

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

**LOK SABHA**  
**STARRED QUESTION NO.55**  
TO BE ANSWERED ON THE 06<sup>TH</sup> FEBRUARY, 2024

**INCREASING INCOME FROM AGRICULTURE**

\*55. SHRIMATI MANJULATA MANDAL:  
SHRI C.N. ANNADURAI:

Will the Minister of AGRICULTURE AND FARMERS WELFARE कृषि एवं किसान कल्याण मंत्री be pleased to state:

- (a) whether the Government has taken any steps to increase the income from agriculture in the country and if so, the details thereof;
- (b) the details of the schemes being implemented by the Government to promote cash crops;
- (c) the details of the steps taken/proposed to be taken by the Government to provide agriculture loans to the farmers; and
- (d) the corrective steps taken/proposed to be taken by the Government to make agriculture a profitable business and to waive farmers loans?

**Answer**

THE MINISTER OF AGRICULTURE AND FARMERS WELFARE

कृषि एवं किसान कल्याण मंत्री (SHRI ARJUN MUNDA)

(a) to (d): A statement is laid on the Table of the house.

**STATEMENT REFERRED TO IN REPLY TO PARTS (a) TO (d) OF LOK SABHA STARRED QUESTION NO. 55 REGARDING “INCREASING INCOME FROM AGRICULTURE” FOR REPLY ON 6<sup>TH</sup> FEBRUARY, 2024**

(a): Government of India has identified the following seven sources for enhancing income growth of farmers: -

- i. Increase in crop productivity
- ii. Increase in livestock productivity
- iii. Resource use efficiency – reduction in cost of production
- iv. Increase in cropping intensity
- v. Diversification to high value agriculture
- vi. Remunerative prices on farmers' produce
- vii. Shift of surplus manpower from farm to non-farm occupations

To achieve the above seven objectives, Government of India supplements the efforts of States and welfare of farmers through appropriate policy measures and budgetary support and various schemes/ programmes. The Government has substantially enhanced the budget allocation of Ministry of Agriculture & Farmers Welfare from Rs. 27,662.67 crore BE during 2013-14 to Rs. 1,25,035.79 crore BE during 2023-24.

Agriculture and welfare of farmers are major concern for Government of India. In 2015 the name of the Ministry has been re-designated as Ministry of Agriculture and Farmers welfare with the main objective of working for welfare of farmers. Ministry of Agriculture and Farmers welfare as well as other stakeholder Ministries like Ministry of Cooperation, Department of Animal Husbandry and Dairying, Department of Fisheries and Ministry of Rural Development have launched various schemes/programmes to make agriculture more remunerative and farmers may get maximum benefit.

Enhanced budgetary provisions have been made to facilitate the below mentioned efforts of the Government. The various schemes/ programmes of the Government of India are meant for the welfare of farmers by increasing production, remunerative returns and income support to farmers, which include:

1. Income support to farmers through PM KISAN
2. Pradhan Mantri Fasal Bima Yojana (PMFBY)
3. Institutional credit for agriculture sector
4. Fixing of Minimum Support Price (MSP) at one-and-a half times the cost of production
5. Promotion of organic farming in the country
6. Per Drop More Crop
7. Micro Irrigation Fund
8. Promotion of Farmer Producer Organisations (FPOs)
9. National Beekeeping and Honey Mission (NBHM)
10. Agricultural Mechanization
11. Providing Soil Health Cards to farmers

12. Namo Drone Didi
13. Setting up of National Agriculture Market (e-NAM) extension Platform
14. Launch of the National Mission for Edible Oils – Oil Palm (NMEO-OP)
15. Agri Infrastructure Fund (AIF)
16. Improvement in farm produce logistics, Introduction of Kisan Rail.
17. Mission for Integrated Development of Horticulture (MIDH) - Cluster Development Programme:
18. Creation of a Start-up Eco system in agriculture and allied sector
19. Achievement in Export of Agri and Allied Agri- Commodities

The benefit accruing from the above schemes are summarized in terms of achievement isat **Annexure-I**.

Additionally, DARE, which is a part of the Ministry of Agriculture & Farmers Welfare, implemented schemes which have yield remarkable results towards augmenting the income of the farmers. Indian Council of Agricultural Research (ICAR) has released a book, which contains compilation of success stories of 75,000 farmers out of innumerable successful farmers who have increased their income more than two times.

The expenditure on farmers' welfare in the country has improved manifold in 2022-23 i.e. 6.5 lakh crore was spent in this year alone. Details of spending as per Revised Estimate by the Central Government during 2022-23 on agriculture and allied sectors for welfare of farmers are as follows;

Item of Expenditure	Amount (Rs in crore)
Fertilizer subsidy	225220
Food subsidy	287194
Agriculture & allied activities (Excluding PM-KISAN)	76279
PM-KISAN	60000
Total	648693

\*Revised Estimate 2022-23

Besides, there are many Schemes implemented by other Ministries and Departments of the Government of India where majority of the beneficiaries are farmers (RE 2022-23)

Sl No.	Department/ Scheme	Amount (Rs in crore)
1	<b>Department of Rural Development</b>	
i	Pradhan Mantri Awas Yojana- Rural (PMAY)	48,422
ii	Pradhan Mantri Gram Sadak Yojana (PMGSY)	19,000
iii	Mahatma Gandhi National Rural Employment Guarantee Programme (MNREGS)	89400
iv	National Social Assistance Programme (Pension)	9,652
v	National Rural Livelihood Mission (NRLM)	13336.42

2	<b>Ministry of Jal Shakti</b>	
i	Pradhan MantriKrishiSinchaiYojana (PMKSY)	7084.50
ii	Jal Jeevan Mission/ National Rural Drinking Water Programme	54808.87
3	<b>Department of Fisheries</b>	1624.18
4	<b>Department of Animal Husbandry and Dairying</b>	3105.17
	Total	2,46,433.14

Among the Ministries which constitute allied sectors of agricultural sector and their achievements are given below:

- I. Ministry of Cooperation is at **Annexure-II**
- II. Department of Animal Husbandry & Dairying is at **Annexure-III**
- III. Department of Fisheries is at **Annexure-IV**

(b): Department of Agriculture & Farmers Welfare is implementing scheme on commercial crops viz., cotton, jute & allied fibres and sugarcane in 19 states viz., Assam, Andhra Pradesh, Bihar, Gujarat, Haryana, Karnataka, Madhya Pradesh, Maharashtra, Meghalaya, Nagaland, Odisha, Punjab, Rajasthan, Tamil Nadu, Telangana, Tripura, Uttar Pradesh, Uttarakhand and West Bengal for enhancing production & productivity under National Food Security Mission (NFSM) from 2014-15. Under this scheme, thrust has been given on transfer of technology through frontline demonstrations and training in order to extend benefits to the farmers. Allocation (central share) made to the states under the scheme during last 3 years & current year is given below:

(Rs in crores)

Year	Allocation
2020-21	32.42
2021-22	32.62
2022-23	36.92
2023-24	41.66

(c): The government announces an annual target for agriculture credit every year. The Department of Financial Services, in association/consultation with RBI & NABARD, is also taking several measures/initiatives to increase the flow of credit to Agriculture including fixing of target for agriculture lending to each scheduled commercial bank and cooperative bank. The Priority Sector Lending (PSL) target for agriculture is 18% of the Adjusted Net Bank Credit. Ground Level Credit (GLC)/ Agricultural credit flow has consistently progressed yearly. The agriculture credit flow target for 2022-23 has been fixed at Rs.18,50,000 crores, against the target total achievement of Rs. 21,55,163 crores.

The Kisan Credit Card (KCC), which has been in operation since August 1998, has emerged as an innovative credit delivery mechanism to meet the production credit requirements of farmers in a timely and hassle-free manner. The scheme has since been simplified by providing the farmers with ATM-enabled debit cards based on one-time documentation, multiple withdrawals within the limit, built-in cost escalation in the limit, etc. During 2018-19, the KCC Scheme and benefits of interest subvention were extended to animal husbandry and fisheries farmers.

The GoI is implementing the Modified Interest Subvention Scheme (MISS) to provide short-term agri-loans availed by farmers through KCC at a concessional rate of interest to meet their working capital requirements. Under this scheme, interest subvention is provided on short-term loans of up to Rs 3 lakh drawn on KCC to ensure that the loan becomes available to all farmers, including women farmers, at an interest rate of 7% per annum. An 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 loans availed for allied activities like animal husbandry, dairy, fisheries, etc, the interest subvention is available on the loan amount up to Rs. 2.00 lakh at the rate of 7%. An additional 3% interest subvention is also available on it.

Though KCC is a demand driven scheme but DA&FW time and again has also run special campaign for increasing the saturation of KCC. Currently, 'Ghar Ghar KCC Abhiyan', is in progress with a special focus on saturating PM KISAN beneficiaries to extend the benefit of KCC and interest subvention to the farmers. Further, Viksit Bharat Sankalp Yatra (VBSY) was also conducted to raise awareness through outreach activities to achieve saturation of various schemes, including KCC. In addition, under the PM JANMAN Yojana, the government aims to saturate PVTGs with other centrally sponsored schemes, including the KCC.

(d): There is no proposal under consideration for waiver of farm loans.

**Schemes/ Programmes of Ministry of Agriculture & Farmers Welfare**

**1. Unprecedented enhancement in budget allocation**

The Government has substantially enhanced the budget allocation of Ministry of Agriculture & Farmers Welfare from Rs. 27,662.67 crore BE during 2013-14 to Rs. 1,25,035.79 crore BE during 2023-24.

**2. Income support to farmers through PM KISAN**

Launch of PM-KISAN in 2019 -an income support scheme providing Rs. 6000 per year in 3 equal installments. More than Rs. **2.81 lakh crore** has been released so far to more than **11 crore** farmers as on 30.11.2023.

**3. Pradhan Mantri Fasal Bima Yojana (PMFBY)**

Seven year (Provisional) - PMFBY was launched in 2016 addressing problems of high premium rates for farmers and reduction in sum insured due to capping. In past 7 Years of implementation – 49.44 crore farmer applications enrolled and over 14.06 crore (Provisional) farmer applicants have received claims of over Rs. 1,46,664 crore. During this period nearly Rs. 29,183 crore were paid by farmers as their share of premium against which claims over Rs. 1,46,664 crore (Provisional) have been paid to them. Thus for every 100 rupees of premium paid by farmers, they have received about Rs. 502 as claims.

**DigiClaim**– For transparency in calculation and payment of claims, Claim Payment Module to workout claims and to transfer these claims directly to the farmer's account is being done through National Crop Insurance Portal (NCIP) using PFMS platform. This initiative has been launched on 23rd March, 2023 for implementation from Kharif 2022 season claims onwards. All the claims are now been paid by insurance companies directly to farmers account through Digiclaim.

**4. Institutional credit for agriculture sector**

- i. Increased from Rs. 7.3 lakh crore in 2013-14 to Rs. 21.55 lakh crore in 2022-23.
- ii. Benefit of concessional institutional credit through KCC at 4% interest per annum has also now been extended to Animal Husbandry and Fisheries farmers for meeting their short-term working capital needs.
- iii. A special drive has been undertaken since February 2020 to provide concessional institutional credit with focus on covering all PM-KISAN beneficiaries through Kisan Credit Cards (KCC). As on 05.01.2024, 465.42 lakh new KCC applications have been sanctioned with a sanctioned credit limit of Rs. 5,69,974 crore as part of the drive.

**5. Fixing of Minimum Support Price (MSP) at one-and-a half times the cost of production**

- i. Government has increased the MSP for all mandated Kharif, Rabi and other commercial crops with a return of at least 50 per cent over all India weighted average cost of production from 2018-19.
- ii. MSP for Paddy (common) has increased to Rs. 2,183 per quintal in 2023-24 from Rs. 1,310 per quintal in 2013-14.
- iii. MSP for Wheat increased from Rs. 1,400 per quintal in 2013-14 to Rs. 2,275 per quintal in 2023-24.

**6. Promotion of organic farming in the country**

- i. ParamparagatKrishiVikasYojana (PKVY) was initiated in 2015-16 to promote organic farming in the country. 32,384 clusters have been formed and an area of 6.53 lakh hectare has been covered benefitting 16.19 lakh farmers. In addition, Under

NamamiGangeProgramme 1.23 lakh hectare area covered and under natural farming 4.09 lakh hectare area covered.

- ii. Government also proposes to promote sustainable natural farming systems through the scheme BhartiyaPrakratikKrishiPadhati (BPKP). The proposed scheme aims at cutting down cost of cultivation, enhancing farmer's income and ensuring resource conservation and, safe and healthy soils, environment and food.
- iii. Mission Organic Value Chain Development in North East Region (MOVCDNER) has been launched. 379 Farmer Producer Companies have been formed comprising of 189039 farmers and covering 1,72,966 hectare area.

#### **7. Per Drop More Crop:**

Per Drop More Crop (PDMC) scheme was launched in the year 2015-16 which aims to increase water use efficiency, reducing cost of inputs and increasing productivity at the farm level through Micro Irrigation technologies i.e. drip and sprinkler irrigation systems. So far, an area of 81.87 lakh hectare has been covered under Micro irrigation through the PDMC scheme from the year 2015-16 and central assistance of Rs. 18,893.74 crore has been released.

#### **8. Micro Irrigation Fund:**

A Micro Irrigation Fund of initial corpus Rs 5,000 crore has been created with NABARD. In the Budget Announcement for 2021-22, the corpus of the fund is to be increased to Rs.10,000 crores. Projects worth Rs 4,710.96 crore have been approved so far.

#### **9. Promotion of Farmer Producer Organisations (FPOs)**

- i. A new Central Sector Scheme for Formation & Promotion of new 10,000 FPOs launched by Hon'ble Prime Minister on 29th February, 2020 with budget outlay of Rs 6,865 Crore till 2027-28.
- ii. As on 31.12.2023, 7,774 no. of FPOs have been registered under new FPO scheme.
- iii. Equity Grant of Rs. 129.5 Crore has been released to 2,933 FPOs.
- iv. Credit Guarantee Cover worth Rs. 226.7 Cr. issued to 994 FPOs

**10. The National Beekeeping and Honey Mission (NBHM)** was launched in 2020 as part of the AtmaNirbhar Bharat Abhiyan with an outlay of Rs. 500.00 crore for the period of 3 years, i.e., 2020-21 to 2022-23, and the scheme has been extended for next three years, i.e., 2023-24 to 2025-26, with the remaining available budget of Rs. 370.00 crore from the allocated budget of Rs. 500.00 crore for the overall promotion and development of scientific beekeeping and to achieve the goal of "Sweet Revolution".

#### **11. Agricultural Mechanization :**

Agricultural mechanization is extremely vital to modernize agriculture and reduce drudgery of farming operations. During the period from 2014-15 to March, 2023 an amount of Rs.6405.55 crore have been allocated for agricultural mechanization. 15,23,650 numbers of machines and equipments have been provided to farmers on subsidy. 23,018 custom hiring centers, 475 high-tech hubs and 20,461 farm machinery banks have been established to make available agricultural machines and equipments to the farmers on rental basis. During 2023-24, Rs.252.39 Crore have been released to States for distribution of 37937 nos. of agricultural machinery ,for establishment of 1916 custom Hiring Centres, 41 Hi-Tech Centres and 82 nos. of Farm Machinery Banks.

#### **12. Namo Drone Didi:**

The Government has also recently approved Central Sector Scheme for providing drones to the Women Self Help Groups (SHGs) with an outlay of Rs. 1261 Crores. The scheme aims to provide drones to 15000 selected Women SHGs for providing rental services to farmers for agriculture purpose (application of fertilizers and pesticides). Of the total 15,000 drones, first 500 drones will be procured by Lead Fertilizer Companies (LFCs) in 2023-24, using their internal resources for distribution to selected SHGs. Remaining 14500 drones will be provided under this

scheme and Central Financial Assistance @ 80% of the cost of drone and accessories/ancillary charges up to a maximum of Rs. 8.0 lakhs will be provided to the women SHGs for purchase of drones. The Cluster Level Federations (CLFs) of SHGs may raise the balance amount (total cost of procurement minus subsidy) as loan under National Agriculture Infra Financing Facility (AIF). Interest subvention @ 3% on the AIF loan will be provided to the CLFs. The scheme will help in infusing advance technology in agriculture for improved efficiency, enhanced crop yield and reduced cost of operation for the benefit of farmers. The scheme will also provide sustainable business and livelihood support to SHGs and they would be able to earn additional income of at least Rs. 1.0 lakh per annum.

**13. Providing Soil Health Cards to farmers :**

Soil Health Card Scheme was introduced in the year 2014-15 to optimize usage of nutrients. The following numbers of cards have been issued to farmers:

- i. Cycle-I (2015 to 2017) – 10.74 crore
- ii. Cycle-II (2017 to 2019)- 12.19 crore
- iii. Model Village Programme (2019-20)- 23.71 lakh
- iv. In the year 2020-21- 11.52 lakh

**14. Setting up of National Agriculture Market ( e-NAM) extension Platform**

- i. 1389 Mandis of 23 States and 04 UTs have been integrated to e-NAM platform. (28 additional mandis have been integrated with e NAM which included J&K (6) Madhya Pradesh (3) Maharashtra (15) Uttrakhand (4).
- ii. As on 31<sup>st</sup> Dec 2023, 1.76 crore Farmers & 2.50 Lakh traders have been registered on e-NAM portal. Total volume of 8.96 Crore MT & 30.99 Crore numbers (bamboo, betel leaves, coconut, lemon & sweet corn) collectively worth approximately Rs. 3.19 lakh crore of trade has been recorded on e-NAM platform.

**15. Launch of the National Mission for Edible Oils – Oil Palm**

A new Centrally Sponsored Scheme namely, National Mission on Edible Oil (NMEO)-Oil Palm (NMEO-OP) has been launched during August, 2021 with the aim to enhance the edible oils availability in the country by harnessing Oil Palm area expansion, increasing CPO production and to reduce the import burden on edible oil. The Mission will bring additional area of 6.5 lakh ha under Oil Palm plantation with 3.28 lakh ha in north-eastern states and 3.22 lakh ha in Rest of India with a total outlay of Rs. 11,040 crore in next 5 years from 2021-22 to 2025-26.

**16. KISAN Credit Card (KCC):**

Department of Agriculture & Farmers' Welfare is implementing Modified Interest Subvention Scheme (MISS), a Central Sector Scheme, with a view to provide short term Agri-loans availed by farmers through KCC for their working capital requirements at concessional rate of interest. 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% prompt repayment incentive (PRI) 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% PRI is also available on it.

To bring the maximum number of farmers under KCC so that they can get loan at a cheaper rate from institutional banking system, the Government has been running a campaign for Saturation of KCC to farmers since February, 2020 to cover all left over farmers with special focus on PM KISAN beneficiaries.



Under AtmaNirbar Bharat package, a target to cover 2.5 crore farmers with credit flow of about Rs.2.00 lakh crores was set. Special drive was undertaken to provide Kisan Credit Cards to eligible and willing farmers with special focus on PM KISAN beneficiaries. This enabled such farmers to gain access to institutional credit at concessional interest rate. Target to cover 2.5 crore farmers was achieved on 15.10.2021 and as on 05.01.2024, 465.42 lakh new KCC applications have been sanctioned with a sanctioned credit limit of Rs. 5,69,974 crore as part of the drive. Budget estimate for MISS under which KCC scheme operates has been allocated Rs. 23000 crores for the year 2023-24.

A revised KCC Saturation drive i.e. "GharGhar KCC Abhiyan" has been launched with special focus to saturate PM KISAN beneficiaries. The main objective of this drive is to mobilise the potential farmers through a special drive under Block Level Bankers Committee to saturate PM KISAN beneficiaries with KCC and to enrol maximum number of farmers/PM KISAN beneficiaries under all types of KCC schemes (for Crop cultivation, Animal Husbandry, Dairy and Fisheries etc.).

**17. Agri Infrastructure Fund (AIF):**

A one Lakh Crore, Agriculture Infrastructure Fund (AIF) scheme was launched with an objective to mobilize a medium - long term debt financing facility for investment in viable projects for post-harvest management Infrastructure and community farming assets through incentives and financial support in order to improve agriculture infrastructure in the country. Interest Subvention and Credit Guarantee supports are being provided under Agri Infra Fund.

**18. Improvement in farm produce logistics, Introduction of Kisan Rail.**

Kisan Rail has been launched by Ministry of Railways to exclusively cater to movement of perishable agri-horti commodities. First Kisan Rail was started in July 2020. Till 28<sup>th</sup> February, 2023, 2359 services on 167 routes have been operated.

**19. MIDH - Cluster Development Programme:**

Details of physical progress under the major components of NHM/HMNEH scheme of MIDH from 2014-15 to 2023-24 (as on 30.12.2023) is as under:

- Area Expansion: - An additional area of 13.24 lakh ha. of identified horticulture crops has been covered. Nurseries: - 882 nurseries have been established for production of quality planting material.
- Rejuvenation: - An area of 1.44 lakh ha. of old and senile orchards has been rejuvenated.
- Organic Farming: - An area of 52108 ha. been covered under organic practices.
- Protected Cultivation: - An area of 3.13 lakh ha. has been covered under Protected Cultivation.
- Water Resources: - 51476 water-harvesting structures have been created.
- Beekeeping: - 15.94 lakh bee colonies with hives have been distributed.
- Horticulture Mechanization: -2.65 lakh horticulture mechanization equipment have been distributed.
- Post-Harvest Management Infrastructures: - 1.17 lakh post-harvest units have been established.
- Market Infrastructures: - 15522 market infrastructures have been set up.
- Training of Farmers: - Under HRD, 9.31 lakh farmers have been trained under various horticulture activities.

**20. Creation of a Start-up Eco system in agriculture and allied sector**

So far, 1259 Start-ups during FY 2019-20 to 2023-24 have been selected by different Knowledge Partners (KPs) and Agribusiness Incubators (R-ABIs) working in agriculture & allied sector. Rs. 83.67 crore as grants-in-aid has been released in installments to the respective KPs & R-ABIs for funding to these Start-ups under RKVY Agri-startup Programme of Department of Agriculture & FW.

## **21. Achievement in Export of Agri and Allied Agri- Commodities**

The country has witnessed emphatic growth in export of agri and allied commodities. As compared to previous year 2021-22, the Agri and allied export has increased from 50.24 billion USD in 2021-22 to 53.15 billion USD in 2022-23 i.e. an increase of 5.79%.

**Ministry of Cooperation**

**A. Making Primary Cooperatives economically vibrant and transparent**

**1. Model Bye-Laws for PACS making them multipurpose, multidimensional and transparent entities:** Model Byelaws have been adopted by 31 States/UTs so far.

**2. Strengthening of PACS through Computerization:** A total of 62,318 PACS from 28 States/ UTs have been sanctioned under the project. Software is ready and trials have already started in 5,673 PACS in 26 States/ UTs so far.

**3. New Multipurpose PACS/Dairy/Fishery Cooperatives in uncovered Panchayats:** As reported by the States/ UTs, the process for registering 9,961 new PACS/ Dairy/ Fishery cooperative societies in 23 States/ UTs is in various stages.

**4. World's Largest Decentralized Grain Storage Plan in Cooperative sector:** 22 States/ UTs and National level Cooperative Federations such as National Cooperative Consumers Federation (NCCF) and National Agricultural Cooperative Marketing Federation of India Ltd.(NAFED), have identified 1,711 PACS for creation of storage capacity under the Pilot Project. At present, construction is going in 13 PACS of 13 States/ UTs under the Pilot Project.

**5. PACS as Common Service Centers (CSCs) for better access to services:** So far, 24,470 PACS have started providing CSC services to the rural citizens which will also result in increase in income of those PACS at the same time.

**6. Formation of new Farmer Producer Organizations (FPOs) by PACS:** Government has allowed 1,100 additional FPOs to be formed.

**7. PACS given priority for Retail Petrol/ Diesel outlets:** Government has allowed PACS to be included in the Combined Category 2 (CC2) for allotment of retail petrol/ diesel outlets. As per information received from Oil Marketing Companies (OMCs), a total of 228 PACS have applied online for retail petrol/diesel outlets.

**8. PACS given permission to convert bulk consumer petrol pumps into retail outlets:** 109 PACS from 5 States having wholesale consumer pumps have given consent for conversion into Retail Outlets, out of which 43 PACS have received Letter of Intent (LOI) from the OMCs.

**9. PACS eligible for LPG Distributorship for diversifying its activities:** Government has now allowed PACS to apply for LPG Distributorships.

**10. PACS as PM Bharatiya Jan Aushadhi Kendra for improving access to generic medicines at rural level:** So far, 4,289 PACS/ cooperative societies have applied online for PM Janaushadhi Kendras, out of which 2,293 PACS have been given initial approval also.

**11. PACS as Pradhan Mantri Kisan Samridhi Kendras (PMKSK):** As per the information shared by States/ UTs, 28,648 PACS are functioning as PMKSK so far.

**12. Convergence of PM-KUSUM at PACS level:** Farmers associated with PACS can adopt solar agricultural water pumps and install photovoltaic modules in their farms.

**13. PACS to carry out O&M of rural piped water supply schemes (PWS):** As per information received from States/UTs, 1,381 PACS have been identified by 12 States/UTs to provide O&M services at Panchayat/ Village level.

**14. Micro-ATMs to Bank Mitra Cooperative Societies for providing doorsteps financial services:** As a pilot project, 1,723 Micro-ATMs have been distributed to Bank Mitra cooperative societies in Panchmahal and Banaskantha Districts of Gujarat.

**15. Rupay Kisan Credit Card to Members of Milk Cooperatives:** As a pilot project, 73,503 Rupay KCC have been distributed in Panchmahal and Banaskantha Districts of Gujarat.

**16. Formation of Fish Farmer Producer Organization (FFPO):** NCDC has registered 69 FFPOs in the initial phase. Department of Fisheries, Government of India has further allocated conversion of 1000 existing fisheries cooperative societies into FFPOs to NCDC, with an approved outlay of Rs 225.50 crore..

## **B. Strengthening the Rural Cooperative Banks**

**17. Cooperative banks have been allowed to make one-time settlement of outstanding loans, like Commercial Banks:** Co-operative banks, through board- approved policies, can now provide process for technical write-off as well as settlement with borrowers.

**18. Individual housing loan limit more than doubled by RBI for Rural Co-operative Banks:** Housing loan limit of Rural cooperative banks has been increased to two and a half times to Rs 75 lakh.

**19. Rural Co-operative Banks will now be able to lend to commercial real estate/ residential housing sector, thereby diversifying their business:**

**20. License fee reduced for Cooperative Banks.**

**21. Monetary ceiling doubled by RBI for Gold Loan:** RBI has doubled monetary ceiling from Rs.2 lakh to Rs.4 lakh, for those UCBs that meet the PSLtargets.

**Department of Animal Husbandry & Dairying**

- (i) Rashtriya Gokul Mission (RGM) to enhance milk production and productivity of bovines and to make milk production more remunerative to the farmers.
- (ii) National Programme for Dairy Development to create dairy infrastructure for procurement, processing and marketing of milk and milk products.
- (iii) For the first time the KCC Scheme is extended for all farmers involved in animal husbandry sector.
- (iv) Animal Husbandry Infrastructure Development Fund (AHIDF) worth Rs. 15000 crore to facilitate incentivisation of investments in Animal Husbandry sector.
- (v) National Livestock Mission is focusing on enhancing productivity of small ruminants and entrepreneurship Development in livestock sector.
- (vi) Livestock Health and Disease Control (LH & DC) to provide assistance for control of animal diseases like Foot and Mouth Disease, Brucellosis and also to provide assistance to State Governments for Control of other infectious diseases of livestock. Mobile Veterinary Units are established under the scheme to deliver quality livestock health services at farmers doorstep.

## Department of Fisheries

1. **Creation of New Ministry for Fisheries, Animal Husbandry and Dairying:** Recognizing the immense potential of the Fisheries Sector and for focused and holistic development of the sector with fishers and fish farmers' welfare at the core, the Government of India created a **separate Department of Fisheries in February, 2019** and this was followed up by creation of a **new Ministry of Fisheries, Animal Husbandry and Dairying in June, 2019**.

2. **Highest ever investments in fisheries sector:** During last 9 years, the Government of India has stepped up investments in fisheries and aquaculture sector. From 2015, the central government has approved or announced cumulative investments to the tune of **Rs 38,572 crore**. These include:

- a) Rs. 5,000 crore investment under Blue Revolution Scheme;
- b) Rs. 7,522 crore Fisheries and Aquaculture Infrastructure Development Fund (FIDF);
- c) Rs. 20,050 crore investment under Pradhan MantriMatsyaSampadaYojana;
- d) Rs 6,000 crore Sub-scheme under PMMSY, announced in Union Budget 2023-24

The Flagship Scheme **Pradhan MantriMatsyaSampadaYojana (PMMSY)** is under implementation since FY 2020-21 and it is, by far, the highest ever investment in Fisheries and Aquaculture Sector in the country.

3. **Record National Fish Production:** During the last 9 years, the annual fish production of India has increased from 95.79 lakh tons (at the end of FY 2013-14) to an all-time record of 175.45 lakh tons in 2022-23.

4. **Doubling of Inland and Aquaculture Production:** Fish production from inland fisheries and aquaculture increased from mere 2.18 lakh tons in FY 1950-51 to 131.13 lakh tons in FY 2022-23 which has doubled from 61.36 lakh tons at the end of FY 2013-14 to 121.12 lakh tons at the end of FY 2021-22.

5. **Doubling of Seafood Exports:** Indian seafood is exported to 129 countries with largest importer being USA. In fact, the value of the cumulative exports for the 9-year period of FY 2014-15 to FY 2022-23 stood at **Rs. 3.41 lakh crore** as against **Rs 1.20 lakh crore** for the 9-year preceding FY 2014-15 i.e. the period FY 2005-06 to 2013-14.

6. **Doubling of Brackish Water Aquaculture Production:** The shrimp production of the country increased by 267% from **3.22 lakh tons** at the end of FY 2013-14 to a record **11.84 lakh tons** (provisional figures) at the end of FY 2022-23. Similarly, the shrimp exports have more than doubled with an increase of 123% from **Rs.19,368 crore** at the end of FY 2013-14 to **Rs 43,135 crore** at the end of FY 2022-23.

7. **Sustained Growth Rate and Increased Contribution of Fisheries Sector in National Gross Value Add (GVA) and Agriculture GVA:** The fisheries sector in India has shown a sustained annual average growth rate of **8.61%** for the 8-year period from

FY 2014-15 to FY 2021-22 (at constant prices). During eight-year period from FY 2014-15 to FY 2021-22, the GVA of Fisheries Sector has increased from Rs. 76,487 crore in FY 2013-14 to 1,47,518.87 crore (at constant prices) and from 98,189.64 crore in FY 2013-14 to 2,88,526.19 crore in FY 2021-22 (at current prices).

8. **Institutional Credit through Kisan Credit Card (KCC) for Fishers and Fish farmers:** The Government of India extended the KCC facility to fishers and fish farmers from the financial year FY 2018-19 to help them meet their working capital requirements. Till date, **1.70 lakh** KCC cards have been issued to fishers and fish farmers.

**Focus on creation of Infrastructure in Fishing Harbours (FHs) and Fish Landing Centres (FLCs):** During the last 9 years, the Government of India approved project proposals for construction/modernization of 107 Fishing Harbours and Fishing Landing Centers under Blue Revolution Scheme, Fisheries and Aquaculture Infrastructure Development Fund (FIDF); and Pradhan MantriMatysaSampadaYojana.

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