

GOVERNMENT OF INDIA
MINISTRY OF AGRICULTURE AND FARMERS WELFARE
DEPARTMENT OF AGRICULTURE AND FARMERS WELFARE

LOK SABHA
UNSTARRED QUESTION NO. 2001
TO BE ANSWERED ON 1ST AUGUST, 2023

TERMS & CONDITIONS OF PM-KISAN

2001. SHRI CHANDRA PRAKASH CHOUDHARY:

Will the Minister of Agriculture and Farmers Welfare कृषि एवं किसान कल्याण मंत्री be pleased to state:

(a) the details including the benefits, norms, terms and conditions of the ongoing Pradhan Mantri Kisan Samman Nidhi Yojana (PM-KISAN) for providing financial assistance to the farmers by the Government;

(b) the rate of interest at which loans are provided by the Government to the farmers and the rules, terms and conditions and modalities for providing loans;

(c) the number of farmers to whom financial assistance is being provided through PM-KISAN in Jharkhand, particularly in Bokaro, Giridih and Dhanbad districts under Giridih parliamentary constituency; and

(d) whether the applications of number of eligible farmers are pending till date and if so, the details thereof?

ANSWER

MINISTER OF AGRICULTURE AND FARMERS WELFARE
कृषि एवं किसान कल्याण मंत्री (SHRI NARENDRA SINGH TOMAR)

(a): The Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) is a Central Sector Scheme, being implemented since 1st December, 2018. The Scheme aims at providing financial assistance to landholding farmer families across the country, subject to certain exclusion criteria, to enable them to take care of expenses related to agriculture and allied activities as well as domestic needs. Under the Scheme, an amount of Rs. 6000/- is transferred annually in three equal installments of Rs.2000/- directly into the Aadhaar seeded bank accounts of the farmers.

(b): Government of India is implementing Modified Interest subvention Scheme (MISS) to provide short term agri loans availed by farmers through Kisan Credit Card (KCC) at concessional rate of interest to meet their working capital requirements. The scheme has been renamed as Modified Interest subvention Scheme (MISS) from the scheme year 2021-22. Under this scheme, farmers are given KCC loan at subvented interest rate of 7%. For this, at present, interest subvention of 1.5% is being given to financial institutions. Therefore, short term loans for Agriculture and other allied activities including animal husbandry, dairy, fisheries etc. upto Rs. 3.00 lakh is available to farmers at an interest rate of 7% per annum. Additional 3% subvention is also given to the farmers for prompt and timely repayment of loans; thus reducing the effective rate of interest to 4% per annum. In case of short term loan availed for allied activities only (other than crop husbandry), the loan amount upto Rs. 2.00 lakh is available at the rate of 7%. Additional 3% interest subvention is also available on it.

(c): The number of beneficiaries under PM-KISAN in Jharkhand including Bokaro, Giridih and Dhanbad is enclosed as annexure-I.

(d): Under the scheme the State/UT Governments are responsible for identifying and verification of the beneficiaries as per the guidelines of the scheme and upload the correct data on the PM-KISAN portal. The Central Government releases the benefits to the eligible beneficiaries verified by the State/UT Governments.

In the Jharkhand State, 13,02,819 has been provided the benefits of the 14th instalment.

Annexure –I**Details of beneficiaries under PM-KISAN in Jharkhand**

S.No	State Name	District Name	No. of Beneficiaries
1	JHARKHAND	BOKARO	60,446
2	JHARKHAND	CHATRA	1,87,975
3	JHARKHAND	DEOGHAR	2,51,457
4	JHARKHAND	DHANBAD	84,175
5	JHARKHAND	DUMKA	1,21,097
6	JHARKHAND	EAST SINGHBUM	1,13,347
7	JHARKHAND	GARHWA	2,59,058
8	JHARKHAND	GIRIDIH	1,43,875
9	JHARKHAND	GODDA	1,19,551
10	JHARKHAND	GUMLA	92,213
11	JHARKHAND	HAZARIBAGH	2,10,622
12	JHARKHAND	JAMTARA	1,00,934
13	JHARKHAND	KHUNTI	55,885
14	JHARKHAND	KODERMA	47,804
15	JHARKHAND	LATEHAR	85,358
16	JHARKHAND	LOHARDAGA	45,258
17	JHARKHAND	PAKUR	99,501
18	JHARKHAND	PALAMU	2,06,806
19	JHARKHAND	RAMGARH	53,885
20	JHARKHAND	RANCHI	1,71,358
21	JHARKHAND	SAHEBGANJ	62,152
22	JHARKHAND	SARAIKELA KHARSAWAN	74,197
23	JHARKHAND	SIMDEGA	31,247
24	JHARKHAND	WEST SINGHBHUM	1,07,705
Total			27,85,906
