

GOVERNMENT OF INDIA  
MINISTRY OF AGRICULTURE AND FARMERS' WELFARE  
DEPARTMENT OF AGRICULTURE AND FARMERS' WELFARE  
**RAJYA SABHA**  
**UNSTARRED QUESTION NO. 840**  
TO BE ANSWERED ON 06/02/2026

**NEW INITIATIVES TAKEN TO SUPPORT FARMERS**

840. SHRI TEJVEER SINGH:

Will the Minister of AGRICULTURE AND FARMERS WELFARE be pleased to state:

- (a) the new initiatives taken by Government to promote natural farming, Digital Agriculture Mission and crop diversification;
- (b) the details of the new policy decisions taken to strengthen credit for farmer, crop insurance and the agricultural value chain; and
- (c) the concrete improvements recorded so far in farmer's income, productivity and risk management as a result of these initiatives?

**ANSWER**

MINISTER OF STATE FOR AGRICULTURE AND FARMERS WELFARE  
(SHRI RAMNATH THAKUR)

(a) to (c) National Mission on Natural Farming (NMNF) is implemented by the Government to promote chemical free natural farming in the country. The Mission focuses on improving soil health, restoring ecosystems and reducing input cost to the farmers. As envisaged by the Mission, 17,267 natural farming clusters have been formed covering 8.52 lakh hectares and 17.06 lakh farmers (as on 31.01.2026).

Digital Agriculture Mission envisages the creation of a Digital Public Infrastructure (DPI) for Agriculture, such as AgriStack, Krishi Decision Support System, a Comprehensive Soil Fertility & Profile Map and other IT initiatives undertaken by the Central Government/State Government to enable a robust digital agriculture ecosystem in the country. The AgriStack DPI consists of three foundational registries or databases associated with the agriculture sector, i.e., Geo-Reference Village Maps, Crop Sown Registry, and the Farmers Registry, all created and maintained by the State Governments/ Union Territories. The state Farmer Registry under the digital agriculture mission covers all the landholding farmers, including women farmers. The farmer registry application also has the provision to onboard the tenant and lessee farmers. A State can decide to include such farmers in the farmers' registry as per the state's policy on tenants and lessee farmers. As of 01.02.2026, more than 8.43 Crore Farmer IDs have been generated. Further, in Kharif 2025, the Digital Crop Survey (DCS) has been conducted in 604 Districts covering more than 28.5 crores plots across the country. Krishi Decision Support System is a geo-spatial platform that integrates satellite, weather, soil, and crop data using GIS to support agricultural planning and decision-making. Krishi DSS (Decision Support System) has been launched and total 16 different modules have been developed.

A Nationwide Soil Resource Mapping project has been initiated by the Soil and Land Use Survey of India (SLUSI), which is inventorying soils at a village level on a 1: 10,000 scale using high-resolution satellite and ground data to create standardized soil maps for rational land use and crop planning, thus promoting sustainable agriculture. Soil survey of 39.10 m hectare area upto December, 2025 has been undertaken.

Crop Diversification Programme (CDP) under Pradhan-Mantri Rashtriya Krishi Vikas Yojana (PM-RKVY) is being implemented in the Original Green Revolution States viz; Punjab, Haryana and western Uttar Pradesh since 2013-14 to diversify paddy area to alternate crops like oilseeds, pulses, coarse cereals/nutri-cereals, cotton and agro-forestry. Further, CDP has been extended to tobacco growing states of Andhra Pradesh, Bihar, Gujarat, Karnataka, Maharashtra, Odisha, Tamil Nadu, Telangana, Uttar Pradesh and West Bengal to encourage tobacco growing farmers to shift to alternate crops/cropping system w.e.f. 2015-16.

The Kisan Credit Card (KCC) Scheme was launched by the Government of India in 1998 with the objective of providing farmers with short-term institutional credit to meet their working capital requirements. Further, the Government is implementing a 100% centrally funded Central Sector Scheme known as the Modified Interest Subvention Scheme (MISS) across various States and UTs in pan India since 2006-07. This scheme aims to provide concessional interest rates and make it affordable by providing Interest Subvention (IS) and Prompt Repayment Incentive (PRI) on short-term agricultural loans obtained by farmers through Kisan Credit Cards (KCC) for their working capital requirements. The Government has taken the following new policy decisions in recent past for deepening and widening of credit flow to farmers:

- As per priority Sector Lending (PSL) regulation government has mandated that banks will provide 18% of their total loans to agriculture and allied sector. Since 2016 a sub limit has been fixed for small and marginal farmers which at present is 10%.
- In 2018–19, the Kisan Credit Card (KCC) facility was extended to farmers engaged in allied activities, including animal husbandry, dairying and fisheries.
- RBI has increased collateral free loan limit in KCC for existing Rs 1.6 lakh to Rs 2 lakh w.e.f., 01.01.2025. This move enhances credit accessibility, particularly for small and marginal farmers, who benefit from reduced borrowing costs and the removal of collateral requirements.

The total credit flow to the agriculture sector has nearly grown fourfold, increasing from ₹7.3 lakh crore in 2013–14 to ₹28.67 lakh crore in 2024–25, of which credit disbursed to Small and Marginal Farmers (SMFs) has reached ₹14.77 lakh crore during the same period. Further, the credit extended through Kisan Credit Card (KCC) has increased from ₹4.26 lakh crore in 2013–14 to ₹10.20 lakh crore in 2024–25. As a result, farmers' dependence on informal sources for meeting their credit needs has reduced to 24.5%, as reported in the NABARD All India Rural Financial Inclusion Survey (NAFIS) 2021–22 report.

Government has introduced yield based Pradhan Mantri Fasal Bima Yojana (PMFBY) and weather index based Restructured Weather Based Crop Insurance Scheme (RWBCIS) from

Kharif, 2016 to provide financial support to farmers suffering crop loss/damage arising out of natural calamities, adverse weather incidence and to stabilize the income of farmers etc. PMFBY provides for comprehensive risk insurance against crop damage from pre-sowing to post-harvest for crops and area notified by the concerned State Government. The scheme not only safeguards against wide spread yield loss due to non-preventable natural risks/ & extreme climate calamities viz. flood, inundation, landslide, drought, heat waves, hailstorm, cyclone, pests/diseases, natural fire and lightening, storm, typhoon, tempest, hurricane, tornado etc. but also against farm level yield loss due to localized risks (hailstorm, landslide, inundation, cloud burst and natural fire) and post harvest losses due to cyclone, cyclonic/unseasonal rain and hailstorm and prevented sowing. Since the inception of the scheme in 2016, until 2024-25, 78.70 Crore farmer applications have been insured under PMFBY/RWBCIS and cumulative claims of Rs.192477 Crore has been paid to 23.23 crore farmer applications (as on 31.12.2025).

The Agriculture Infrastructure Fund (AIF) was launched in 2020-21 to address gaps in post-harvest management and strengthen agricultural infrastructure. Banks and financial institutions extend loans worth ₹1 lakh crore, with 3% per annum interest subvention from AIF. Credit guarantee coverage under Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) and NABSanrakshan for loans up to ₹2 Crore is supported by Government of India. AIF provides interest subvention for medium- to long-term financing for creation of post-harvest and farming assets such as custom hiring centres, warehouses, silos, cold storages, pack-houses, sorting and grading units, assaying facilities, primary processing centres, logistics/supply-chain infrastructure etc. Interest subvention and credit guarantee together encourage investments by farmers, Farmer Producers Organizations (FPOs), Cooperatives, Primary Agricultural Credit Societies (PACS), Self Help Groups (SHGs), agri-entrepreneurs and start-ups. Since the inception of the scheme till 26th January 2026, Rs. 80,224.15 Crores have been sanctioned for 1,50,431 projects under AIF Scheme. These sanctioned projects have mobilized an investment of Rs 1,27,508 Crores in agriculture sector.

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