

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

LOK SABHA
UNSTARRED QUESTION NO. 1415
TO BE ANSWERED ON 29TH JULY, 2025

CAMPAIGNS TO PROMOTE PM-KMY

1415. SMT. SUPRIYA SULE:
SHRI SANJAY DINA PATIL:
DR. AMOL RAMSING KOLHE:
SHRI MOHITE PATIL DHAIRYASHEEL RAJSINH:
PROF. VARSHA EKNATH GAIKWAD:
SHRI BHASKAR MURLIDHAR BHAGARE:

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

- (a) whether the Government has undertaken awareness campaigns to promote pension schemes like the Pradhan Mantri Kisan Maan dhan Yojana (PM-KMY) among small and marginal farmers in the country, particularly in Maharashtra;
- (b) whether the Government has identified reasons for low enrollment under PM-KMY in certain districts of Maharashtra and if so, the corrective steps being taken to address those challenges;
- (c) whether any targeted efforts have been made to reach farmers in tribal, drought-prone, and remote areas of Maharashtra who may lack access to banking or digital facilities required for enrollment;
- (d) the role of Common Service Centres (CSCs), Krishi Sakhis and Farmer Producer Organisations (FPOs) in creating awareness and assisting with enrollment under the scheme in Maharashtra; and
- (e) the future plans of the Government to improve financial literacy and ensure wider dissemination of information regarding farmer pension schemes in Maharashtra?

ANSWER

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

(a) to (e): Pradhan Mantri Kisan Maan Dhan Yojana (PM-KMY)", a central sector scheme, is a voluntary and contributory pension scheme for the entry age group of 18 to 40

years with a provision of minimum monthly assured pension of ₹3000/- on attaining the age of 60 years, subject to exclusion criteria. The Scheme aims to create a social security net for the small and marginal farmers during their old age. The amount of the monthly contribution ranges between ₹55 to ₹200 per month depending upon the entry age of the farmers into the Scheme. Govt. of India also provides matching contribution in the pension account of the farmers. The Life Insurance Corporation (LIC) of India is the fund manager for the Scheme.

As per the guidelines of the Scheme, the Common Service Centers (CSCs) are utilized for the enrollments of the farmers under the Scheme and a dedicated portal for PM-KMY Scheme has been created by the CSC to ensure smooth operations under the Scheme. The Government conducts drives to enroll farmers under the Scheme from time to time. In addition, the adequate publicity is given to the Scheme to increase awareness and encourage greater participation among small and marginal farmers, including in Maharashtra.

The enrollment rate under the Scheme has been affected by the facts that the PM-KMY Scheme is a voluntary & contributory pension scheme and applicable only for small & marginal farmers for the entry age group of 18 to 40 years, which are less in numbers. Also, there is a similar scheme Pradhan Mantri Shram Yogi Maandhan (PM-SYM) which is being implemented before the launch of PM-KMY.
