

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

**LOK SABHA**  
**UNSTARRED QUESTION NO. 2915**  
TO BE ANSWERED ON THE 18<sup>TH</sup> MARCH, 2025

**OBJECTIVE OF DOUBLING THE FARMERS' INCOME**

2915. SHRI ABHISHEK BANERJEE:  
DR. GUMMA THANUJA RANI:

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

(a) whether the Government has been able to achieve the desired objective of doubling the income of farmers by 2022-23 from 2015-2016, if so, the details thereof and if not, the reasons therefor;

(b) the details of the farmers whose income has been doubled and the percentage increase in farmer's income during the last ten years; and

(c) the details of interest subsidy given to the State of Andhra Pradesh out of the total Rs. 22,000/- crores allocated?

**ANSWER**

THE MINISTER OF STATE FOR AGRICULTURE AND FARMERS WELFARE  
कृषि और किसान कल्याण राज्य मंत्री (SHRI RAMNATH THAKUR)

(a) & (b): Agriculture is a State subject and Government of India supports the efforts of States through appropriate policy measures, budgetary allocation and various schemes/ programmes. 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. The Government has substantially enhanced the budget allocation of Department of Agriculture & Farmers Welfare(DA&FW) from Rs. 21933.50 crore BE during 2013-14 to Rs. 1,22,528.77 crore BE during 2024-25. Major schemes/ programmes initiated by DA&FW to enhance overall income of farmers and remunerative returns in the agriculture sector are as under:

1. Pradhan Mantri Kisan Samman Nidhi (PM-KISAN)
2. Pradhan Mantri Kisan Maan Dhan Yojana (PM-KMY)
3. Pradhan Mantri Fasal Bima Yojana (PMFBY)/ Restructured Weather Based Crop Insurance Scheme (RWBCIS)
4. Modified Interest Subvention Scheme (MISS)
5. Agriculture Infrastructure Fund (AIF)
6. Formation and Promotion of 10,000 new Farmer Producers Organizations (FPOs)
7. National Bee Keeping and Honey Mission (NBHM)

8. Namo Drone Didi
9. National Mission on Natural Farming (NMNF)
10. Pradhan Mantri Annadata Aay Sanrakshana Abhiyan (PM-AASHA)
11. Agri Fund for Start-Ups & Rural Enterprises' (AgriSURE)
12. Per Drop More Crop (PDMC)
13. Sub-Mission on Agriculture Mechanization (SMAM)
14. Paramparagat Krishi Vikas Yojana (PKVY)
15. Soil Health & Fertility (SH&F)
16. Rainfed Area Development (RAD)
17. Agroforestry
18. Crop Diversification Programme (CDP)
19. Sub-Mission on Agriculture Extension (SMAE)
20. Sub-Mission on Seed and Planting Material (SMSP)
21. National Food Security and Nutrition Mission (NFSNM)
22. Integrated Scheme for Agriculture Marketing (ISAM)
23. Mission for Integrated Development of Horticulture (MIDH)
24. National Mission on Edible Oils (NMEO)-Oil Palm
25. National Mission on Edible Oils (NMEO)-Oilseeds
26. Mission Organic Value Chain Development for North Eastern Region
27. Digital Agriculture Mission
28. National Bamboo Mission

Indian Council on Agricultural Research (ICAR) has released a compilation of **success stories of 75,000 farmers** who have increased their income more than two times by convergence of schemes being operated by Ministry of Agriculture & Farmers Welfare and the allied Ministries/Departments.

The National Sample Survey Office (NSSO), Ministry of Statistics and Programme Implementation (MoSPI) conducted a Situation Assessment Survey (SAS) of Agricultural Households during NSS 77th round (January, 2019 – December, 2019) with reference to the agricultural year July, 2018- June, 2019 in the rural areas of the country.

According to these surveys, the estimated average monthly income per agricultural household increased from ₹6,426 in 2012-13 (NSS 70th round) to ₹10,218 in 2018-19 (NSS 77th round).

(c): 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. This scheme aims to provide concessional interest rates on short-term agricultural loans obtained by farmers through Kisan Credit Cards (KCC) for their working capital requirements.

Under this scheme, farmers receive KCC loans at a subsidized interest rate of 7%. To facilitate this, an upfront interest subvention (IS) of 1.5% is provided to financial institutions. Additionally, farmers who repay their loans promptly receive a 3% Prompt Repayment Incentive (PRI), effectively reducing the interest rate to 4% per annum.

The benefits of IS and PRI are available for loan limits up to Rs. 3 lakhs. However, if the short-term loan is taken for allied activities (such as animal husbandry), the loan amount is limited to Rs. 2 lakhs only.

MISS is a demand-driven scheme, and IS & PRI are provided to all eligible and interested farmers. Under MISS, no direct funds/subsidies are released to State Governments or farmers. Funds are released to the Reserve Bank of India (RBI) and National Bank for Agriculture and Rural Development (NABARD) for settlement of claims received under the scheme from various banks.

**Budget Allocation and Disbursement of Funds under MISS for the Last Five Years:**

<b>S. No.</b>	<b>Year</b>	<b>Budget Allocation (Rs. in Crore)</b>	<b>Disbursement (Rs. in Crore)</b>
1	2019-20	18,000.00	16,218.75
2	2020-21	21,175.00	17,789.72
3	2021-22	19,468.31	21,476.93
4	2022-23	19,500.00	17,997.88
5	2023-24	22,000.00	14,251.93

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