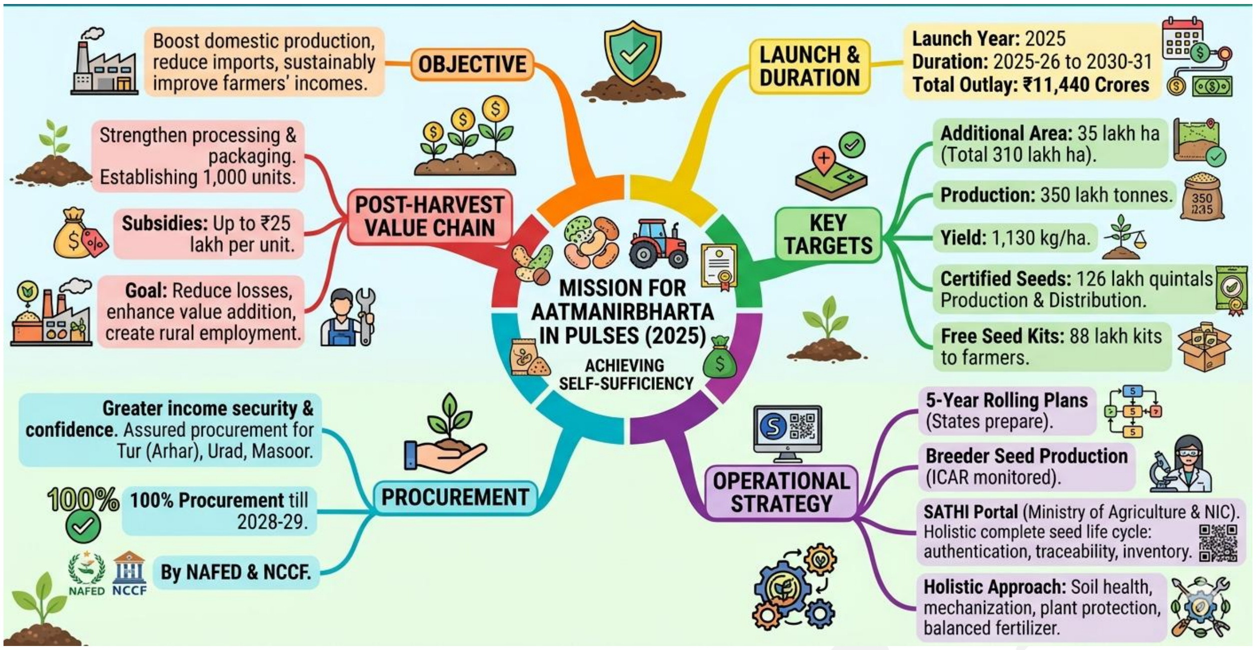
- The states will prepare rolling five-year seed production plans
- Breeder seed production will be monitored by ICAR and quality assurance will be maintained through the SATHI portal
    - SATHI - Seed Authentication, Traceability & Holistic Inventory portal
    - It provides a holistic approach to encompass the complete seed life cycle over multiple seed generations
    - Developed by Ministry of Agriculture and Farmers' Welfare in partnership with National Informatics Centre
- Holistic approach – The scheme integrates soil health management, mechanization, balanced fertilizer application, plant protection

Procurement – To provide farmers with greater income security and confidence in pulses cultivation, the Government will ensure the assured procurement of key pulses viz; Tur (Arhar), Urad, and Masoor

- 100% procurement will be done till 2028-29
- The procurement will be done by NAFED and NCCF

Post-harvest value chain – The Mission seeks to strengthen the post-harvest value chain by establishing 1,000 processing and packaging units

- Subsidies of up to **₹25 lakh per unit** will be provided
- This step is aimed at reducing losses, enhancing value addition, and generating rural employment



National Food Security & Nutrition Mission

Objectives

- Increasing production of Rice, Wheat, Pulses, Coarse Cereals (Maize & Barley), Commercial Crops (Cotton, Jute & Sugarcane) and Nutri-Cereals (Shree Anna)
  - It will be done through area expansion, adoption of different cropping patterns and productivity enhancement
- Restoring soil fertility and productivity
- Enhancing farmer's income
- Enhancing post-harvest value addition
- Enhancing the Seed Replacement Rate (SRR) and Varietal Replacement Rate
- Improving the infrastructure of the Seed Sector

Launch year

- It was launched in 2007 as National Food Security Mission
- In 2024-25, it was renamed as National Food Security and Nutrition Mission
- It is being implemented under the umbrella scheme Krishonnati Yojana

Key Elements

Components – There are seven components under the mission –

- NFSNM-Rice
- NFSNM-Wheat

- NFSNM-Pulses
- NFSNM-Coarse Cereals (Maize & Barley)
- NFSNM-Sub Mission on Nutri Cereals (Shree Anna)
- NFSNM-Commercial Crops
- NFSNM-Seed Components

Beneficiaries

- Priority will be given to small and marginal farmers
- At least 30% allocation of the fund is to be made for women farmers
- 16% of the total allocation for Special Component Plan for Scheduled Castes and 8% for Tribal Sub-Plan for Scheduled Tribes
- An individual farmer or seed grower is entitled to avail the assistance limited to 5 hectares in a season
- FRA (Forest Rights Act) Patta Holders shall be eligible for receiving benefits of mission subject to other eligibility conditions.

Strategies

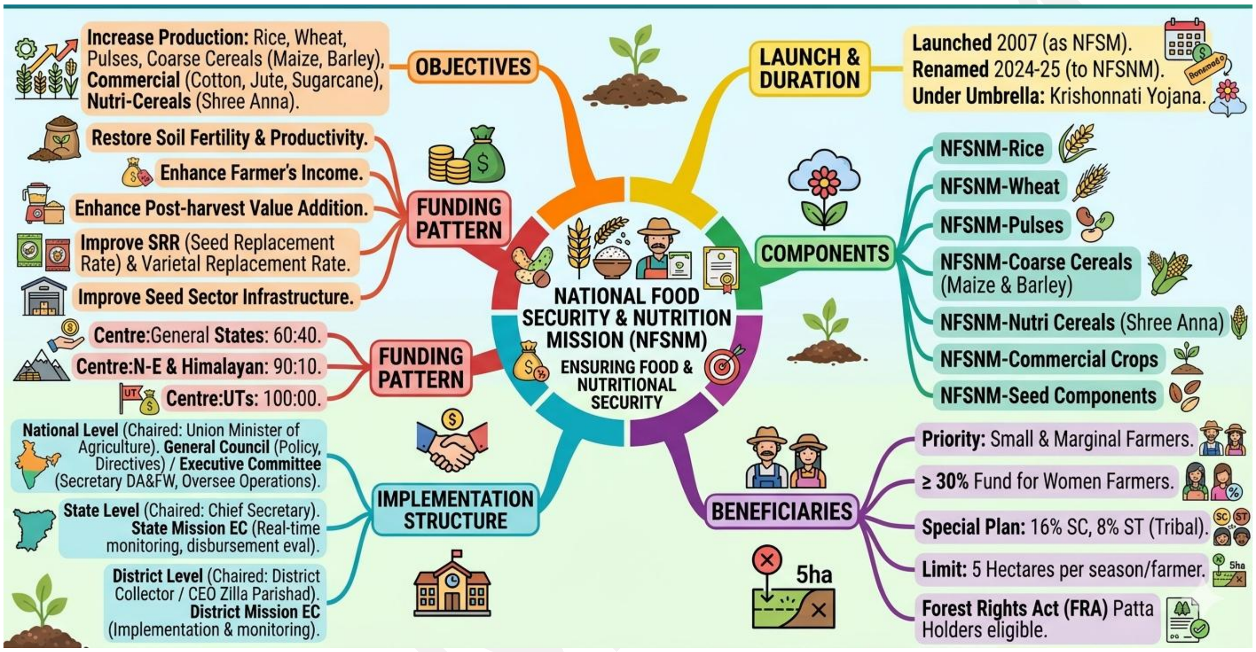
- Prioritize districts with low productivity yet high potential, especially focusing on food-grain crops cultivated in rain-fed regions
- Implementation of cropping system-centric interventions in a mission mode approach
- Agro-climatic zone-wise planning and cluster approach for crop production and productivity enhancement
- Promotion and extension of improved technologies
- Focus on the incorporation of seeds newly released and notified high-yielding, climate resilient, bio-fortified and resistant to insect seeds
- Enhancement of infrastructure facilities in the Seed Sector

Structure of Implementation

- **National Level**
  - General Council – Chaired by Union Minister of Agriculture and Farmers Welfare
    - Serves as the policy-making body, providing directives and guidance to the Mission
  - Executive Committee – Chaired by Secretary, DA&FW
    - Oversee daily operations and ensure the smooth implementation of all components of the mission
- **State Level**
  - State Food Security & Nutrition Mission's Executive Committee – Chaired by Chief Secretary of the state
    - Real-time monitoring, evaluation of disbursements, and to ensure the effectiveness and accountability

- **District Level**
    - District Food Security & Nutrition Mission-Executive Committee – Chaired by District Collector/CEO of Zilla Parishad
        - Implementation and monitoring of the scheme components

Funding Pattern
- 60:40 – Centre: General States
- 90:10 – Centre: N-E and Himalayan States
- 100:00 – Centre: UT



National Mission on Natural Farming

Objectives

- To promote nature based sustainable systems of farming, enhancing usage of on-farm made natural farming bio-inputs
- To reduce dependency on externally purchased inputs and input cost reduction.
- To improve soil health and have sustainable agriculture practices
- To popularize livestock integrated agriculture-animal husbandry models

Launch year – 2024

Outlay – Rs.2481 Crores (Centrally Sponsored Scheme)
- Centre Share – Rs.1584 Crores
- State Share – Rs.897 Crores

Key Elements

Knowledge Partner - National Institute of Agricultural Extension Management (MANAGE)

Priority Areas – The Mission will be implemented in the priority districts as given below –

- Namami Gange regions of 5 km corridor along river Ganga
- Districts on the banks of major rivers as decided by the State
- Districts with high fertilizer input sale in States
- Districts with Low fertilizer input sale in States
- Districts with tribal areas - Blocks from the Tribal Sub plan
- Districts with strong SRLM / PACS / FPOs and other Community Based Organizations

Targets

- Initiating natural farming in 7.5 Lakh hectare area across 15,000 cluster
    - Each cluster shall be formed of contiguous area of **about 50 ha** and approximately **125 farmers**
    - Identification of these clusters is conducted by States/UTs.
    -
- Setting up 10,000 need-based Bio-Input Resource Centres for easy availability of bio-inputs
    - These centres may be set up by practicing natural farming farmers, Primary Agriculture Credit Society/ FPOs, Self Help Groups, local rural entrepreneurs etc.
- Generating awareness among 1 crore farmers on natural farming

Krishi Sakshis/Community Resource Persons

- The scheme envisages deployment of **two Krishi Sakhis** in each NF cluster
- Total 30000 Krishi Sakhis will be mobilized under the scheme
- They will guide the farmers on NF practices and to generate community wide awareness by involving Self Help Groups, Anganwadi, Gram Sabha, Krishi Vigyan Kendras, etc.
- A team of 2 Krishi Sakhis will mobilize approximately 125 willing farmers and form a cluster
- These 125 willing farmers will then each create awareness and train 6 more farmers to initiate NF practices, expanding the outreach of NF to additional 750 farmers per cluster.

Training and Capacity Building

- Under the scheme, trainings are being conducted on natural farming for all stakeholders
- Trainings are conducted by Krishi Vigyan Kendras, agricultural universities, local natural farming institutions etc., at NF model demonstration farms
- Total 665 training institutions - 425 KVKs, 40 Agricultural Universities and 200 local natural farming institutions have been engaged for providing trainings

    - Local Natural Farming Institutions are fully functional NF farms existing for more than 3 years in at least 2 acres of land, which are already used as training sites
- Approximately 2060 NF model demonstration farms will be established for hands-on training on natural farming.
- The NF model demonstration farms will be established by each of the 665 training institutes
- Farmer Master Trainers – The on-field training and extension system will be supported by Farmer Master Trainers.
    - These are the farmers who are practicing NF for a minimum of 3 years and their farms would also serve as NF model demonstration farms.
    - Each of the training institutions (KVK/ AU/ LNFI) will have 1 FMT to develop the NF model demonstration farms

Output based Incentives

- For the trained farmers, output-based incentive is envisaged in the scheme.
- Each farmer can initiate NF in **small landholding** and will be eligible for support under NMNF up to a maximum area of one acre

Dedicated Natural Farming Curriculum at Agricultural Universities

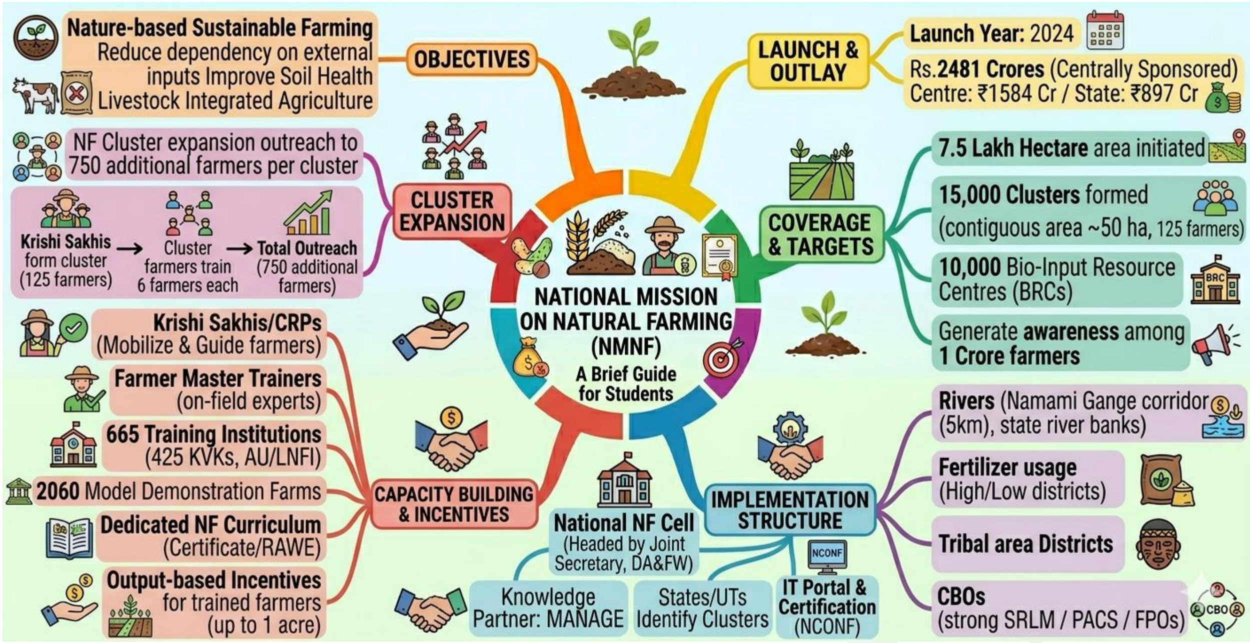
- Dedicated certificate, diploma, undergraduate and postgraduate courses on NF have been/ shall be developed.
- NF shall be included in the Rural Agricultural Work Experience (RAWE) program

National Centre for Organic and Natural Farming

- It shall work towards development and maintenance of an IT portal for NF
- Develop NF certification procedures & undertake certification
- Development of knowledge materials & conduct training & extension activities for Bio-Input Resource Centres

Natural Farming Cell

- At the National level, the Natural Farming Cell is responsible for the overall implementation of NMNF across the country.
- It is headed by Joint Secretary, Department of Agriculture & Farmer's welfare



NATIONAL MISSION ON NATURAL FARMING (NMNF)
A Brief Guide for Students
OBJECTIVES
Nature-based Sustainable Farming
Reduce dependency on external inputs Improve Soil Health
Livestock Integrated Agriculture
LAUNCH & OUTLAY
Launch Year: 2024
Rs.2481 Crores (Centrally Sponsored)
Centre: ₹1584 Cr / State: ₹897 Cr
CLUSTER EXPANSION
NF Cluster expansion outreach to 750 additional farmers per cluster
Krishi Sakhis form cluster (125 farmers)
Cluster farmers train 6 farmers each
Total Outreach (750 additional farmers)
COVERAGE & TARGETS
7.5 Lakh Hectare area initiated
15,000 Clusters formed (contiguous area ~50 ha, 125 farmers)
10,000 Bio-Input Resource Centres (BRCs)
BRC
Generate awareness among 1 Crore farmers
CAPACITY BUILDING & INCENTIVES
Krishi Sakhis/CRPs (Mobilize & Guide farmers)
Farmer Master Trainers (on-field experts)
665 Training Institutions (425 KVKs, AU/LNFI)
2060 Model Demonstration Farms
Dedicated NF Curriculum (Certificate/RAWE)
Output-based Incentives for trained farmers (up to 1 acre)
IMPLEMENTATION STRUCTURE
National NF Cell (Headed by Joint Secretary, DA&FW)
Knowledge Partner: MANAGE
States/UTs Identify Clusters
NCONF
IT Portal & Certification (NCONF)
Rivers (Namami Gange corridor (5km), state river banks)
Fertilizer usage (High/Low districts)
Tribal area Districts
CBOs (strong SRLM / PACS / FPOs)
CBO