Ministry of Agriculture & Farmers Welfare

AADHAAR SEEDING FOR PM-KISAN SCHEME

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The PM-KISAN scheme is a central sector scheme launched in February 2019 by the Hon'ble Prime Minister to supplement the financial needs of farmers with cultivable land-holding. Under the scheme, a financial benefit of Rs 6,000/- per year is transferred in three equal instalments, into the Aadhaar seeded bank accounts of farmers through Direct Benefit Transfer (DBT) mode. Under the PM-KISAN Scheme, cultivable landholding is primary eligibility criteria to receive benefit of the Scheme subject to some certain exclusions relating to higher income status.

A farmer-centric digital infrastructure has ensured the benefits of the scheme reach all the farmers across the country without involvement of any intermediaries. Maintaining absolute transparency in registering and verifying beneficiaries, the Government of India has disbursed over Rs 3.90 lakh Cr. through 20 installments since inception of the Scheme.

Benefits of the scheme are transferred to the beneficiaries through Direct Benefit Transfer (DBT) mode, based on the verified data received from the States/UTs on the PM-KISAN portal. To ease the registration process for farmers and bring in transparency and efficiency in implementation of the Scheme, several technological interventions were introduced, including integration with PFMS, UIDAI, and the Income Tax Department. Further, land seeding was made mandatory along with Aadhaar based payment and e-KYC. All of this ensures that the benefit of the Scheme reach farmers seamlessly. In case of any discrepancy in data, the record is sent back to State/UT for correction and on receipt of the corrected data, the benefits are released immediately with the upcoming release.

To ensure that the benefits of the scheme reach the beneficiaries successfully, Aadhaar-based payment has been made mandatory for release of benefits under PM-KISAN from the 13th instalment (December 2022 – March 2023). This ensures that the benefits of the scheme are transferred to the Aadhaar-linked account of the beneficiary. This eliminates the problem of account-based payment, which was prone to data entry errors and changes in account details due to bank mergers. As a result, the 19th instalment witnessed a transaction success rate of 99.92%.

If any failed transaction still occurs, it is reprocessed from time to time. The major reasons for transaction failure are de-seeding of Aadhaar number from NPCI mapper by the bank, non-mapping of Aadhaar to account number, and account closure. In such cases, farmers and the concerned State/UT are notified for error correction and pending action from their end. As soon as the error is corrected, the benefits are released immediately with the upcoming release.

To ensure the prompt resolution of issues faced by the farmers under the PM-KISAN scheme, following grievance redressal mechanisms are in place:

1. CPGRAMS portalPM KISAN portalPhysical receipts and emails

To further enhance grievance redressal, the AI-based Kisan eMitra Chatbot was launched in September 2023. This Chatbot provides quick, accurate, and clear responses to farmers' queries round the clock in their native languages, making the system more accessible and user-friendly. It is accessible on all platforms such as web, mobile, etc. The Kisan eMitra Chatbot currently operates in 11 languages—English, Hindi, Odia, Tamil, Bengali, Malayalam, Gujarati, Punjabi, Kannada, Telugu, and Marathi—and has successfully resolved over 95 lakh queries from 53 lakh farmers as on 15.07.2025.

This information was given by Minister of State for Agriculture and Farmers Welfare Shri Ramnath Thakur in a written reply in Lok Sabha today.

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