



URBAN DEVELOPMENT SCHEMES 2026 PRELIMS

The Union Budget **2025-2026** has allocated approximately **₹1.37 lakh crore** to the Ministry of Agriculture and Farmers' Welfare, positioning agriculture as the "first engine of development" for the year. Key initiatives for 2025-2026 include the launch of the **PM Dhan-Dhaanya Krishi Yojana** to boost productivity in 100 aspirational districts and a multi-year **Mission for Aatmanirbharta in Pulses**.

1. PM-KISAN (Pradhan Mantri Kisan Samman Nidhi):

The **Pradhan Mantri Kisan Samman Nidhi (PM-KISAN)** is a [central sector scheme](#) launched by the Government of India in February 2019 (effective from December 2018). It is one of the world's largest Direct Benefit Transfer (DBT) initiatives, aimed at providing direct financial assistance to all landholding farmer families across the country.

Overview and Core Information

- **Aims & Objectives:** To supplement the financial needs of landholding farmers for procuring agricultural inputs (seeds, fertilisers, equipment) and to meet domestic needs, thereby preventing them from falling into the clutches of moneylenders.
- **Funding Mechanism:** 100% funded by the Government of India.
- **Ministry:** [Ministry of Agriculture and Farmers Welfare](#).
- **Implementing Agency:** Department of Agriculture and Farmers Welfare (DA&FW), which works with State and Union Territory governments for beneficiary identification.
- **Scheme Type:** It is a **Flagship Central Sector Scheme**. It is not an umbrella scheme but a stand-alone initiative linked to others like the Kisan Credit Card (KCC).

Key Features

- **Financial Benefit:** ₹6,000 per year provided in three equal instalments of ₹2,000 every four months.
- **Beneficiary Definition:** A "family" consists of the husband, wife, and minor children.
- **Eligibility:** All landholding farmer families with cultivable land are eligible, subject to certain exclusion criteria (e.g., institutional landholders, high economic status, or taxpayers).
- **Technology-Driven:** Benefits are transferred directly into Aadhaar-seeded bank accounts through the Aadhaar-enabled payment system.

2026 Status and Updates

- **Latest Disbursement:** The **22nd instalment** was released on **March 13, 2026**, by the Prime Minister, transferring over ₹18,640 crore to 9.32 crore farmers.
- **Budget Allocation:** The [Union Budget 2026–27](#) allocated **₹60,000 crore** to the scheme.
- **New Initiatives:**



- **Unique Farmer ID:** Introduced under the AgriStack framework to link personal details with land records for better transparency.
- **Mandatory eKYC:** e-KYC (OTP-based or biometric) and Aadhaar linking are now strictly mandatory for receiving payments.
- **Kisan eMitra Chatbot:** An AI-driven chatbot available in 10 regional languages to help farmers check their status.

Achievements and Impact

- **Massive Reach:** As of early 2026, the government has disbursed over **₹4.27 lakh crore** across 22 instalments since the scheme's inception.
- **Inclusivity:** Over 25% of beneficiaries are women, and more than 2.15 crore women received the 22nd instalment.
- **Productive Investment:** Studies by the International Food Policy Research Institute (IFPRI) found that 92% of farmers use the funds for agricultural inputs, which has improved risk-taking capacity and productivity.
- **Global Recognition:** The World Bank and other organizations have lauded the scheme for its large-scale successful digital implementation.

Criticisms

- **Exclusion of Landless Laborers:** Critics point out that the scheme only covers landholders, leaving out millions of landless agricultural laborers and tenant farmers who are often the most vulnerable.
- **Fixed Benefit Amount:** The ₹6,000 annual benefit has remained unchanged since 2019, despite rising inflation and agricultural input costs.
- **Identification Errors:** Issues like outdated land records, duplicate payments to families, and inclusion of ineligible individuals (like taxpayers) have led to payment withholdings and recovery drives.
- **Regional Disparities:** There are variations in implementation efficiency across states due to differences in digital land record readiness.

2. Modified Interest Subvention Scheme (MISS):

The **Modified Interest Subvention Scheme (MISS)** is a **Central Sector Scheme** under the **Ministry of Agriculture and Farmers Welfare (MoA&FW)**. As of **2026**, it remains a cornerstone of agricultural credit, recently updated to increase loan limits and digitize claim processing to ensure farmers can access short-term credit at an effective rate of just **4% per annum**.

Overview & 2026 Status

- **Ministry:** Ministry of Agriculture and Farmers Welfare (MoA&FW).
- **Implementing Agencies:** Jointly implemented by the **Reserve Bank of India (RBI)** and **NABARD**.
- **Scheme Type:** **Central Sector Scheme** (100% funded by the Central Government).



- **Categorization:** It functions as a **flagship scheme** for agricultural credit, integrated with the Kisan Credit Card (KCC) platform.

Aims and Objectives

- **Affordable Credit:** Provide short-term agricultural loans to farmers at a subsidized interest rate.
- **Financial Inclusion:** Ensure credit reaches small and marginal farmers who form over 86% of the sector.
- **Reduce Informal Debt:** Protect farmers from high-interest rates charged by informal moneylenders.
- **Boost Productivity:** Support timely access to funds for seeds, fertilizers, and other farm inputs.

Key Features & Funding (Update as of 2026)

- **Funding Mechanism:** The Central Government provides a **1.5% interest subvention** directly to lending institutions (Public/Private Sector Banks, RRBs, and Cooperatives).
- **Loan Limits (2026 Update):** The lending limit for short-term crop loans under MISS has been enhanced from ₹3 lakh to **₹5 lakh** as of early 2026.
- **Collateral-Free Credit:** The limit for collateral-free loans was raised to **₹2 lakh** per borrower effective January 1, 2025.
- **Interest Structure:**
 - **Base Rate:** Loans are provided at a 7% annual interest rate.
 - **Prompt Repayment Incentive (PRI):** Farmers repaying on time get an additional **3% rebate**, bringing the effective interest down to **4%**.
- **Allied Activities:** Working capital for animal husbandry, dairying, and fisheries is covered up to **₹2 lakh** within the overall limit.
- **Natural Calamities:** Offers 2% interest relief for one year during natural calamities, extendable to five years for severe disasters.

Achievements (2024–2026)

- **Kisan Rin Portal (KRP):** Since its 2023 launch, the KRP has digitized claims, processing over **₹1.08 lakh crore** as of late 2024.
- **Massive Coverage:** Over **7.75 crore** operational KCC accounts exist, with institutional credit flow rising to **₹25.49 lakh crore** by FY 2023–24.
- **Small Farmer Focus:** Roughly **76%** of agri-credit accounts now belong to small and marginal farmers.

Criticism & Challenges

- **Regional Imbalance:** Credit flow remains concentrated in certain southern and western states, with lower penetration in Eastern India.
- **Complexity for Small Farmers:** Despite digital reforms, some small farmers find the documentation process for KCC and subvention claims cumbersome.



- **Diversion of Funds:** Concerns exist that subsidized credit is sometimes diverted to non-agricultural uses by larger landholders.
- **Dependency on Prompt Repayment:** The 4% rate is contingent on prompt repayment, which can be difficult for farmers facing climate-induced crop failures

3. PMFBY (Pradhan Mantri Fasal Bima Yojana):

As of **May 2026**, the **Pradhan Mantri Fasal Bima Yojana (PMFBY)** remains India's primary crop insurance mechanism, recently upgraded with enhanced coverage for wild animal damage and artificial intelligence integration for faster claims.

Core Identity & Administration

- **Ministry:** Ministry of Agriculture & Farmers Welfare.
- **Implementing Agency:** **Empanelled General Insurance Companies** selected by State Governments through bidding. The Department of Agriculture, Cooperation & Farmers Welfare (DAC&FW) and state agencies oversee the process.
- **Scheme Type:** It is a **Centrally Sponsored Scheme**. While some sources label it a "Central Sector Scheme," its funding structure—shared between the Centre and States—strictly classifies it as Centrally Sponsored.
- **Category:** It is a **Flagship Scheme** of the Government of India.

Aims and Objectives

1. **Financial Stability:** Provide insurance coverage and financial support to farmers in the event of crop failure due to natural calamities, pests, or diseases.
2. **Modernisation:** Encourage farmers to adopt modern and innovative agricultural practices.
3. **Income Stabilization:** Ensure the flow of credit to the agriculture sector and stabilize farmer income.
4. **Crop Diversification:** Promote the growth and competitiveness of the agriculture sector.

Funding Mechanism

The premium is split as follows:

- **Farmers' Share:** Capped at **2%** for Kharif, **1.5%** for Rabi, and **5%** for annual commercial/horticultural crops.
- **Subsidy:** The remaining premium is shared **50:50** between the Centre and States (except for North-Eastern States, where the ratio is **90:10**).
- **Budget 2026:** Allocated **₹12,200 crore** for the fiscal year 2026-27.

Key Features & 2026 Updates

- **Voluntary Participation:** Since 2020, the scheme is optional for all farmers, including loanee farmers.
- **Wild Animal Coverage (New in 2026):** Starting Kharif 2026, the scheme officially includes crop loss due to **wild animal attacks** (elephants, boars, monkeys) as a 5th add-on cover.



- **Paddy Inundation:** Reinstated as a localized calamity cover to support flood-prone coastal and Himalayan regions.
- **Bharat-VISTAAR:** A new multilingual AI tool launched in 2026 to integrate with **AgriStack** and provide customized advisory services and faster claim assessments.
- **Tech-Driven:** Uses satellite imaging, drones (for Crop Cutting Experiments), and the **Crop Insurance App** for transparent and faster claim processing.

Achievements and Criticisms

Achievements

Criticism

Wide Reach: Over **56.96 crore applications** insured and ₹1.83 lakh crore in claims paid since inception (as of early 2026).

State Defaults: States have defaulted on approximately **₹6,450 crore** in premium subsidies since FY20, leading to major claim delays.

Farmer-Friendly: Enrollment of non-loanee farmers has reached **55%**, indicating high voluntary adoption.

Corporate Profitability: Critics argue private insurance firms earn significant profits while farmers face complex claim rejection criteria.

Settlement Rate: 97% of reported claims have been settled, with several states achieving full settlement by 2026.

Tech Barriers: Reliance on smartphones and geotagged photos remains a hurdle for many small-scale farmers in remote areas.

4. PM-KMY (Pradhan Mantri Kisan Maan Dhan Yojana):

The **Pradhan Mantri Kisan Maan Dhan Yojana (PM-KMY)** is a **Central Sector Scheme** providing a social security net for India's most vulnerable farmers. Launched on September 12, 2019, it remains a critical part of the government's farmer welfare portfolio as of 2026.

Core Overview

- **Ministry:** Ministry of Agriculture & Farmers Welfare.
- **Implementing & Fund Agency:** **Life Insurance Corporation of India (LIC)** acts as the Pension Fund Manager and is responsible for payouts.
- **Scheme Type:** It is a **Central Sector Scheme** (100% funded by the Central Government) and falls under the broader "flagship" welfare initiatives for farmers.
- **Aim & Objective:** To provide old-age social security to Small and Marginal Farmers (SMF) who have little to no savings, ensuring they have a stable livelihood after age 60.

Key Features (Updated for 2026)

- **Eligibility:** Farmers aged **18 to 40 years** with cultivable land up to **2 hectares**.



- **Pension Amount:** A guaranteed minimum monthly pension of ₹3,000 after reaching age 60.
- **Funding Mechanism:** A **voluntary and contributory** 1:1 ratio. Farmers contribute between ₹55 and ₹200 monthly (based on entry age), and the Central Government provides an **equal matching contribution**.
- **Auto-Debit Feature:** Beneficiaries can opt to have their contributions auto-debited from their **PM-KISAN** installments.
- **Family Pension:** If the subscriber dies, the spouse is entitled to **50% of the pension** (₹1,500/month) as a family pension, provided the spouse is not already a beneficiary.

Achievements and Status (as of 2026)

- **Enrollment:** As of early 2026, millions of farmers have enrolled. By late 2019, the count was approximately 18.3 lakh, which has grown significantly through integration with PM-KISAN's digital platform.
- **Digital Integration:** The scheme is fully integrated with Aadhaar-based authentication and digital land records to ensure transparent benefit delivery.
- **Financial Inclusion:** It has successfully brought a large section of the informal agricultural workforce into a formal pension system for the first time.

Criticisms and Challenges

- **Long Maturity Period:** A farmer joining at age 18 must contribute for **42 years** before receiving benefits, which can be a deterrent for those seeking immediate relief.
- **Fixed Pension Value:** Critics argue that the ₹3,000 monthly pension may lose significant purchasing power by the time today's young farmers reach age 60 due to inflation.
- **Exclusion Clauses:** Farmers already covered under other social security schemes (like NPS, ESIC, or EPFO) or those who are income taxpayers are excluded, which some argue leaves out vulnerable segments of the rural population that may have small side-jobs.
- **Contribution Burden:** Despite the low amount, for very poor marginal farmers, any monthly cash outflow can be difficult to maintain consistently

5. PM Dhan-Dhaanya Krishi Yojana (PM-DDKY):

The **Pradhan Mantri Dhan-Dhaanya Krishi Yojana (PM-DDKY)** is a landmark **umbrella scheme** launched on **October 11, 2025**, to transform India's agricultural landscape. As of **May 2026**, the scheme is in its first full year of implementation, targeting **100 underperforming districts** through a massive convergence model.

Core Identity & Administration

- **Ministry:** [Ministry of Agriculture & Farmers' Welfare](#).
- **Implementing Agency:** At the district level, the **District Dhan-Dhaanya Samiti** (chaired by the District Collector) oversees local plans, with technical support from [NITI Aayog](#) and agricultural universities.
- **Nature of Scheme:** It is a **Central Sector Scheme** with **100% Central funding**.



- **Type:** It is a **flagship umbrella scheme** that converges **36 existing central schemes** from **11 different ministries** (including PM-KISAN, PMFBY, and PMKSY) into a single master plan.

Aims & Objectives

The primary goal is to double farmers' income by **2030** through:

1. **Productivity Growth:** Targeted 20–30% yield increase in lagging districts.
2. **Resource Efficiency:** Expanding irrigation and promoting crop diversification away from water-guzzling crops.
3. **Credit Facilitation:** Providing both short-term and long-term agricultural credit to underserved farmers.
4. **Infrastructure:** Strengthening post-harvest storage at the panchayat and block levels to reduce losses to below 5%.

Funding & Features

- **Budgetary Outlay:** ₹1.44 lakh crore over **6 years** (2025–26 to 2030–31), with an annual budget of **₹24,000 crore**.
- **District Selection:** Targets 100 districts based on low productivity (e.g., wheat <3.5 t/ha), low cropping intensity, and poor credit access.
- **Saturation Model:** Aims for "saturation" coverage, ensuring benefits reach every eligible farmer in the selected districts, focusing particularly on small and marginal farmers (1.7 crore total beneficiaries).
- **Digital Framework:** Operates through a unified digital platform for real-time monitoring and convergence of state and central schemes.

Update 2026: Achievements & Progress

- **FPO Integration:** Successfully hosted the **PM-DDKY – FPO Sangam**, connecting 72 Farmer Producer Organisations from 15 states to exporters and retail networks to improve market linkages.
- **Project Inception:** As of early 2026, the government has already dedicated projects worth over **₹5,450 crore** in allied sectors like dairy and fisheries to complement the scheme's goals.
- **Reform-Linked Funding:** In the 2026 cycle, 30% of certain fund allocations are tied to states achieving specific agricultural reform milestones.

Criticisms & Challenges

- **Convergence Complexity:** Critics argue that integrating 36 schemes across 11 ministries poses a significant **administrative and bureaucratic hurdle**, potentially leading to delays in fund release.
- **Resource Gap:** Despite the scheme's outlay, the overall share of agriculture in the Central Plan has slightly declined (from 3.53% to 2.51%), leading to concerns about a "widening resource gap".
- **Implementation Variability:** Concerns remain regarding the capacity of local district administrations to execute complex, data-driven District Agriculture Development Plans (DADP) effectively



6. Mission for Aatmanirbharta in Pulses:

The **Mission for Aatmanirbharta in Pulses** is a **Centrally Sponsored Scheme** launched in October 2025 to achieve complete self-sufficiency in pulse production by 2030–31. It functions as a **flagship scheme** aimed at reducing India's heavy reliance on imports, which reached approximately 4.7 million metric tons in FY 2023-24.

Core Details (2026 Update)

- **Ministry:** Ministry of Agriculture & Farmers' Welfare.
- **Implementing Agencies:** NAFED and NCCF (for procurement), and the Indian Council of Agricultural Research (ICAR) (for research/seed development).
- **Funding Mechanism:** A total financial outlay of **₹11,440 crore** for a six-year period (2025–26 to 2030–31).
- **Nature:** It is a **Centrally Sponsored Scheme** that subsumes the Pulses component of the National Food Security and Nutrition Mission (NFSNM).

Aims and Objectives

1. **Production Targets:** Scale up domestic production to **350 lakh tonnes** by 2030–31 (from ~242 lakh MT in 2023-24).
2. **Area Expansion:** Increase cultivation area to **310 lakh hectares**, specifically adding 35 lakh hectares by utilizing **rice fallows** and diversifiable lands.
3. **Yield Improvement:** Raise average yield from 881 kg/ha to **1,130 kg/ha**.
4. **Nutritional Security:** Bridge the protein gap in Indian diets where per capita consumption is currently below recommended levels.

Key Features

- **Assured Procurement:** Guarantees **100% procurement** at MSP for Tur (Arhar), Urad, and Masoor for the first four years of the mission.
- **Seed Infrastructure:** Distribution of **88 lakh free seed kits** and establishment of "One Block–One Seed Village" hubs to ensure access to high-yielding, climate-resilient varieties.
- **Post-Harvest Support:** Subsidies of up to **₹25 lakh** for establishing 1,000 local processing units (dal mills) to reduce spoilage and add value.
- **Digital Monitoring:** Implementation of the **SATHI Portal** for seed traceability and authentication.

Achievements (Status as of 2026)

- **Farmer Enrollment:** Over **1.5 lakh pulse farmers** have been registered through NAFED and NCCF for the Rabi 2026-27 season.
- **Infrastructure:** The first phase of post-harvest infrastructure is underway, with **528 processing units** already allotted to various States and UTs.
- **Seed Distribution:** For the Rabi 2025-26 season, approximately **10.36 lakh seed kits** were allocated to states to kickstart area expansion.



Criticisms

- **Import Vulnerability:** Despite mission targets, domestic prices remain sensitive to global production shifts in Canada and Myanmar, leading to periodic price spikes.
- **State-Level Variation:** Implementation effectiveness varies across states, with some lagging in adopting the "cluster-based approach" or setting up processing units.
- **Infrastructure Gaps:** Critics point out that while 1,000 units are planned, the rural storage and cold-chain infrastructure still struggle with high post-harvest losses due to moisture and pests

7. National Mission on High Yielding Seeds:

The **National Mission on High Yielding Seeds** was announced in the **Union Budget 2025-26** as a dedicated initiative to modernize India's seed ecosystem. As of early 2026, the mission's operational framework has been finalized to transition research into commercial availability.

Core Identity and Administration

- **Ministry:** Ministry of Agriculture and Farmers Welfare (MoA&FW).
- **Implementing Agency:** The Indian Council of Agricultural Research (ICAR) leads the research and development.
- **Scheme Type:** It is structured as a **Centrally Sponsored Scheme**.
- **Classification:** It functions as a **Flagship Scheme** under the broader umbrella of agricultural productivity enhancement.

Aims and Objectives

The mission focuses on three primary pillars:

1. **Strengthening the Research Ecosystem:** Bolstering R&D in biotechnology and seed breeding.
2. **Targeted Seed Development:** Developing varieties with **high yield, pest resistance, and climate resilience**.
3. **Commercial Availability:** Ensuring farmers can easily access over **100 new seed varieties** (including cereals, pulses, and oilseeds) released since July 2024.

Key Features & Funding

- **Budgetary Allocation:** ₹100 crore was allocated for the mission in the 2025-26 budget.
- **Private Sector Integration:** Reinstatement of **200% income tax deduction** on R&D expenditures to encourage private industry participation.
- **Target Farmers:** Aimed at benefitting approximately **17 million farmers**.
- **Digital Traceability:** Implementation of a **traceability system** to track seeds from source to dealer, preventing the sale of counterfeit products.

2026 Status and Achievements

- **Operational Milestone:** The Standing Finance Committee (SFC) approved the mission's memo on **March 23, 2026**, clearing the way for full-scale budget utilization in the 2026-27 cycle.



- **Regulatory Update:** The government proposed the **Seed Act 2026** (to replace the 1966 Act) to enforce stricter quality controls and introduce penalties up to ₹30 lakh for counterfeit seeds.
- **Variety Release:** Successfully increased the commercial presence of **109 climate-resilient varieties** across 61 crops.

Criticisms

- **Biodiversity Concerns:** Experts worry the mission promotes **monocultures**, potentially leading to the loss of traditional, indigenous seed varieties.
- **Vulnerability:** Widespread use of uniform high-yielding varieties could make crops more susceptible to large-scale disease outbreaks if a single variety fails.
- **Pollinator Impact:** Shifting to uniform crop varieties may negatively affect **pollinator diversity**, such as bees and butterflies

8. National Mission on Natural Farming (NMNF):

The **National Mission on Natural Farming (NMNF)** is a **standalone Centrally Sponsored Scheme** launched in November 2024 to promote chemical-free, sustainable agriculture across India. It is a restructured and upscaled version of the earlier sub-scheme, Bharatiya Prakritik Krishi Paddhati (BPKP).

Core Details & Status (2026 Update)

- **Ministry:** Under the Ministry of Agriculture and Farmers' Welfare.
- **Implementing Agency:** Department of Agriculture & Farmers Welfare (DA&FW), in collaboration with Krishi Vigyan Kendras (KVKs), State Agricultural Universities, and local clusters.
- **Scheme Type:** A **Centrally Sponsored Scheme (CSS)**. It functions as a **standalone flagship mission** rather than an umbrella scheme (having been carved out from the PKVY umbrella).
- **Funding Mechanism:** Total outlay of **₹2,481 crore** till the 15th Finance Commission (2025-26).
 - **Share:** Center (₹1,584 crore) and States (₹897 crore).
 - **Ratios:** **60:40** for most states and **90:10** for Hilly and North-Eastern States.

Aims and Objectives

- **Primary Goal:** To promote nature-based, sustainable farming to reduce dependency on externally purchased chemical inputs (pesticides/fertilisers).
- **Targets:** Reach **1 crore farmers** and cover **7.5 lakh hectares** of land.
- **Soil Health:** Improve soil ecosystem health and moisture retention through traditional practices like mulching and bio-inputs.
- **Livestock Integration:** Popularise agriculture-animal husbandry models based on indigenous cow breeds.
- **Market Access:** Establish a national brand and simplified certification system for natural produce.

Key Features



- **Bio-input Resource Centres (BRCs):** Establishing **10,000 centers** to provide easy access to natural inputs like *Jeevamrit* and *Beejamrit*.
- **Model Demonstration Farms:** 2,000 farms at KVKs and agricultural universities for practical training.
- **Direct Incentives:** Provision of **₹4,000 per acre per year** (for up to 2 years) to farmers transitioning to natural farming.
- **Capacity Building:** Deployment of over **70,000 Krishi Sakhis** for community mobilization and handholding.

Achievements as of May 2026

- **Enrollment:** Approximately **20.9 lakh farmers** have been enrolled.
- **Coverage:** Over **18,876 clusters** formed, covering roughly **8.80 lakh hectares**.
- **Training:** More than **1,300 training institutions** and **1,300 master trainers** are operational.
- **Impact:** A NITI Aayog evaluation indicated that **91.2% of farmers** reported increased productivity and improved soil health.

Criticisms and Challenges

- **Yield Transition Risks:** Critics point to a potential initial dip in yield during the 3-year transition period from chemical to natural farming.
- **Certification Hurdles:** While a simplified system is in place, small farmers often find the documentation for "Participatory Guarantee System (PGS)-India Natural" complex.
- **Input Availability:** Scalability depends heavily on the successful establishment of 10,000 BRCs, which are still being rolled out across diverse geographies.
- **Market Premium:** Farmers often struggle to find dedicated markets that offer a premium price for "naturally grown" versus "organic" products

9. National Mission on Edible Oils (NMEO)

The **National Mission on Edible Oils (NMEO)** is a major initiative by the Government of India to achieve self-reliance (**Atmanirbharta**) in edible oils by boosting domestic production and reducing import dependence. As of **2026**, the mission operates through two primary sub-missions: **NMEO-Oil Palm (NMEO-OP)** and the recently launched **NMEO-Oilseeds (NMEO-OS)**.

Core Details

- **Ministry:** [Ministry of Agriculture and Farmers Welfare \(MoA&FW\)](#).
- **Implementing Agency:** The **Department of Agriculture & Farmers Welfare (DA&FW)** acts as the nodal central authority, with [State Departments of Agriculture/Horticulture](#) serving as the primary state-level implementing agencies.
- **Scheme Type:** Both are **Centrally Sponsored Schemes (CSS)**.



- **Classification:** It is considered a **Flagship Scheme** aimed at long-term food security. NMEO-OS is specifically launched as part of the broader **Krishonnati Yojana**.

Aims, Objectives & Features

Component	Aims & Objectives	Key Features
NMEO-Oil Palm	Increase Crude Palm Oil (CPO) production to 11.20 lakh tonnes by 2025-26 and 28 lakh tonnes by 2029-30 .	Viability Price (VP): Protects farmers from international price fluctuations via Viability Gap Funding.
	Cover an additional 6.5 lakh hectares for oil palm by 2025-26.	Focus Areas: Special emphasis on Northeast India and Andaman & Nicobar Islands .
NMEO-Oilseeds	Raise primary oilseed production from 39 million tonnes (2022-23) to 69.7 million tonnes by 2030-31 .	SATHI Portal: Coordinates with stakeholders for timely availability of quality seeds.
	Bridge yield gaps and expand area using fallow lands and intercropping.	Secondary Sources: Boosts oil extraction from rice bran, cottonseed, and coconut.

Funding Mechanism

The funding follows a standard **Centrally Sponsored Scheme** pattern:

- **General States:** 60% Central share : 40% State share.
- **Northeast & Hill States:** 90% Central share : 10% State share.
- **UTs & Central Agencies:** 100% Central funding.
- **Total Outlay:** ₹11,040 crore for NMEO-OP (2021-2026) and ₹10,103.38 crore for NMEO-OS (2024-2031).

Achievements (Updated 2026)

- **Area Expansion:** By late 2025, total oil palm coverage reached **6.20 lakh hectares**, with **2.50 lakh hectares** added specifically under NMEO-OP.
- **Production Growth:** CPO production rose to **3.80 lakh tonnes in 2024-25**, up from 1.91 lakh tonnes a decade prior.
- **Support Systems:** Introduction of the **Viability Price mechanism** provided financial security to palm farmers for the first time in India.



Criticism & Challenges

- **Environmental Concerns:** Experts have raised alarms about **deforestation** and loss of biodiversity in ecologically sensitive areas like the Northeast and Andaman Islands due to monoculture plantations.
- **Water Intensity:** Oil palm is a water-guzzling crop, leading to concerns over **groundwater depletion** in regions already facing water stress.
- **Long Gestation Period:** Farmers face financial strain during the **4-year waiting period** before oil palm trees become productive.
- **Market Risk:** Despite the Viability Price, reliance on **processing mills** (industry partners) can create bottlenecks if mills are not established concurrently with plantations

10. Agriculture Infrastructure Fund (AIF):

The **Agriculture Infrastructure Fund (AIF)** is a landmark **Central Sector Scheme** launched in July 2020 by the **Ministry of Agriculture & Farmers Welfare**. It serves as a flagship financing facility to provide medium to long-term debt for building post-harvest management infrastructure and community farming assets.

Core Identity & Administration

- **Ministry:** Ministry of Agriculture & Farmers Welfare.
- **Implementing Agency:** Handled by a **Central Project Management Unit (CPMU)** under the Department of Agriculture, with **NABARD** and participating banks acting as financial intermediaries.
- **Scheme Type:** It is a **Central Sector Scheme** (100% funded by the Centre) and is considered a **flagship initiative**.
- **Timeline:** Launched in 2020, with a financing window originally ending in March 2026 and financial support (interest subvention) extending until **FY 2032-33**.

Aims and Objectives

The primary goal is to bridge the infrastructure gap between the farm gate and the final consumer.

- **Reduce Post-Harvest Losses:** Modernise storage (cold chains, silos) to cut the estimated ₹93,000 crore annual spoilage loss.
- **Enhance Farmer Income:** Improve value realisation by allowing farmers to store produce and sell at optimal prices rather than in distress.
- **Boost Investment:** Attract private and cooperative investment into rural infrastructure.
- **Modernise Supply Chains:** Build sorting, grading, and processing units near farms.

Funding Mechanism & Key Features

AIF operates as a **credit-linked subsidy scheme** rather than a direct grant facility.

- **Interest Subvention:** A **3% per annum** interest subsidy on loans up to **₹2 crore** for a maximum period of **7 years**.



- **Credit Guarantee:** Coverage for loans up to ₹2 crore is provided via the Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) and **NABSanrakshan** (for FPOs).
- **Eligible Entities:** Farmers, FPOs, PACS, SHGs, Agri-entrepreneurs, Startups, and even APMCs.
- **Margin Money:** Minimum 10% contribution by the beneficiary for loans up to ₹2 crore.

2026 Update & Achievements

As of early 2026, the scheme has seen significant expansion:

- **Target Doubled:** In February 2026, the government announced the **doubling of the AIF loan target** from ₹1 lakh crore to **₹2 lakh crore** to further strengthen the value chain.
- **Sanctions & Disbursement:** By January 26, 2026, over **₹80,224 crore** in loans had been sanctioned for **1,50,431 projects**, mobilizing a total investment of ₹1,27,508 crore.
- **State Performance:** **Punjab** emerged as the top performer by March 2026 with over 32,800 projects, followed by Madhya Pradesh and Maharashtra.
- **Expanded Scope:** Now includes integrated processing units, solarisation of grid-connected pumps (converged with PM-KUSUM), and drones.
- **Transparency:** Over **64%** of eligible projects have been **geo-tagged** for real-time tracking.

Criticism and Challenges

- **Disbursement Gap:** There remains a persistent gap between the amount *sanctioned* by banks and the actual *disbursement* to projects.
- **Regional Imbalance:** Success has been concentrated in a few proactive states (Punjab, MP, AP), while underserved regions still face significant infrastructure gaps.
- **Bank Reluctance:** Small farmers often find the loan application and approval process via commercial banks complex and slow.
- **Awareness Issues:** At the grassroots level, many eligible individual farmers are still unaware of how to navigate the [AIF portal](#) to apply for benefits

11. e-NAM (National Agriculture Market):

The [National Agriculture Market \(e-NAM\)](#) is a pan-India electronic trading portal launched in 2016 to create a unified national market for agricultural commodities. As of **March 2026**, the platform has integrated **1,656 mandis** across 23 States and 4 Union Territories.

Core Details

- **Ministry:** Under the **Ministry of Agriculture and Farmers' Welfare**.
- **Implementing Agency:** **Small Farmers Agribusiness Consortium (SFAC)**.
- **Scheme Type:** It is a **Central Sector Scheme** (100% funded by the Central Government).
- **Classification:** It is considered a **flagship scheme** of the government for agricultural marketing reforms.



Aims and Objectives

- **Unified Market:** To integrate mandis across the country into a single online platform for "One Nation, One Market".
- **Price Discovery:** To enable real-time price discovery based on actual demand and supply.
- **Transparency:** To eliminate information asymmetry between buyers and sellers through transparent bidding.
- **Quality Assurance:** To implement quality assaying (testing) so prices reflect the actual quality of produce.
- **Direct Payments:** To ensure direct online payments to farmers, reducing intermediary dependence.

Key Features & Funding

- **Funding Mechanism:** The Central Government provides a one-time grant of up to **₹75 lakh per mandi** for hardware, assaying equipment, and infrastructure (e.g., sorting, grading units).
- **Single License:** Traders can use a single license to trade in all integrated mandis within a state.
- **Single Point Levy:** Market fees are paid only once, even if produce is traded across multiple mandis.
- **AI Integration:** Adoption of AI and Machine Learning for rapid quality testing to reduce manual error and time.
- **PoP (Platform of Platforms):** Connects various service providers (logistics, storage, finance) to the trading platform.

Achievements (as of March 2026)

- **Registration:** Over **1.80 crore farmers**, 2.73 lakh traders, and **4,724 Farmer Producer Organizations (FPOs)** are registered.
- **Trade Volume:** Facilitated cumulative trade of **13.25 crore metric tonnes** of commodities.
- **Trade Value:** Reached a total trade value of **₹4.84 lakh crore** since inception, up from ₹3.19 lakh crore in 2024.
- **Commodity Range:** Now covers **247 tradable commodities**, up from 238 in previous years.

Common Criticisms

- **Limited Coverage:** While 1,656 mandis are integrated, thousands of rural haats and smaller APMCs remain outside the network.
- **Inter-State Trade Barriers:** Despite digital integration, physical movement of goods across state borders still faces logistical and regulatory hurdles.
- **Assaying Quality:** Farmers often face delays in quality testing at mandis due to a lack of trained staff or functional equipment.
- **Digital Literacy:** Small and marginal farmers often struggle to use the app or portal directly, remaining dependent on commission agents

12. Formation of 10,000 FPOs:



The **Formation and Promotion of 10,000 Farmer Producer Organizations (FPOs)** is a **Central Sector Scheme** (100% funded by the Union Government) launched on **February 29, 2020**. It is considered a **flagship scheme** of the Government of India designed to empower small and marginal farmers through collectivisation.

Aims and Objectives

- **Collectivisation:** Group small, marginal, and landless farmers to provide collective strength and economies of scale in production and marketing.
- **Income Enhancement:** Increase farmers' income by providing better access to high-quality inputs, technology, credit, and market linkages.
- **Sustainability:** Foster economically viable, self-governed, and sustainable farming ecosystems.
- **Middleman Reduction:** Reduce dependence on intermediaries to ensure farmers receive a higher share of the consumer's price.

Key Features

- **Minimum Membership:** FPOs must have at least **300 members** in plain areas and **100 members** in North-Eastern or Hilly regions.
- **Cluster Approach:** Development based on "Produce Cluster Areas" and the "**One District One Product**" (ODOP) initiative to promote specialisation.
- **Legal Status:** FPOs are registered as companies under the Companies Act or as cooperatives under State Co-operative Societies Acts.
- **Handholding:** Professional support is provided for **5 years** from the date of formation to ensure long-term viability.

Ministry & Implementing Agencies

- **Ministry:** Ministry of Agriculture & Farmers Welfare.
- **Primary Implementing Agencies (IAs):** SFAC (Small Farmers' Agribusiness Consortium), NABARD, NCDC, and NAFED.
- **Execution Level:** IAs engage **Cluster-Based Business Organizations (CBBOs)** to provide on-ground handholding and training.

Funding Mechanism

The scheme has a total budgetary outlay of **₹6,865 crore**.

- **Management Cost:** Up to **₹18 lakh per FPO** for a period of 3 years to cover operational expenses.
- **Equity Grant:** A matching grant of up to **₹2,000 per farmer**, capped at **₹15 lakh per FPO**, to strengthen their financial base.
- **Credit Guarantee:** Project loans up to **₹2 crore** per FPO are covered by a dedicated Credit Guarantee Fund (managed by NABARD and NCDC) to facilitate collateral-free institutional credit.



Status & Achievements (as of 2026)

- **Target Achieved:** The milestone of **10,000 registered FPOs** was officially reached by **March 1, 2026**.
- **Women Participation:** Over **23.55 lakh women farmers** are registered, and **1,175 FPOs** are registered as 100% women-member organisations.
- **Business Growth:** As of mid-2025, registered FPOs recorded a cumulative turnover of **₹5,035.5 crore**.
- **Digital Integration:** FPOs have been successfully onboarded onto digital platforms like **e-NAM, ONDC,** and **GeM** to access wider markets.

Criticisms & Challenges

- **Sustainability Concerns:** Critics point out that many FPOs struggle to remain viable after the initial 3–5 year government funding period ends.
- **Infrastructural Gaps:** Limited access to local cold storage, processing units, and logistics continues to hinder value-addition capabilities in remote clusters.
- **Bureaucratic Delays:** The process of obtaining licenses for seeds, fertilisers, and pesticides remains complex for new collectives despite government facilitation.
- **Lack of Skilled Management:** Many FPOs face challenges in professional management and finding qualified CEOs to handle commercial operations

13. Namo Drone Didi:

Namo Drone Didi is a [Central Sector Scheme](#) launched in late 2023 that empowers rural women by integrating drone technology into agriculture. As of **2026**, the scheme is a key component of the government's strategy to modernize farming while fostering economic independence for women.

Aims & Objectives

- **Women Empowerment:** Transforming members of [Women Self-Help Groups \(SHGs\)](#) into "Drone Didis" to act as rural entrepreneurs.
- **Precision Agriculture:** Promoting the efficient application of nano-fertilizers and pesticides to reduce costs and increase crop yields.
- **Income Generation:** Creating sustainable livelihoods with a target of helping each SHG earn at least **₹1 lakh additional income** per year.
- **Modernization:** Shifting Indian agriculture toward tech-driven practices while reducing manual labour and health risks associated with pesticide spraying.

Administrative Framework

- **Nodal Ministry:** [Ministry of Agriculture & Farmers Welfare](#).
- **Collaborative Agencies:** Implemented through the coordination of the Department of Agriculture, [Department of Rural Development](#), and the Department of Fertilizers.



- **Implementing Agency: Lead Fertilizer Companies (LFCs)** act as the primary bridge, coordinating drone distribution, training, and maintenance at the ground level.
- **Classification:**
 - **Central Sector Scheme:** 100% funded by the Central Government.
 - **Umbrella Scheme Context:** Operates under the broader framework of the [Deendayal Antyodaya Yojana – National Rural Livelihoods Mission \(DAY-NRLM\)](#).

Funding Mechanism & Features

- **Financial Outlay:** ₹1,261 crore for the period 2023-24 to 2025-26.
- **Subsidy:** The government provides **80% Central Financial Assistance** for the drone and accessories, capped at [₹8 lakh](#).
- **Loan Support:** The remaining 20% can be raised through the **Agriculture Infrastructure Fund (AIF)** with a **3% interest subvention**.
- **Comprehensive Training:** Includes a **15-day training program** (5 days of drone pilot training and 10 days of agriculture-specific training).

2026 Status & Achievements

- **Distribution:** As of March 2026, **1,094 drones** have been distributed to SHGs, with 500 specifically under the core Namu Drone Didi allocation.
- **Pilot Training:** Hundreds of rural women have been certified as remote pilots by **DGCA-authorized organizations**.
- **State Leadership:** States like **Karnataka** have emerged as frontrunners in training the highest number of drone pilots (approx. 145).
- **Livelihood Impact:** Pilot studies (e.g., ADRTC Bangalore) confirm that drone operations have successfully diversified SHG income and modernized rural job markets.

Criticisms & Challenges

- **Maintenance Concerns:** Early feedback highlighted a lack of local repair centres, though the government has started addressing this with free troubleshooting sessions.
- **Digital Divide:** Challenges in data connectivity for real-time monitoring in remote areas.
- **Initial Cost Barriers:** Even with 80% subsidy, the remaining 20% can be a significant financial hurdle for very low-income SHGs

14. PMKSY (Pradhan Mantri Krishi Sinchayee Yojana):

Pradhan Mantri Krishi Sinchayee Yojana (PMKSY) is an **umbrella scheme** launched on 1st July 2015 to provide end-to-end solutions in the irrigation supply chain, from water sources to distribution and on-farm application.

Core Identity and Structure



- **Classification:** It is a **Centrally Sponsored Scheme (CSS)**.
- **Umbrella/Flagship Status:** It is an **umbrella scheme** that integrated several pre-existing programs to achieve convergence.
- **Motto:** "Har Khet Ko Pani" (Water for every farm).
- **Associated Motto:** "Per Drop More Crop" (PDMC).

Ministries and Implementing Agencies

Implementation is an inter-ministerial effort:

- **Ministry of Jal Shakti:** Implements the **Accelerated Irrigation Benefit Programme (AIBP)** and **Har Khet Ko Pani (HKKP)** (SMI, RRR, and CADWM components).
- **Ministry of Agriculture & Farmers Welfare:** Implements the **Per Drop More Crop (PDMC)** component, focusing on micro-irrigation.
- **Ministry of Rural Development (Dept. of Land Resources):** Implements the **Watershed Development** component (WDC).
- **Implementing Agencies:** At the state level, the **State Agriculture/Irrigation Departments** and dedicated agencies serve as nodal departments.

Aims and Objectives

- **Convergence:** Achieve convergence of irrigation investments at the field level.
- **Expansion:** Expand cultivable area under assured irrigation.
- **Efficiency:** Improve on-farm water use efficiency (WUE) to reduce wastage.
- **Technology:** Promote precision irrigation and other water-saving technologies.
- **Sustainable Practices:** Enhance aquifer recharge and promote sustainable water conservation.

Funding Mechanism (Update as of 2026)

- **Sharing Pattern:** The standard ratio is **60:40** (Centre:State) for most states, **90:10** for North Eastern and Himalayan states, and **100% Central grant** for Union Territories.
- **Special Funds:** Includes the **Micro Irrigation Fund (MIF)** and **Long Term Irrigation Fund (LTIF)** facilitated through NABARD.
- **2026 Budget Update:** In the **Union Budget 2026-27**, PMKSY was allocated **₹6,587 crore**, a decrease from the previous year's allocation. For the period 2021-26, the total central share was estimated at **₹37,454 crore**.

Achievements (Updated May 2026)

- **Irrigation Coverage:** Targeted creation of **4.5 lakh hectare** irrigation potential through SMI and RRR and coverage of **30.23 lakh hectare** under CAD&WM during the 2021-2026 cycle.
- **Watershed Progress:** Under **WDC-PMKSY 2.0**, 1,220 projects covering **52.93 lakh ha** were sanctioned by early 2026.



- **Farmer Reach:** Over **9.26 lakh farmers** benefited from the Watershed component alone during the 2025-26 fiscal year.
- **New Initiatives:** The Cabinet approved the **Modernization of Command Area Development and Water Management (M-CADWM)** in April 2025 as a sub-scheme for 2025-2026 with a ₹1,600 crore outlay.

Criticisms and Challenges

- **State-Level Delays:** Projects often face delays due to pending statutory clearances from state revenue, electricity, and water authorities.
- **Funding Utilization:** While budget allocations have been high, actual spending has occasionally fallen short of budgeted estimates.
- **Inequitable Distribution:** Progress varies significantly by state, with some regions (e.g., Uttar Pradesh, Maharashtra) showing much higher activity than others.
- **Complexity:** The multi-ministerial structure can lead to coordination challenges across different components

15. M-CADWM (Modernisation of Command Area Development):

The **Modernisation of Command Area Development and Water Management (M-CADWM)** is a sub-scheme approved in April 2025 to modernise India's irrigation infrastructure by shifting from traditional open canals to underground pressurized piped systems.

Core Identity and Governance

- **Ministry:** [Ministry of Jal Shakti](#) (Department of Water Resources, RD & GR).
- **Implementing Agency:** State Government Departments, in coordination with newly empowered **Water User Societies (WUS)**.
- **Type of Scheme:** It is a **Centrally Sponsored Scheme**.
- **Hierarchy:** It is an **Umbrella Scheme** component (a sub-scheme under the [Pradhan Mantri Krishi Sinchayee Yojana \(PMKSY\)](#)).

Aims and Objectives

- **Modernize Networks:** Upgrade existing irrigation supply from canals to farming clusters using advanced technology.
- **Efficiency:** Increase **Water Use Efficiency (WUE)** at the farm level to achieve "more crop per drop".
- **Farmer Income:** Enhance agricultural productivity to directly boost the income of small and marginal farmers.
- **Sustainability:** Transfer irrigation management to local communities (Water User Societies) via **Irrigation Management Transfer (IMT)**.

Funding Mechanism (Outlay: ₹1,600 Crore)

As of 2026, the funding is split between the center and states:

- **Central Share:** ₹1,100 crore (includes ₹100 crore for administrative expenses).



- **State Share:** ₹500 crore.
- **2026-27 Budget:** An outlay of ₹550 crore is allocated in the BE 2026-27.

Key Features

- **Underground Pressurized Pipelines:** Replaces open field channels with piped systems up to 1 hectare per farm to reduce seepage and evaporation.
- **Smart Tech Integration:** Uses **SCADA** (Supervisory Control and Data Acquisition) and **IoT** (Internet of Things) for precise water accounting and management.
- **Cluster-Based Approach:** Divides command areas into clusters (50 to 5,000 hectares) for localized management.
- **Community Support:** Provides 5 years of handholding support to Water User Societies to link them with **FPOs** or **PACS**.

Status Update & Achievements (May 2026)

- **Project Coverage:** 34 pilot clusters across 23 States/UTs have been approved.
- **Land Coverage:** Approximately 75,000 hectares of command area are being covered under initial pilot projects.
- **Beneficiaries:** Envisaged to benefit ~80,000 farmers directly and ~4 lakh farmers indirectly.
- **Expansion:** Pilot models developed in 2025-26 are serving as the foundation for a larger **National Plan for Command Area Development** set to launch in the 16th Finance Commission period.

Criticism and Challenges

- **Execution Delays:** Initial reports noted that as of late 2025, no actual funds had been released to several approved projects despite the 2025-26 approval window.
- **Lack of Impact Data:** The Ministry has been criticized for not yet maintaining quantified data on how the scheme has specifically increased farmer income.
- **Past Failures:** Critics point out that previous versions of CADWM had limited success in transferring management to farmer associations, raising concerns about the feasibility of the new WUS model.
- **Maintenance Burden:** Ongoing concerns remain regarding the ability of local societies to maintain high-tech SCADA/IoT systems once government support ends

16. Soil Health Card Scheme:

The **Soil Health Card (SHC) Scheme** is a **centrally sponsored flagship scheme** launched by the Government of India on February 19, 2015. As of **2026**, it has been integrated as the "**Soil Health & Fertility**" component under the larger umbrella of **Rashtriya Krishi Vikas Yojana (RKVY)**.

Core Details

- **Ministry:** Ministry of Agriculture & Farmers Welfare.



- **Implementing Agency:** Department of Agriculture & Farmers Welfare (DA&FW) at the central level, with State Departments of Agriculture acting as the primary executing agencies.
- **Scheme Type: Centrally Sponsored Scheme (CSS).**
- **Funding Mechanism:** Shared between the Centre and States, typically in a **60:40 ratio** (90:10 for North Eastern and Himalayan states).
- **Flagship/Umbrella:** Originally a standalone flagship program, it is now part of the **RKVY umbrella scheme.**

Aims and Objectives

1. **Assess Soil Health:** To evaluate the nutrient status of soil across the country periodically.
2. **Nutrient Management:** To provide farmers with crop-wise recommendations for fertilizers and soil amendments to address nutrient deficiencies.
3. **Cost Reduction:** To reduce the dependency on chemical fertilizers, thereby lowering input costs for farmers.
4. **Sustainable Farming:** To promote long-term soil fertility and sustainable agricultural practices.
5. **Standardisation:** To strengthen the functioning of Soil Testing Laboratories (STLs) and follow uniform sampling methods.

Key Features

- **12 Soil Parameters:** Each card assesses 12 indicators:
 - **Macronutrients:** Nitrogen (N), Phosphorus (P), Potassium (K).
 - **Secondary Nutrient:** Sulphur (S).
 - **Micronutrients:** Zinc (Zn), Iron (Fe), Copper (Cu), Manganese (Mn), Boron (Bo).
 - **Physical Parameters:** pH, Electrical Conductivity (EC), and Organic Carbon (OC).
- **Cycle Period:** Samples are collected every **two years** (originally every three years) after harvest.
- **Village-Level Labs:** Setting up of Village Level Soil Testing Labs (VLSTLs) to empower local youth.
- **Digital Portal:** A dedicated **SHC Portal** for registering samples and generating cards in major Indian languages.

2026 Update & Achievements

- **Card Distribution:** Over **25.89 crore** (258.9 million) Soil Health Cards have been issued since inception as of March 2026.
- **Economic Impact:** A 2026 report indicates an **8-10% decrease** in chemical fertilizer use and a **5-6% increase** in crop yields due to card recommendations.
- **Educational Outreach:** The "School Soil Health Programme" has been expanded to over **1,000 schools**, training students to collect and test soil samples.
- **Technological Integration:** Geo-tagging of soil samples and integration with **GIS** to create a national nutrient map.

Criticism & Challenges



- **Implementation Gaps:** Despite high distribution numbers, critics argue the cards are often treated as "one-off" documents rather than "living soil infrastructure" for real-time decision making.
- **Awareness vs. Adoption:** While awareness is high, many farmers still prefer traditional methods over lab recommendations due to a lack of immediate visible results or high prices of non-urea fertilizers.
- **Institutional Capacity:** Shortage of trained manpower in state-run labs often leads to delays in sample processing and card delivery.
- **Accuracy Concerns:** Questions remain regarding the quality of soil samples collected by semi-skilled workers and the variability of laboratory results

17. AgriStack portal

AgriStack is a centralized **Digital Public Infrastructure (DPI)** platform developed as a sub-component of the **Digital Agriculture Mission (DAM)**. It is designed to act as the "next UPI" for the agricultural sector by unifying fragmented data into a single verified source.

Core Details & Governance

- **Nodal Ministry:** Ministry of Agriculture & Farmers Welfare (MoA&FW).
- **Implementing Agencies:** A collaborative effort between central agencies and **State Governments** (specifically State Revenue and Agriculture departments).
- **Scheme Type:** It is a **Central Sector Scheme** under the broader Digital Agriculture Mission.
- **Classification:** It is considered a **sub-component** of the **Digital Agriculture Mission**, which serves as an **umbrella scheme** for digital initiatives in agriculture.

Aims and Objectives

- **Universal Farmer ID:** Assign a unique digital identity (Farmer ID) to every farmer, linked to Aadhaar and land records.
- **Service Delivery:** Streamline the delivery of government benefits (DBT) and services like affordable credit and insurance.
- **Accurate Data:** Create a "single source of truth" for farmer, land, and crop-sown data to enable data-driven decision-making.
- **Innovation:** Provide a platform for private Agri-Tech companies to build innovative, farmer-centric solutions using validated data.

Funding Mechanism

- **Central Funding:** The Union Government provides **100% assistance** for core components under the Central Sector framework.



- **State Incentives:** In 2025-26, ₹6,000 crore was allocated to support states—₹4,000 crore for Farmer Registries and ₹2,000 crore for Digital Crop Surveys.
- **Incentive Structure:** States receive **₹10 per Farmer ID** created and **₹15,000 per camp** organized for field-level mobilization.

Key Features

- **Farmer Registry:** A federated database containing demographic and landholding details.
- **Digital Crop Survey:** Real-time collection of plot-wise crop data starting from Kharif 2025.
- **Unified Farmer Service Interface (UFSI):** A cloud-based platform for seamless interaction between farmers and service providers.
- **Interoperability:** Built on **InDEA 2.0** standards to ensure secure data sharing across different government departments and private entities.

Achievements (as of 2026)

- **Target:** On track to generate **11 crore Farmer IDs** by 2026-27.
- **Operational Scale:** Multiple states (e.g., Uttar Pradesh, Maharashtra) have launched specialized portals like [UPFR Agristack](#) to register millions of farmers.
- **Efficiency:** Enabled credit approval in under **30 minutes** and insurance registration in under **5 minutes** without physical documentation in pilot regions.

Criticisms

- **Data Privacy:** Concerns regarding the security of farmer data and potential misuse by private corporations.
- **Exclusion Risks:** Digital illiteracy or errors in land records may lead to the exclusion of genuine farmers from benefits.
- **Federalism:** Disputes over data ownership, although the Centre maintains that states remain the primary owners of the data

18. Bharat-VISTAAR:

Bharat-VISTAAR (Virtually Integrated System to Access Agricultural Resources) is a 24x7 AI-powered, multilingual digital platform launched in **February 2026** to provide real-time, personalised agricultural advisory to farmers. Announced in the **Union Budget 2026-27**, it serves as a "Digital Agriculture Advisor" that integrates siloed data into a single interface.

Quick Overview Table

Feature

Details

Full Name

Virtually Integrated System to Access Agricultural Resources



Nodal Ministry Ministry of Agriculture & Farmers' Welfare

Implementing Agency Department of Agriculture & Farmers Welfare (DA&FW) in collaboration with ICAR and IndiaAI

Scheme Type Central Sector Scheme (as it is a core component of the Digital Agriculture Mission funded directly by the Union)

Classification Flagship Initiative under the Digital Public Infrastructure (DPI) for Agriculture

Budget Allocation ₹150 Crores for the 2026-27 financial year

Aims and Objectives

- **Integrated Advisory:** Provide hyper-local insights on weather, market prices (mandi), pests, soil health, and crop management.
- **Self-Reliance:** Empower farmers to make data-driven decisions, reducing dependence on middlemen or multiple fragmented apps.
- **Accessibility:** Offer 24x7 support in local languages through voice-first technology, reaching even non-smartphone (feature phone) users.
- **Direct Delivery:** Facilitate direct access to benefits and information for 10 major central schemes like **PM-KISAN, PMFBY, and Soil Health Cards.**

Key Features

- **AI Assistant "Bharati":** A conversational AI available via text chatbot and a voice assistant for easy interaction.
- **Unified Interface:** Connects **AgriStack** (digital farmer registry), **ICAR** (knowledge systems), and **IMD** (weather) into one platform.
- **Helpline Access:** Farmers can dial **155261** to receive instant solutions in their own language.
- **Federated Design:** Stitches together state and central databases while preserving state autonomy, rather than using a single central warehouse.

Status and Achievements (as of 2026)

- **Phase-1 Launch:** Officially launched on **February 17, 2026**, in Jaipur, Rajasthan.
- **Scheme Integration:** Integrated 10 major central schemes by May 2026 for eligibility checking and grievance redressal.



- **Language Expansion:** Initially launched in Hindi and English, with plans to expand to **11 regional languages** (including Tamil, Bengali, and Assamese) by mid-2026.
- **Institutional Adoption:** States like **Maharashtra, Bihar, and Gujarat** have already begun connecting their local agricultural data to the platform.

Criticisms and Challenges

- **Digital Divide:** Concerns remain regarding the "last-mile" adoption by elderly or technologically illiterate farmers despite the voice-based interface.
- **Data Privacy:** While built on the Digital Personal Data Protection Act (2023), critics highlight potential risks in aggregating massive amounts of individual farmer data into a federated network.
- **Data Accuracy:** Dependence on the quality of inputs from various state agencies; inaccurate weather or market data could lead to significant financial losses for farmers

19. Digital Agriculture Mission:

The **Digital Agriculture Mission (DAM)** was approved by the Union Cabinet on **September 2, 2024**, with a total outlay of **₹2,817 crore**. It is designed as an **umbrella scheme** to modernise the agricultural sector through Digital Public Infrastructure (DPI).

Aims and Objectives

- **Unified Digital Ecosystem:** Create a "Digital Public Infrastructure" (DPI) for agriculture to provide real-time, data-driven solutions.
- **Farmer Identification:** Assign a unique **Farmer ID** (similar to Aadhaar) to approximately 11 crore farmers.
- **Accurate Data:** Establish a "Single Source of Truth" for land records, crop surveys, and farmer demographics.
- **Streamlined Services:** Facilitate easier access to credit, insurance, and government schemes like PM-KISAN through digital authentication.

Funding and Administration

- **Ministry:** [Ministry of Agriculture & Farmers Welfare](#) (MoA&FW).
- **Implementing Agency:** Department of Agriculture & Farmers Welfare (DA&FW), in collaboration with State Governments.
- **Scheme Type:** It is a **hybrid scheme**. It contains **Central Sector** components (fully funded by the Centre) and **Centrally Sponsored** components for support to states.
- **Funding Pattern:** For centrally sponsored parts, the ratio is **60:40** (Centre:State), **90:10** for North-Eastern/Himalayan states, and **100%** for UTs.
- **Status:** It is an **umbrella scheme**.

Key Features



- **AgriStack:** A collection of digital databases including the **Farmers' Registry**, **Geo-referenced Village Maps**, and **Crop Sown Registry**.
- **Krishi Decision Support System (Krishi-DSS):** A geospatial platform integrating satellite, weather, and soil data for crop monitoring and yield estimation.
- **Soil Profile Mapping:** Detailed soil resource mapping at a 1:10,000 scale for nearly 142 million hectares.
- **Digital Crop Survey (DCS):** A mobile-based system to replace manual crop reporting with real-time field data.

Update as of 2026: Achievements

- **Farmer IDs:** Over **9.17 crore Farmer IDs** have been generated as of March 16, 2026.
- **Digital Crop Survey:** Conducted in **604 districts** during the Kharif 2025 season, covering more than **28.5 crore plots**.
- **State Participation:** 19 states have signed MoUs with the Centre to implement the DPI.
- **DBT Integration:** 5.91 crore Farmer IDs were validated for PM-KISAN as of March 2026, leading to faster settlements.

Criticisms

Social Capital Gap: Critics argue that benefits flow primarily to well-connected farmers with digital literacy, potentially leaving smallholders behind.

- **Privacy Concerns:** Questions have been raised regarding the security of a centralized database linking land, finance, and personal farmer data.
- **Implementation Hurdles:** The transition from traditional manual surveys (Girdawari) to digital surveys faces challenges in rural connectivity and training

20. AgriSURE (Agri Fund for Start-Ups):

The **AgriSURE** (Agri Fund for Start-Ups & Rural Enterprises) is a **₹750 crore blended capital fund** designed to foster innovation and technology-driven growth in India's agricultural sector.

Core Details (as of May 2026)

- **Ministry:** [Ministry of Agriculture & Farmers Welfare](#) (MoA&FW).
- **Implementing Agency:** [National Bank for Agriculture and Rural Development](#) (NABARD).
- **Fund Manager:** NABVENTURES Ltd., a wholly owned subsidiary of NABARD.
- **Scheme Type:** It is a **Central Sector Fund** (100% funded/sponsored by central entities).
- **Classification:** It acts as a **flagship initiative** to bridge the funding gap for high-risk, high-impact agri-tech ventures.

Aims & Objectives

- **Innovation:** Support high-risk, high-impact, technology-driven ventures in agriculture and rural areas.



- **Value Chain:** Strengthen farm produce value chains and rural entrepreneurship.
- **Employment:** Generate jobs for skilled rural and urban youth, making agriculture more attractive to younger generations.
- **Support Entities:** Provide finance for Farmer Producer Organisations (FPOs), machinery rental services, and IT-based support systems.

Funding Mechanism & Features

The fund operates with a **blended capital model** over a **10-year tenure** (extendable by 2 years).

Nabventures

- **Corpus (₹750 Crore):**
 - ₹250 Cr: Government of India.
 - ₹250 Cr: NABARD.
 - ₹250 Cr: Mobilised from private investors, banks, and insurance companies.
- **Operational Schemes:**
 - **AgriSURE Fund of Funds (FoF) Scheme (₹450 Cr):** Invests in SEBI-registered Category I & II Alternative Investment Funds (AIFs) that support agri-startups.
 - **AgriSURE Direct Scheme (₹300 Cr):** Provides direct equity investment (up to ₹25 Cr) to early-stage startups recognized by DPIIT.

2026 Updates & Achievements

- **Inclusion in UCBs:** In April 2026, the RBI amended directions to allow **Urban Co-operative Banks (UCBs)** to participate in AgriSURE, expanding the institutional support for agri-innovation.
- **Greenathon Awards:** Recognized top tech start-ups like **Greensapio**, **Krishi Kanti**, and **Ambrionics** for solutions in smart agriculture and waste management.
- **Portfolio Status:** As of early 2026, investments have been approved in **4 startups** directly and **8 AIFs** through the FoF scheme.
- **Target:** The fund aims to support roughly **85 start-ups** by the end of its life cycle.

Criticisms

- **Slow Deployment:** Some industry analysts point to the relatively low number of direct investments (4 startups) relative to the 85-startup target after its initial years.
- **High-Risk Focus:** While intended to support "high-risk" ventures, critics argue that stringent AIF and DPIIT recognition criteria may still exclude grassroots rural innovators who lack formal corporate structures.
- **Ticket Size Limits:** While ₹25 crore is significant, some larger agri-infrastructure projects may find the cap restrictive for capital-intensive R&D



21. National Pest Surveillance System (NPSS):

The **National Pest Surveillance System (NPSS)** is a digital platform launched on **August 15, 2024**, designed to help farmers identify and manage crop pests using Artificial Intelligence (AI) and Machine Learning (ML).

Aims and Objectives

- **Scientific Pest Management:** Transitioning farmers from traditional or retailer-advised methods to scientific, expert-backed strategies.
- **Reduced Pesticide Reliance:** Decreasing the overuse of chemicals by providing precise advisories, thereby cutting production costs and promoting soil health.
- **Real-time Response:** Providing instantaneous solutions to pest attacks to minimize crop loss and prevent potential epidemics.
- **Direct Connectivity:** Linking approximately **140 million farmers** directly with agricultural scientists and experts through mobile technology.

Scheme Classification and Funding

- **Classification:** NPSS is a **Central Sector Scheme** under the **Digital Agriculture Mission**, which serves as an umbrella framework for modernizing Indian agriculture.
- **Ministry:** It operates under the **Ministry of Agriculture and Farmers Welfare (MoA&FW)**.
- **Implementing Agency:** It was developed by the **ICAR-National Research Centre for Integrated Pest Management (ICAR-NCIPM)** with support from the **Directorate of Plant Protection, Quarantine & Storage (DPPQ&S)**.
- **Funding Mechanism:** It is fully funded by the **Department of Agriculture & Farmers Welfare (DA&FW), GOI**.

Key Features

- **AI/ML Integration:** Utilizes image analytics where farmers upload photos of affected crops for rapid, automated diagnosis.
- **Multilingual Support:** Available in multiple regional languages (including English, Hindi, Marathi, and Punjabi) to ensure wide accessibility.
- **Broad Coverage:** As of early 2026, it supports identification for **66 crops** and over **432 pest species**.
- **GIS Mapping:** Incorporates Geographic Information Systems (GIS) to track pest trends and formulate regional policies.

2026 Status and Achievements

- **Operational Expansion:** Integrated into the **Bharat-VISTAAR** AI tool as per the 2026-27 Union Budget to consolidate various agriculture portals.
- **Usage Stats:** Over **10,000 extension workers** and thousands of "lead farmers" are actively using the system to report real-time field data.



- **Impact:** More than **10,154 pest management advisories** have been issued since its inception, contributing to early detection and containment of localized pest outbreaks.

Criticisms

- **Digital Divide:** Critics point out that many marginal farmers in remote areas still lack the high-speed internet and smartphones required for the AI-based photo upload feature.
- **Data Accuracy:** Concerns have been raised regarding the accuracy of AI diagnosis in varied lighting or poor-quality photos, which could lead to incorrect treatment.
- **Infrastructure Gaps:** Success depends heavily on the ground-level response of scientists; delays in human verification (when AI fails) can render the "real-time" aspect ineffective during rapid infestations

22. High-Value Agriculture Support:

As of May 2026, the **Support for High-Value Agriculture** is a specialized initiative introduced in the **Union Budget 2026-27** to accelerate crop diversification and enhance farmer incomes by focusing on premium, high-demand crops rather than traditional staples.

Core Details (Update 2026)

- **Ministry:** Ministry of Agriculture & Farmers Welfare.
- **Implementing Agency:** Department of Agriculture & Farmers Welfare (DA&FW), often in partnership with **State Governments** for regional execution.
- **Nature of Scheme:** It is primarily a **Central Sector Scheme** in terms of funding for specific national programs (like the cocoa/cashew mission), though it involves heavy partnership with states for land-based implementation.
- **Classification:** It acts as a **flagship sub-component** or "dedicated program" under the broader **Krishionnati Yojana** umbrella.

Aims and Objectives

- **Income Enhancement:** Significantly increase farmer earnings by shifting to crops with higher market value.
- **Diversification:** Move away from the water-intensive paddy-wheat cycle, especially in Northern India.
- **Self-Reliance:** Make India self-sufficient in raw **cashew** and **cocoa** production and processing.
- **Export Competitiveness:** Transform Indian high-value crops into premium global brands by **2030**.

Funding and Features

- **Financial Allocation:** ₹350 crore was specifically earmarked for the initial phase in the 2026-27 budget.
- **Geographic Focus:**
 - **Coastal Areas:** Coconut, sandalwood, cocoa, and cashew.
 - **North-East:** Agarwood (Agar trees).
 - **Hilly Regions:** Premium nuts like **almonds, walnuts, and pine nuts**.



- **Technology Integration:** Supported by **Bharat-VISTAAR**, a multilingual AI-enabled farm advisory tool to provide customized guidance for these complex crops.

Achievements (as of 2026)

- **Regional Specialization:** Launched dedicated missions for coastal and hilly regions, tailoring support to local agro-climatic conditions.
- **Post-Harvest Focus:** Partnered with states to set up processing hubs for sandalwood and nuts to ensure value addition at the source.
- **Export Growth:** Cashew exports reached **\$369 million** and cocoa **\$295 million** in the previous fiscal year (2024-25), providing a strong baseline for the new scheme.

Criticisms

- **Low Funding:** Major farmer organizations, such as the [All India Kisan Sabha](#), have called the **₹350 crore** allocation insufficient and labeled it "rhetoric" given the scale of India's agricultural needs.
- **Exclusion of Staples:** Critics from [Down to Earth](#) argue that while high-value nuts are supported, **vegetables, fruits, and spices**—which are the daily drivers of farmer income—were largely sidelined in this specific allocation.

23. National Fibre Scheme:

The **National Fibre Scheme (NFS)**, announced in the **Union Budget 2026-27**, is a comprehensive initiative designed to achieve self-reliance across the entire fibre spectrum, including natural, man-made, and technical fibres.

Overview (As of 2026)

- **Ministry:** [Ministry of Textiles](#), Government of India.
- **Implementing Agency:** The Ministry of Textiles, working in collaboration with specialized boards like the Central Silk Board (CSB), Jute Board, and Wool Board for respective fibre segments.
- **Scheme Type:** It is an **Umbrella Scheme** under the [Integrated Programme for the Textile Sector](#). It functions as a **Centrally Sponsored/Sector** framework where the Centre leads policy and funding while collaborating closely with States for implementation.

Aims and Objectives

- **Self-Reliance:** Achieving "Atmanirbhar Bharat" in fibres such as silk, wool, and jute, reducing dependence on imports.
- **Fibre Neutrality:** Promoting a "fibre-neutral" approach to increase India's global market share in synthetic and technical fibres alongside natural ones.
- **Export Growth:** Helping double India's textile value chain from \$170 billion to **\$350 billion by 2030**.



- **Modernisation:** Enhancing domestic fibre availability and encouraging innovation in advanced and specialised textile materials.

Key Features

- **Integrated Spectrum:** Covers natural (silk, wool, jute), man-made (polyester, viscose), and new-age/technical fibres.
- **Import Rationalisation:** Plans to rationalise import duties to create a level playing field between natural and synthetic fibres.
- **Fiscal Incentives:** Includes provisions for Production-Linked Incentives (PLI) and capital subsidies for modernization and sustainability.
- **Standardisation:** Introduction of fibre labelling regulations and 100% adoption of certified seeds in the jute and silk sectors.

Funding Mechanism

- **Central Funding:** Primary funding is provided through the Union Budget under the [Integrated Programme for the Textile Sector](#).
- **Challenge Mode:** Infrastructure projects (like Mega Textile Parks) associated with the scheme are funded through a "challenge mode" to ensure efficiency.

Achievements (2026 Update)

- **Strategic Integration:** Successfully unified previously isolated fibre-specific schemes under one cohesive national policy.
- **Import Target:** On track to decrease fibre imports by **22% by FY31**.
- **Production Targets:** Targeting a production increase to **22.8 million metric tonnes** by 2030-31.
- **Innovation:** More than 100 patents for new fibre technologies are expected to be filed under this initiative.

Criticisms

- **Implementation Complexity:** Some stakeholders express concern over the logistical challenge of integrating diverse fibre boards (Silk, Jute, Wool) with varying operational standards into one umbrella.
- **Synthetic vs. Natural Bias:** Traditional natural fibre producers (e.g., jute and silk farmers) have raised concerns that the "fibre-neutral" approach might disproportionately favor large-scale man-made fibre manufacturers.
- **Ground-Level Reach:** Initial regional consultations suggested a need for better clarity on how fiscal incentives will reach small-scale MSMEs and artisans

24. Climate-Resilient Varieties:

The push for climate-resilient varieties (CRVs) in India is primarily executed through the **National Innovations in Climate Resilient Agriculture (NICRA)**, a flagship project launched by the **Indian Council of Agricultural Research (ICAR)**. As of May 2026, it operates as a critical technical arm supporting the **National Mission for**



Sustainable Agriculture (NMSA), which is now integrated into the **Pradhan Mantri Rashtriya Krishi Vikas Yojana (PMRKVY)** umbrella scheme.

Core Framework of the Initiative

- **Aims & Objectives:** To enhance the resilience of Indian agriculture (crops, livestock, and fisheries) to climate variability through strategic research, technology demonstrations on farmers' fields, and capacity building of stakeholders.
- **Ministry & Agency:** Operated under the **Ministry of Agriculture and Farmers Welfare**. The **ICAR** is the primary implementing agency.
- **Scheme Type:**
 - **NICRA:** A **Central Sector Scheme** (100% funded by the Union Government) focused on research and technology.
 - **NMSA/PMRKVY:** These are **Centrally Sponsored Schemes** where funding is shared between the Centre and States (typically 60:40).
- **Status:** It is a **flagship network project** that serves as a cornerstone for climate adaptation in India's agricultural policy.

Key Features (Updated 2026)

- **Vulnerability Mapping:** Assessment of **651 agricultural districts** has identified **310 districts** as highly or very highly vulnerable to climate change.
- **Technology Demonstration:** Implementation of **Climate Resilient Villages (CRVs)** in 448 locations across 151 vulnerable districts.
- **Genetic Pivot:** Focus on **bio-fortified** and **genome-edited** seeds to ensure nutritional security alongside stress tolerance.
- **Integrated Approach:** Combines water-smart (micro-irrigation), carbon-smart (zero tillage), and weather-smart (AI-based alerts) technologies.

Achievements (as of 2026)

- **Varietal Release:** Between 2014 and 2025, a total of **2,996 climate-resilient crop varieties** were released. In 2024 alone, **109 high-yielding varieties** across 61 crops were dedicated to the nation.
- **Stress Tolerance:** Out of 2,900 varieties released in the last decade, **2,661** are tolerant to biotic or abiotic stresses like drought, flood, and heat.
- **Outreach:** Over **18.56 lakh farmers** have been trained through 731 Krishi Vigyan Kendras (KVKs) on climate-resilient practices.
- **Infrastructure:** Established village-level **seed and fodder banks** and created **District Agriculture Contingency Plans** for nearly all agricultural districts.

Criticisms & Challenges



- **Adoption Gap:** While thousands of varieties exist, the **Seed Replacement Rate (SRR)** remains low; many farmers still use older, non-resilient seeds because new ones haven't reached local cooperatives.
- **Digital & Knowledge Divide:** Only **10% of farmers** have formal training in climate-resilient techniques, and poor rural connectivity limits the use of AI-based weather advisories.
- **Policy Fragmentation:** Overlapping between schemes like NMSA and PM-Krishi Sinchayee Yojana often leads to **administrative silos**, confusing farmers seeking support.
- **High Upfront Costs:** Small and marginal farmers (85% of the total) find transitions to micro-irrigation or conservation machinery financially prohibitive

25. Rashtriya Krishi Vikas Yojana (RKVY)

As of 2026, **Rashtriya Krishi Vikas Yojana (RKVY)** has been restructured and renamed as **Pradhan Mantri Rashtriya Krishi Vikas Yojana (PM-RKVY)**. It is a **Centrally Sponsored Scheme (CSS)** that serves as an **umbrella scheme** designed to promote sustainable agriculture and enhance farmers' income through state-specific planning.

Core Details & Updated Status (2026)

- **Ministry:** Ministry of Agriculture and Farmers Welfare (MoA&FW).
- **Implementing Agency:** State Governments are the primary implementers. At the district level, projects are based on District Agriculture Plans (DAPs).
- **Scheme Type: Centrally Sponsored Umbrella Scheme.** It was recently rationalised to include multiple components (e.g., Soil Health, Rainfed Area Development, and Micro Irrigation) under one "cafeteria" framework.
- **Funding Mechanism:**
 - **General Category States:** 60% (Centre) : 40% (State).
 - **North-Eastern & Hilly States:** 90% (Centre) : 10% (State).
 - **Union Territories:** 100% funded by the Central Government.

Aims and Objectives

- **Investment:** Incentivize states to increase public investment in agriculture and allied sectors.
- **Remunerative Farming:** Make farming a more profitable economic activity by strengthening infrastructure and value chains.
- **Risk Mitigation:** Provide support for integrated farming, beekeeping, and floriculture to reduce dependence on single crops.
- **Autonomy:** Offer states the flexibility to design projects based on local agro-climatic conditions.

Key Features



- **Cafeteria Approach:** States can choose components that best suit their local needs from a broad menu of interventions.
- **Innovation & Agripreneurship:** Financial support for startups—up to ₹5 lakhs for idea/pre-seed stage and ₹25 lakhs for seed stage.
- **Comprehensive Planning:** Funds are linked to the preparation of Comprehensive Strategic Documents on Agriculture by states.
- **Technological Leverage:** Use of digital tools and MIS for project monitoring and efficient implementation.

Achievements and Criticisms

Achievements

Growth: Helped achieve higher annual growth rates in agriculture compared to previous plan periods.

Startup Ecosystem: Supported over 1,500 agri-startups, fostering innovation in farm mechanisation and food processing.

Diversification: Successfully diverted thousands of hectares from water-intensive paddy to pulses and oilseeds.

Criticisms

Slow Fund Utilization: States often face delays in releasing their matching 40% share, leading to underutilization.

Complex Compliance: The requirement for detailed District Agriculture Plans (DAPs) can be administratively burdensome for some states.

Limited Awareness: Small and marginal farmers in remote areas sometimes remain unaware of specific sub-scheme benefits.

26. Krishonnati Yojana:

As of **May 2026**, the **Krishonnati Yojana (KY)**—formerly known as "Green Revolution - Krishonnati Yojana"—remains a cornerstone of India's agricultural strategy. In late 2024 and early 2025, the government restructured several agricultural schemes into two main umbrella programs: **PM-RKVY** (focused on sustainable agriculture) and **Krishonnati Yojana** (focused on food security and self-sufficiency).

Aims and Objectives

The primary aim is to develop the agriculture and allied sectors in a **holistic and scientific manner** to increase farmer income.

- **Enhance Production & Productivity:** Target crops include rice, wheat, pulses, coarse grains, and oilseeds to ensure national food security.



- **Self-Sufficiency:** Focus on reducing imports, particularly of edible oils, through missions like the **National Mission on Edible Oils**.
- **Scientific Temper:** Promote modern technologies, better seed replacement rates, and soil health management.

Governance and Framework

- **Ministry:** Ministry of Agriculture & Farmers Welfare (MoA&FW).
- **Implementing Agency:** Primarily the **State Governments**. The Central Government provides guidelines and funding, while states execute the sub-missions.
- **Scheme Type:** It is an **Umbrella Scheme** consisting primarily of **Centrally Sponsored Schemes (CSS)**.
- **Funding Mechanism:** For most components, the funding pattern follows a **60:40 ratio** (Centre:State). For North Eastern and Himalayan states, it is **90:10**, and **100%** central funding for Union Territories.

Key Features (Sub-Missions as of 2026)

The umbrella includes critical sub-missions such as:

1. **National Food Security and Nutrition Mission (NFSNM):** For increasing cereal and pulse production.
2. **Mission for Integrated Development of Horticulture (MIDH):** Holistic growth of the horticulture sector.
3. **National Mission on Edible Oils (NMEO):** Targeted at oil palm and oilseeds for self-reliance.
4. **Digital Agriculture Mission (DAM):** Leveraging AI and data for farmer-centric services.
5. **Sub-Mission on Seeds & Planting Material (SMSP):** Enhancing availability of quality seeds.

Achievements (Updated 2026)

- **Record Production:** India reached record foodgrain production of **357.73 MMT** in 2024-25.
- **Seed Villages:** Establishment of approx. **6.85 lakh Seed Villages**, producing over 1,649 lakh quintals of quality seeds.
- **Digital Integration:** Over **8.48 crore Farmer IDs** have been generated, enabling seamless DBT and digital crop surveys.
- **Soil Health:** Over **25.55 crore Soil Health Cards** issued as of late 2025 to promote balanced fertilizer use.

Criticism and Challenges

- **Technology Gap:** High cost of modern tech remains a barrier for small and marginal farmers who hold limited land.
- **Implementation Delays:** Dependence on State Governments can lead to uneven execution across different regions.
- **Marketing Hurdles:** Difficulties in land acquisition for new markets and a lack of non-farm employment opportunities continue to strain the agricultural economy.
- **Research Skew:** Agriculture research is often hampered by resource constraints and complex IPR regulations



27. Mission for Cotton Productivity:

The **Mission for Cotton Productivity** is a comprehensive five-year initiative approved by the Union Cabinet in May 2026 to revitalize India's cotton sector, targeting a significant leap in yields and global competitiveness by 2031.

Overview (Update as of 2026)

- **Ministry:** Jointly led by the **Ministry of Agriculture and Farmers Welfare** and the **Ministry of Textiles**.
- **Implementing Agencies:** Shared between the **Department of Agriculture and Farmers Welfare (DA&FW)**, **Department of Agricultural Research and Education (DARE)** through 10 ICAR institutes, and **State Governments**.
- **Scheme Type:** It is a **Centrally Sponsored Scheme**.
- **Classification:** It operates as a focused **flagship mission** aligned with the government's **5F Vision** (Farm to Fibre to Factory to Fashion to Foreign).

Aims and Objectives

- **Productivity Boost:** Increase average lint productivity from **440 kg/ha to 755 kg/ha** by 2030-31.
- **Production Target:** Achieve a total production of **498 lakh bales** (170 kg each) annually.
- **Self-Reliance:** Reduce dependence on imported **Extra Long Staple (ELS) cotton** from countries like Egypt and the USA.
- **Sustainability:** Promote climate-resilient and pest-resistant seeds, especially to counter the **Pink Bollworm**.

Funding Mechanism

- **Total Outlay:** **₹5,659.22 crore** approved for the period 2026-27 to 2030-31.
- **Allocation:** Funding covers research, technology upscaling (like HDPS), and modernization of approximately **2,000 ginning and processing factories**.

Key Features

- **Coverage:** Initially targets **140 districts across 14 major cotton-growing states**.
- **Technology Deployment:** Large-scale adoption of **High-Density Planting System (HDPS)** and precision agriculture.
- **Branding & Traceability:** Strengthening the **Kasturi Cotton Bharat** brand for certification and ensuring trash levels stay below 2%.
- **Fibre Diversification:** Promoting other natural fibres like **bamboo, banana, flax, and ramie** alongside cotton.
- **Digital Integration:** Linking local mandis with e-platforms for transparent pricing and providing hyper-local advisories via AI.

Achievements (Initial Phase 2023–2026)



- **Yield Gains:** Pilot projects under the National Food Security Mission (NFSM) showed **40% yield gains** under HDPS and 32% under closer spacing.
- **Market Support:** The **Cotton Corporation of India (CCI)** expanded its procurement network to **571 centres** in 150 districts as of early 2026.
- **Scale:** Benefited approximately **32 lakh farmers** through initial technology upscaling.

Criticisms and Challenges

- **Implementation Delays:** Early versions of the mission faced criticism for remaining "on paper" for a year before full cabinet approval and funding in 2026.
- **Capital Intensity:** Small and marginal farmers (owning <2 hectares) find modern systems like HDPS and mechanized harvesting **prohibitively expensive**.
- **Biological Resistance:** Concerns persist that over-reliance on existing GM seeds (Bt cotton) has led to **waning resistance** against pests like Pink Bollworm and Whitefly.
- **Moisture Dependency:** High-productivity techniques like HDPS require **assured irrigation**, which is a hurdle in India's predominantly rainfed cotton belts

28. Comprehensive Programme for Vegetables & Fruits:

The **Comprehensive Programme for Vegetables and Fruits** is a strategic initiative announced in the [Union Budget 2025-26](#) to modernize the horticultural supply chain and ensure better returns for farmers.

Overview (Updated for 2026)

- **Ministry:** [Ministry of Agriculture & Farmers Welfare \(MoA&FW\)](#).
- **Implementing Agency:** National Horticulture Board (NHB) in collaboration with the [Indian Council of Agricultural Research \(ICAR\)](#).
- **Scheme Type:** It is a **Centrally Sponsored Scheme** implemented in partnership with state governments.
- **Nature:** It serves as an **umbrella programme** for the holistic development of the vegetable and fruit sector, often converging with existing missions like [MIDH](#).

Aims and Objectives

1. **Supply Chain Efficiency:** Developing large-scale clusters for vegetable production near major consumption centres to ensure fresh produce reaches consumers swiftly.
2. **Farmer Income:** Boosting remunerative prices for farmers through better market linkages and processing.
3. **Nutrition:** Addressing the growing nutritional needs of a healthier society with rising income levels.
4. **Self-Sufficiency:** Reducing dependence on imports and promoting "Aatmanirbharta" in high-value horticulture.

Key Features & Funding

- **Budget Allocation:** Allocated **₹500 crore** for the fiscal year [2025-26](#).



- **Funding Mechanism:** Cost-sharing between the Centre and States (typically 60:40 or 90:10 for Himalayan/NE states).
- **Cluster Development:** Focus on creating production clusters integrated with post-harvest storage and processing units.
- **Collaboration:** Active participation of **Farmer Producer Organisations (FPOs)**, cooperatives, and start-ups for collection and marketing.

Achievements (as of 2026)

- **Production Surge:** India has maintained its position as the **world's second-largest producer** of fruits and vegetables.
- **Increased Exports:** Processed food exports share in total agri-food exports rose from 13.7% in 2014-15 to **20.4% in 2024-25**.
- **Infrastructure:** Establishment of **Clean Plant Centres (CPCs)** to provide disease-free, high-quality planting material to fruit farmers.

Criticisms

- **Post-Harvest Losses:** Despite new schemes, the sector still faces high post-harvest losses and significant gaps in cold chain infrastructure.
- **Implementation Gaps:** Standing Committees have noted a lack of clarity in the number of permissible interventions, causing difficulties in evaluation and appraisal.
- **Target Shortfalls:** Only about half of the targets for producing quality planting material had been achieved by recent reviews

29. The Central Sector Scheme for Development of Makhana:

The **Central Sector Scheme for Development of Makhana** is a dedicated initiative launched in **2025** to modernize India's makhana (foxnut) ecosystem. It operates primarily through the **National Makhana Board**, which was officially established following the Union Budget 2025–26 announcement.

Core Details (As of May 2026)

- **Ministry:** [Ministry of Agriculture & Farmers Welfare](#), Government of India.
- **Implementing Agency:** The **National Makhana Board**, headquartered in **Purnea, Bihar**.
- **Scheme Type:** **Central Sector Scheme** (100% funded by the Union Government).
- **Status:** It is a specialized scheme under the broader horticultural development framework, often integrated with [Integrated Horticulture Development Mission](#) (MIDH) goals for regional expansion.

Aims and Objectives

The scheme seeks to transform makhana into an organized, global industry with the following goals:

- **Holistic Development:** Improving the entire value chain from seed to export.



- **Productivity Boost:** Enhancing yield through scientific research and improved farm techniques.
- **Export Promotion:** Increasing India's share in global trade and ensuring quality control.
- **Farmer Income:** Organizing farmers into **Farmer Producer Organizations (FPOs)** to increase collective bargaining power.

Funding Mechanism and Outlay

- **Total Outlay:** ₹476.03 crore approved for a six-year period from 2025–26 to 2030–31.
- **Budget 2026–27 Allocation:** Approximately ₹90 crore was allocated specifically for the 2026 fiscal year to sustain ongoing operations.
- **Subsidy Structure:** Significant subsidies are provided, such as **75% grants** (up to ₹16,575 per kit) for traditional tools and up to **75% subsidy on cultivation costs** (approx. ₹72,750 per hectare) in states like Bihar.

Key Features

- **Seed Infrastructure:** Consolidation of seed requirements supplied by research bodies like [SAU Sabour](#) and [NRC Makhana Darbhanga](#).
- **Processing Units:** Financial support for setting up processing infrastructure ranging from ₹5 lakh (micro) to ₹3.5 crore (large units).
- **Training:** "Train-the-trainer" programs to disseminate modern cultivation and popping techniques.
- **Digital Integration:** Utilization of the **DBT (Direct Benefit Transfer)** portal and apps like [Bihar Krishi App](#) for transparent fund disbursement.

Achievements (2025–2026)

- **Institutionalization:** Successful operationalization of the National Makhana Board and its first board meeting in late 2025.
- **Regional Expansion:** Release of funds to non-traditional states like **Chhattisgarh, Madhya Pradesh, Assam, and Uttarakhand** to diversify production.
- **Brand Value:** Promotion of the **Mithila Makhana GI Tag** and creation of a separate **HSN Code** to streamline exports.
- **Export Milestones:** Significant growth in exports, including first-time maritime exports of Mithila Makhana to markets like **Dubai**.

Criticism and Challenges

- **Infrastructure Gaps:** Critics highlight that while production is high in Bihar, **processing and logistics** are still concentrated in other states, leading to regional imbalances in value capture.
- **Implementation Delays:** Some potential states (e.g., West Bengal) have reportedly faced delays in submitting **Annual Action Plans**, slowing down fund release at the ground level.
- **Dependency:** Heavy reliance on a few traditional varieties (like Swarna Vaidehi) raised concerns about **genetic diversity** and resilience to climate shifts.



30. Reservoir Development Scheme:

As of May 2026, the primary central initiative for reservoir development in India is the **Integrated Development of Reservoirs and Amrit Sarovars**, a major component under the umbrella **Pradhan Mantri Matsya Sampada Yojana (PMMSY)**.

In the **Union Budget 2026-27**, the government announced the integrated development of **500 reservoirs and Amrit Sarovars** to strengthen the fisheries value chain and enhance livelihoods.

Core Details of the Scheme

- **Aims & Objectives:**

- To harness the untapped fish production potential of India's 31.5 lakh hectares of inland reservoirs.
- To double the income of fishers and fish farmers through improved market linkages.
- To reduce post-harvest losses and modernize the fisheries value chain.

- **Ministry: Ministry of Fisheries, Animal Husbandry and Dairying.**

- **Implementing Agency: Department of Fisheries (DoF)** at the central level, in coordination with the **National Fisheries Development Board (NFDB)** and State/UT Fisheries Departments.

- **Funding Mechanism:** Financed through the PMMSY budget. In 2026-27, PMMSY received an allocation of **₹2,500 crore**. Funding follows a cost-sharing model between the Centre and States (typically 60:40 for general states and 90:10 for NE/Hilly states) for Centrally Sponsored components.

- **Scheme Type:** It is an **Umbrella Scheme** (PMMSY) comprising both **Central Sector** (100% central funding) and **Centrally Sponsored** (cost-sharing) components.

Key Features (Updated 2026)

- **Integrated Clusters:** Notification of **34 clusters** across the country to integrate market networks and upgrade infrastructure.
- **Focus on Startups & Women:** Support for **200 startups** and women-led groups to drive innovation and enterprise development.
- **Technological Integration:** Extensive use of **Cage Culture, Recirculatory Aquaculture Systems (RAS), and Bio-floc technology** within reservoirs.
- **Geospatial Mapping:** Implementation of geospatial planning to unlock an additional 20 lakh tonnes of fish production potential.

Achievements (as of May 2026)

- **Production Growth:** Total fish production in India increased by **106%** over the last decade, reaching **197.75 lakh tonnes** in FY 2024-25.
- **Infrastructure:** Approved activities under PMMSY now include over **52,000 reservoir cages** and **23,285 hectares** of pond area for inland aquaculture.



- **Welfare:** Insurance coverage extended to **3.3 million beneficiaries** and KCC benefits reached **4.39 lakh fishers**.
- **Amrit Sarovar Integration:** Out of 68,827 Amrit Sarovars developed, **1,222** are now actively linked to fisheries for fish farming and aquatic biodiversity.

Criticism & Challenges

- **Environmental Concerns:** Risks of **eutrophication** in reservoirs due to high-density cage culture if scientific guidelines are not strictly followed.
- **Implementation Gaps:** Challenges in reaching the "last mile" for small-scale fishers in remote inland areas despite the cluster-based approach.
- **Species Limitations:** Strict regulations on using only native or approved exotic species can sometimes limit the rapid scaling desired by private operators

31. Kisan Credit Card (KCC) Expansion:

The **Kisan Credit Card (KCC)** scheme is a government-backed credit system introduced in 1998 to provide farmers with timely and affordable access to institutional credit for agriculture and allied activities.

As of **2026**, the scheme has evolved into a highly digitalized platform, integrated with the [Kisan Rin Portal](#) to streamline loan processing and interest subvention claims.

Core Overview

- **Ministry:** Ministry of Agriculture & Farmers' Welfare.
- **Implementing Agencies:** Public and Private Sector Commercial Banks, Regional Rural Banks (RRBs), and Cooperative Banks.
- **Regulatory Support:** National Bank for Agriculture and Rural Development (NABARD) provides the model scheme and monitoring.
- **Scheme Type:** It is a **Central Sector Scheme** under the [Modified Interest Subvention Scheme \(MISS\)](#) for funding interest subventions.
- **Classification:** It is considered a **flagship scheme** of the Government of India for financial inclusion in the rural sector.

Aims and Objectives

- **Timely Credit:** Provide adequate and timely credit support from the banking system under a single window.
- **Reduced Informal Reliance:** Eliminate dependence on high-interest informal moneylenders.
- **Broad Financial Support:** Meet short-term credit requirements for crop cultivation, post-harvest expenses, produce marketing, and consumption needs of farmer households.
- **Asset Maintenance:** Provide working capital for the maintenance of farm assets and activities allied to agriculture like dairy, poultry, and fisheries.

Funding Mechanism



- **Interest Subvention:** The base interest rate is typically 9%. The government provides a **2% interest subvention** to banks, bringing the rate down to 7%.
- **Incentive for Prompt Repayment:** An additional **3% subvention** is provided for prompt repayment, resulting in an effective interest rate of **4%**.
- **Funding Source:** The Government of India directly funds these subventions through the Union Budget.

Key Features (Updated for 2026)

- **Enhanced Loan Limits:** As per the 2025-26 Budget, the crop loan limit under MISS has been raised from ₹3 lakh to **₹5 lakh**.
- **Collateral-Free Limit:** The limit for collateral-free loans was increased from ₹1.6 lakh to **₹2 lakh** effective January 1, 2025.
- **Validity & Renewal:** The KCC is valid for **5 years**, with an annual review to increase the limit (up to 10%) based on the scale of finance and inflation.
- **Digital Integration:** RuPay-enabled KCC cards allow for digital payments and withdrawals via ATMs and POS terminals.
- **Allied Sector Inclusion:** Dedicated limits for fisheries and animal husbandry, typically up to **₹2 lakh** within the overall limit.

Achievements (as of 2026)

- **Saturation Drive:** A nationwide "Saturation Drive" has aimed to cover all PM-KISAN beneficiaries, with over **7.75 crore** operational KCC accounts as of March 2024.
- **Credit Flow:** Credit flow has more than doubled in the last decade, reaching nearly **₹10.2 lakh crore** in outstanding loans by early 2026.
- **Asset Quality:** Non-Performing Assets (NPAs) for KCC declined from 12.66% in 2021-22 to **11.5%** in 2023-24, indicating improved recovery and credit discipline.

Criticisms and Challenges

- **Credit Diversion:** Studies indicate that some marginal and small farmers divert a portion of the loan for unproductive uses instead of agricultural inputs.
- **Documentation Burdens:** Despite digitization, some farmers still face challenges with the initial application process and KYC requirements in remote areas.
- **Regional Disparities:** Credit disbursement remains concentrated in certain states, prompting the launch of schemes like [PM Dhan-Dhaanya Krishi Yojana](#) to target 100 low-credit districts



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UNIQUE UPSC CIVIL SERVICE (IAS/IPS) COACHING INSTITUTION

OFFLINE COURSE DETAILS

DURATION : 12 MONTHS + FREE ACCESS TO ALL TILL SUCCEEDING
IN CIVIL SERVICE EXAM
MODE : HYBRID (PHYSICAL CLASSROOM + ONLINE)
TIMING : 7.30 A.M TO 9.30 P.M

TOTAL FEES STRUCTURE INCOME SLAB WISE

BELOW ₹1 LAKH PER ANUM : ₹ 6000/-
BETWEEN ₹1 LAKH TO ₹ 2.5 LAKH PA : ₹ 12,000/-
BETWEEN ₹2.5 LAKH TO ₹ 5 LAKH PA : ₹ 24,000/-
BETWEEN ₹5 LAKH TO ₹ 7 LAKH PA : ₹ 36,000/-
BETWEEN ₹7 LAKH TO ₹ 8 LAKH PA : ₹ 50,000/-
BETWEEN ₹8 LAKH TO ₹ 10 LAKH PA : ₹ 60,000/-
ABOVE ₹ 10 LAKH PA : ₹ 80,000/-

COURSE INCLUDE

- INCLUDE ABOVE ALL ONLINE COURSE FEATURES
- REGULAR MAINS WRITING PRACTICE AND MOCK TEST
- REGULAR MOCK INTERVIEWS
- REGULAR INTENSIVE CURRENT AFFAIRS DISCUSSION
- SKILL DEVELOPMENT COURSE INCLUDE SPOKEN ENGLISH
- TOPIC WISE GROUP DISCUSSIONS
- ETHICS BASED LEADERS STAGE TALKS
- REAL TIME ONE TO ONE MENTOR SHIP
- REGULAR SUBJECT WISE SEMINARS
- ACCESS TO LIBRARY AND BOOKS

ONLINE COURSE DETAILS

DURATION : 12 MONTHS
MODE : ONLINE
TIMING: 9.00 P.M TO 10.30 P.M

TOTAL FEES STRUCTURE INCOME SLAB WISE

BELOW ₹1 LAKH PER ANUM : ₹ 3000/-
BETWEEN ₹1 LAKH TO ₹ 2.5 LAKH PA : ₹ 6000/-
BETWEEN ₹2.5 LAKH TO ₹ 5 LAKH PA : ₹ 12,000/-
BETWEEN ₹5 LAKH TO ₹ 7 LAKH PA : ₹ 24,000/-
BETWEEN ₹7 LAKH TO ₹ 8 LAKH PA : ₹ 36,000/-
BETWEEN ₹8 LAKH TO ₹ 10 LAKH PA : ₹ 50,000/-
ABOVE ₹ 10 LAKH PA : ₹ 60,000/-

COURSE INCLUDE

- INCLUSIVE COVERAGE OF ALL PRELIMINARY SUBJECTS (INCLUDE CSAT)
- INCLUSIVE COVERAGE OF ALL MAINS SUBJECT (INCLUDES ETHICS SUBJECT)
- MONTHLY PRELIMINARY MOCK TEST

NOTE: SEVAKAR'S APPLYING FOR THE COURSE FEES BELOW 10 LAKH PER ANNUM HAVE TO SUBMIT
1. INCOME CERTIFICATE
2. SEVAKAR IAS INCOME DETERMINATION FORM



32. Digital Public Infrastructure (DPI):

Digital Public Infrastructure (DPI) is India's foundational digital framework, often called the "**India Stack**," designed to enable seamless, population-scale delivery of public and private services. As of 2026, it has transitioned from a tool for digital inclusion to a long-term strategic roadmap for economic transformation under the **DPI@2047 initiative**.

Core Identity & Administration

- **Nodal Ministry:** [Ministry of Electronics and Information Technology \(MeitY\)](#).
- **Implementing Agency:** National e-Governance Division (NeGD) under MeitY leads the implementation of various Digital Public Goods (DPGs).
- **Scheme Type:** DPI is a **Central Sector Scheme** framework, fully funded by the Union Ministry for uniform nationwide implementation.
- **Classification:** It is an **umbrella framework** comprising multiple flagship initiatives like Aadhaar, UPI, and DigiLocker.

Aims, Objectives & Features

- **Primary Aims:** To achieve **inclusive, productivity-led economic growth** and transform India into a digitally empowered society by 2047.
- **Key Objectives:**
 - **Financial Inclusion:** Reaching the unbanked through systems like the Pradhan Mantri Jan Dhan Yojana (PMJDY).
 - **Governance Efficiency:** Reducing leakages and corruption through Direct Benefit Transfer (DBT) and Public Financial Management System (PFMS).
 - **Global Connectivity:** Sharing India's digital expertise with other nations (24+ countries signed MoUs as of 2026).
- **Distinguishing Features:**
 - **Open & Interoperable:** Built on open standards and APIs (e.g., API Setu) so different systems can work together.
 - **Three-Layered Stack:** Identity (Aadhaar), Payments (UPI), and Data Exchange (DigiLocker/Account Aggregator).
 - **Co-Creation Model:** Facilitates collaboration between government and private sector innovation.

Funding Mechanism

DPI is primarily funded through **budgetary allocations** from the Central Government. Recent updates in the **Union Budget 2026–27** include:

- **Incentives for Investment:** Tax holidays for foreign cloud service providers using Indian data centres until 2047 to anchor high-value digital infrastructure.
- **Sectoral Focus:** Dedicated allocations for **Digital India 2.0**, focusing on scaling DPI into agriculture, MSMEs, and healthcare.



Achievements (Updated as of 2026)

- **Digital Identity:** Over **144 crore Aadhaar numbers** generated, providing universal identity.
- **Financial Giant:** UPI processed **21.70 billion transactions** worth over ₹28.33 lakh crore in January 2026 alone.
- **Economic Impact:** The Government e-Marketplace (GeM) cumulative Gross Merchandise Value (GMV) exceeded **₹16.41 lakh crore** by November 2025.
- **Welfare Savings:** The government saved over **₹4.31 lakh crore** between 2015 and 2024 by removing fake beneficiaries via PFMS.
- **Global Footprint:** UPI is now live in 8 countries, including the UAE, France, and Singapore.

Criticisms & Challenges

- **Privacy Concerns:** Debates over data security and the potential for surveillance despite frameworks like DEPA.
- **Digital Divide:** While smartphone ownership is high, a gap remains in rural high-speed access, currently being addressed by schemes like PM-WANI (4.09 lakh hotspots active as of Feb 2026).
- **Exclusion Risks:** Concerns that citizens lacking digital literacy or technical access may be excluded from essential welfare benefits

33. PM-AASHA Scheme Extension:

PM-AASHA (Pradhan Mantri Annadata Aay SanraksHan Abhiyan) is a comprehensive **umbrella scheme** approved for continuation until **March 31, 2026**, with a financial outlay of **₹35,000 crore**. It aims to ensure that farmers receive the Minimum Support Price (MSP) for their produce, specifically pulses, oilseeds, and copra, while stabilizing essential commodity prices for consumers.

Core Details & Classification

- **Ministry:** [Ministry of Agriculture & Farmers Welfare](#).
- **Implementing Agencies:** National Agricultural Cooperative Marketing Federation of India (NAFED), National Cooperative Consumers' Federation of India (NCCF), and the Food Corporation of India (FCI), working alongside state agencies.
- **Scheme Type:** It is a **Central Sector Scheme**, meaning it is primarily funded and directed by the Central Government.
- **Category:** It is an **Umbrella Scheme** that integrates several procurement and price support mechanisms.

Aims and Objectives

- **Price Remuneration:** Ensure farmers get fair prices for their produce, particularly when market rates fall below MSP.
- **Crop Diversification:** Encourage a shift from water-intensive staples to pulses and oilseeds to reduce import dependence.
- **Market Stability:** Manage price volatility of essential goods like onion and pulses for consumers.



- **Prevent Distress Sales:** Protect small and marginal farmers from selling at a loss during peak harvest.

Funding Mechanism

- **Financial Outlay:** ₹35,000 crore allocated for the 15th Finance Commission cycle (up to 2025-26).
- **Government Guarantees:** The government provides an enhanced guarantee of ₹45,000 crore to lender banks to provide credit for procurement operations.
- **Cost Sharing:** For components like the Market Intervention Scheme (MIS), losses are typically shared **50:50** between the Centre and States (90:10 for North-Eastern states).

Key Features & Components (As of 2026)

1. **Price Support Scheme (PSS):** Physical procurement of pulses, oilseeds, and copra by central agencies when market prices crash.
2. **Price Deficiency Payment Scheme (PDPS):** Direct cash transfer of the difference between MSP and market price to farmers for oilseeds, without physical procurement.
3. **Price Stabilization Fund (PSF):** Now integrated into PM-AASHA to maintain buffer stocks (e.g., pulses, onion) to control consumer prices.
4. **Market Intervention Scheme (MIS):** Extended to cover perishable horticultural crops (like Tomato, Onion, Potato) with a procurement ceiling of 25% of state production.

Achievements (Updated 2026)

- **Reach:** Benefited over **99.3 lakh farmers** since its inception in 2018.
- **Procurement Scale:** Procured approximately **195.39 LMT** of pulses, oilseeds, and copra, worth over **₹1.07 lakh crore**.
- **Pulse Self-Sufficiency:** Recent policy changes allow for **100% procurement** of Tur, Urad, and Masur production for 2024-25 to incentivize domestic growth.

Criticism and Challenges

- **Low Awareness:** Many farmers, especially in remote areas, remain unaware of the registration process required to benefit.
- **Infrastructure Gaps:** Inadequate storage and cold-chain logistics lead to high waste, particularly for perishable crops under MIS.
- **Selective Coverage:** Primarily focuses on a few crops (pulses, oilseeds), leaving many other commercial crops without similar price protection.
- **Administrative Delays:** Slow verification and payment processing in the PDPS component can discourage farmer participation

34. Krishi Decision Support System (Krishi-DSS):



The **Krishi Decision Support System (Krishi-DSS)** is a state-of-the-art geospatial digital platform launched on 16 August 2024 to modernize Indian agriculture through real-time, data-driven decision-making. As of May 2026, it serves as a central pillar of the **Digital Agriculture Mission**, a major initiative to digitize the entire agricultural value chain.

Core Overview (Update as of 2026)

- **Ministry:** [Ministry of Agriculture and Farmers Welfare \(MoA&FW\)](#).
- **Implementing Agency:** Jointly developed and implemented by the **Department of Agriculture & Farmers Welfare (DA&FW)** and the **Department of Space (ISRO)**.
- **Scheme Type:** It is a **Central Sector Scheme** component under the **Digital Agriculture Mission**, which itself is an **Umbrella Scheme** approved with a central share of ₹1,940 crore.
- **Funding Mechanism:** Fully funded by the **Central Government** under the Digital Agriculture Mission's total outlay of ₹2,817 crore.

Aims and Objectives

- **Enhanced Decision-Making:** Provide stakeholders (farmers, scientists, policymakers) with actionable, evidence-based insights.
- **National Geospatial System:** Create a unified platform for remote-sensing data on crops, soil, and weather.
- **Sustainable Practices:** Promote crop diversification and better resource management to align with climate-resilient goals.

Key Features

- **Drought & Flood Monitoring:** Provides near real-time data on soil moisture, water storage, and dry spells to "stay ahead" of disasters.
- **Crop Mapping:** Analysing parcel-level maps over multiple years to track cropping patterns and rotation.
- **One Nation-One Soil System:** Offers detailed soil profile maps (pH, health, and type) to assess land capability.
- **Advanced Analytics:** Uses satellite imagery (e.g., from RISAT-1A) and the **VEDAS** system for crop yield estimation and pest warnings.

Achievements (as of early 2026)

- **Soil Mapping Progress:** Detailed soil profile inventory of approximately **39 million hectares** completed out of a total target of 142 million hectares.
- **Digital Integration:** Integrated with **AgriStack** and the **Farmer ID** system (over 8.48 crore IDs generated as of Feb 2026) to streamline direct benefit transfers (DBT).
- **State-Level Success:** Successfully used in **Maharashtra** for AI-based advisory and in **Chhattisgarh** for transparent MSP-based paddy procurement.

Criticisms and Challenges



- **Digital Divide:** Critics point out that many small-scale farmers in remote areas still lack the digital literacy or infrastructure to access these complex geospatial tools directly.
- **Data Accuracy Concerns:** Concerns remain regarding the ground-truthing of satellite data at the micro-parcel level, which is critical for accurate insurance claim settlements.
- **Implementation Speed:** While progress has been made, the target to cover all 142 million hectares of agricultural land is not expected until 2030–31, leading to calls for faster rollout.

35. Krishi Nivesh Portal:

The **Krishi Nivesh Portal** is a unified, centralized digital platform designed to streamline agricultural investments in India by consolidating various government schemes under one window. Officially launched in **September 2024** by the [Ministry of Agriculture & Farmers Welfare](#), it serves as a "one-stop shop" for investors, farmers, and agri-entrepreneurs.

Core Identity and Administration

- **Ministry:** Ministry of Agriculture & Farmers Welfare (MoA&FW).
- **Implementing Agency:** The **Department of Agriculture and Farmers Welfare (DA&FW)**.
- **Scheme Type:** It is a **Central Sector initiative** (centralized digital infrastructure) that acts as an **umbrella platform**. It integrates **17 flagship schemes** from 14 central ministries and 9 state departments.

Aims and Objectives

- **Streamline Investment:** To simplify the discovery of investment opportunities by integrating multiple central and state schemes into a single interface.
- **Ease of Doing Business:** To enhance efficiency and transparency in agricultural investments and facilitate faster loan disbursement.
- **Unlock Potential:** To categorize opportunities geographically, helping investors identify high-potential sectors and regions.
- **Modernization:** To bridge the information gap between departments and align with the [Digital Mission on Agriculture](#).

Key Features

- **Unified Dashboard:** A single digital window for accessing 17 flagship schemes like the Agriculture Infrastructure Fund (AIF) and [PM-KUSUM](#).
- **Real-time Assistance:** Integrated **AI/ML-powered chatbots** for instant user support and query resolution.
- **Application Tracking:** Stakeholders can monitor the status of their applications and submit [Detailed Project Reports \(DPRs\)](#) digitally.
- **Gender Mainstreaming:** Includes special provisions and training modules specifically designed to empower **women in agriculture**.



Funding Mechanism

The portal itself is a digital infrastructure project funded by the Central Government. However, the investment it facilitates comes from:

- **Government Allocation:** For FY 2025-26, the government allocated **₹1.31 lakh crore** for schemes featured on the portal.
- **Private Participation:** It is designed to attract private capital, which reached **₹2.79 lakh crore** in the agricultural sector in the previous year.
- **AgriSure Fund:** Launched alongside the portal, this **₹750 crore** fund provides capital for high-tech, high-impact agri-startups.

2026 Update: Achievements and Criticisms

As of May 2026, the portal has moved into a more mature phase:

- **Achievements:**
 - **Scale:** Successfully onboarded **over 300 schemes** (up from the initial 17 flagship programs).
 - **Efficiency:** Notable reduction in bureaucratic delays through integrated digital DPR submissions and cross-departmental coordination.
 - **PPP Integration:** Enabled a new surge in [Public-Private Partnerships](#) for post-harvest infrastructure like cold chains and warehouses.
- **Criticisms:**
 - **Digital Literacy:** Challenges remain for small-scale farmers in rural areas who struggle to navigate the complex digital interface without assistance.
 - **Last-Mile Integration:** While central schemes are well-integrated, the onboarding of diverse state-level schemes across all 28 states has seen uneven progress.
 - **Data Privacy:** Ongoing concerns regarding the handling of sensitive financial and farm data on a centralized platform



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