



21st Instalment of PM-KISAN

Direct Benefit Transfer of ₹18,000 crore to 9 crore farmers with focus on calamity-affected states

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Key Takeaways

- 21st instalment delivers **₹18,000 crore to 9 crore farmers** through seamless Direct Benefit Transfer.
- Over **₹3.70 lakh crore** has been disbursed to over 11 crore farmer families since launch, making PM-KISAN one of the **world's largest DBT initiatives**.
- **Aadhaar-based e-KYC, digital land records**, and the PM-KISAN portal ensure transparent, tamper-proof beneficiary verification.
- **Kisan-eMitra AI chatbot and the PM-KISAN mobile app** enhance accessibility, grievance redressal, and real-time information for farmers.

Introduction

Prime Minister Shri Narendra Modi will release the **21st instalment** of the **Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) scheme** on **November 19, 2025**, from **Coimbatore, Tamil Nadu**. Under this instalment, nearly **9 crore farmers** across the country will receive approximately **₹18,000 crore** in direct financial assistance through the Direct Benefit Transfer (DBT) system, ensuring transparency and eliminating any intermediary involvement.

About PM-KISAN

In order to provide income support to all landholding farmers' families with cultivable land in the country, the Central Government launched the **Pradhan Mantri Kisan Samman Nidhi (PM-KISAN)**, a **Central Sector Scheme**, on **February 24, 2019**. The scheme offers **annual financial assistance of Rs. 6,000/- to each eligible farmer family**, delivered in three equal instalments of **Rs. 2,000/-**, into their Aadhaar seeded bank accounts of farmers through DBT mode.

So far, more than **Rs. 3.70 lakh crores** have been disbursed to **over 11 crore farmer families** in the country through 20 instalments. The benefits of the scheme are being provided to those farmers whose **land details** are seeded in **PM KISAN portal**, have **bank accounts** seeded with **Aadhaar** and **eKYC** is completed.

This scheme stands out as one of the **largest Direct Benefit Transfer (DBT) initiative globally**, underscoring its monumental impact on facilitating financial support directly to the beneficiaries. With a commitment to inclusivity, it dedicates **over 25%** of its benefits to **women beneficiaries**.

A major factor behind the success of the scheme is India's robust digital infrastructure. With the integration of **Jan Dhan accounts, Aadhaar, and mobile phones**, every component of the scheme operates seamlessly online. Farmers can self-register, land records are digitally verified, and payments are transferred directly to their bank accounts. State governments have also played a crucial role in ensuring smooth implementation, helping create a unified and farmer-friendly delivery system. The scheme has further inspired the development of digital innovations such as **Kisan eMitra, a voice-based chatbot, and AgriStack**, which aims to provide farmers with personalized and timely advisory services. Together, these advancements are helping to modernize Indian agriculture and prepare it for the future.



Achievements of PM-KISAN

Since its inception, the Government of India has disbursed over Rs 3.70 lakh crores through 20 instalments to over 11 crore farmer families.

A significant saturation drive, launched in November 2023 under the Viksit Bharat Sankalp Yatra, added over 1 crore eligible farmers to the scheme.

An additional 25 lakh farmers were included within the first 100 days of the subsequent government in June 2024. As a result, the number of beneficiaries receiving the 18th instalment increased to 9.59 crore.

A special drive was conducted from September 21, 2024 to clear the self-registration pending cases. Under the drive since inception, over 30 lakh pending self-registration cases have been approved by the State/UT.

The scheme has a wide reach across various states. For instance, during the 20th instalment (April 2025 – July 2025), Uttar Pradesh had the highest number of beneficiaries at 2.34 crore, followed by Maharashtra with 92.89 lakh beneficiaries.

For over **85 percent of Indian farmers** who own less than two hectares of land, **PM-KISAN has served as an essential support system**. The financial assistance helps them manage critical periods such as sowing and harvesting, when cash flow is often limited. It reduces financial stress, lowers dependence on informal credit, and provides a safety cushion during difficult times. Beyond the monetary benefit, the scheme instills a sense of dignity and reinforces that farmers are respected and valued contributors to the nation's development.

Objectives of PM-KISAN

With a view to augment the income of the Small and Marginal Farmers (SMFs), the PM-KISAN scheme aims to:

- Supplement the financial needs of the SMFs in procuring various inputs to ensure proper crop health and appropriate yields, commensurate with the anticipated farm income at the end of each crop cycle.
- This would also protect them from falling into the clutches of moneylenders for meeting such expenses and ensure their continuance in the farming activities.

Eligibility Criteria to Enroll under PM-KISAN

All landholding farmers' families, who have cultivable land holdings in their names, are eligible to get benefits under the scheme. Mandatory information required to enroll in the scheme:

- Farmer's / Spouse's name
- Farmer's / Spouse's date of birth
- Bank account number
- IFSC/ MICR Code
- Mobile (contact) Number
- Aadhaar Number
- Other customer information, available in the passbook, may be required for mandate registration.

Implementation and Monitoring

Implementation Strategy

- State governments are responsible for creating a comprehensive database of eligible farmer families, including details such as name, age, category, Aadhaar number, bank account details, and mobile number. They must also prevent duplication of payments and promptly resolve any issues related to bank details.
- Beneficiaries are required to submit a self-declaration confirming that they are not excluded under the scheme's eligibility criteria. This declaration must include the beneficiary's consent

for the government to use their Aadhaar and other information for verification purposes.

- Identification of beneficiaries will be based on existing land-ownership records. States/UTs are required to keep these records updated, expedite the digitization process, and link them to Aadhaar and bank details.
- Lists of eligible beneficiaries must be displayed at the village level. Farmers who qualify but have been left out should be given an opportunity to appeal and be included.

States/UTs have been mandated to recover funds disbursed to ineligible farmers such as individuals belonging to higher-income groups, income tax payees, employees of PSUs, State/Central Govt., Constitutional post holders etc. As of 5 August 2025, a total of **Rs. 416 crore** has been recovered from ineligible recipients across the country.

Monitoring and Grievance Redressal

- Monitoring is done at the National, State, and District levels.
- The Cabinet Secretary heads the national-level review.
- States are required to set up State and District Monitoring Committees.
- States are also required to form Grievance Redressal Committees at both levels.
- Complaints are to be resolved on merit within two weeks.
- A Central **Project Monitoring Unit (PMU)** has been created under the ministry as a registered society.
- It is led by a CEO and handles the overall monitoring and publicity campaign (IEC).
- Each State/UT designates a Nodal Department for coordination with the Centre.
- States/UTs are also free to set up their own State-level PMUs.
- The Centre sometimes provides 0.125% of the instalment amount to cover State/UT PMU and administrative expenses. As on August 12, 2025, a total of **Rs. 265.64 crore** has been provided to States/UTs as administrative expenses.

Given the significance of the PM Kisan Scheme, a grievance **redressal system** has been provided on the **PM Kisan portal** and the **Centralized Public Grievance Redressal and Monitoring System (CPGRAMS)**. Farmers can raise their concerns directly on the PM-KISAN portal for quick and timely information.

Technological Advancements

The scheme leverages **technological & process advancements** so that the maximum number of beneficiaries can benefit without any hassle. A **farmer-centric digital infrastructure** ensures widespread accessibility, enabling eligible farmers across the country to seamlessly avail themselves of the scheme's benefits. The strategic incorporation of digital public goods has not only eliminated middlemen but also paved the way for a **streamlined delivery system that reaches the remotest corners**.

Aadhar-Based Linkages

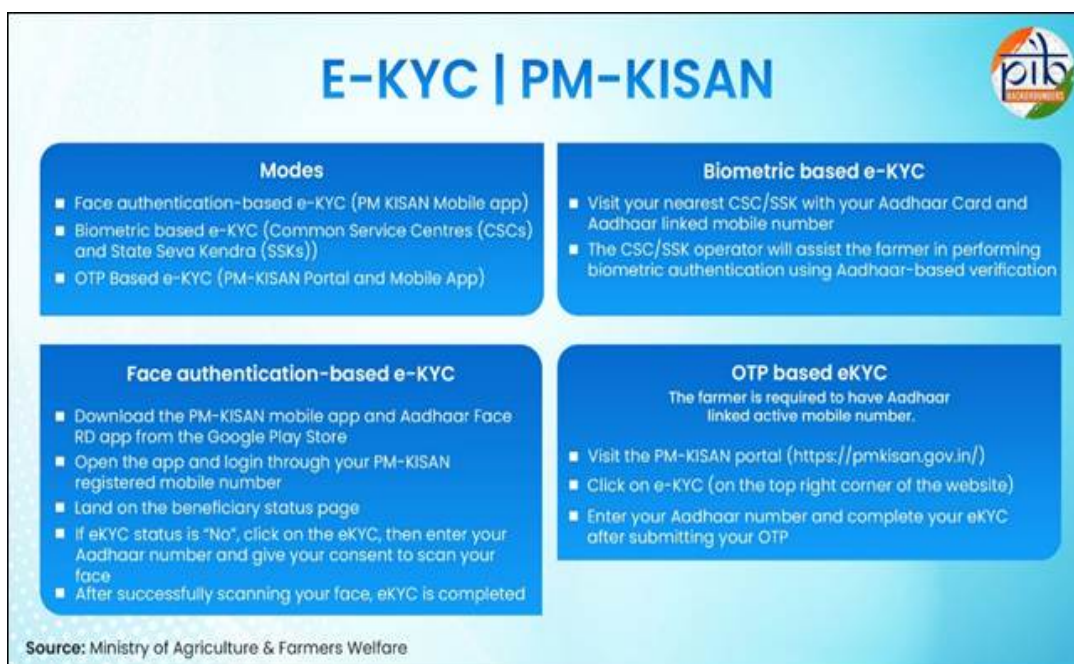
The scheme's effectiveness is bolstered by the **use of Aadhaar and the Aadhaar-based payment ecosystem**, ensuring secure and efficient transactions. Aadhaar is a crucial pillar in PM-KISAN, **enabling the establishment of beneficiary identity through e-KYC completion**.

Now farmers can complete their e-KYC by using any following option:

1. OTP based e-KYC

2. Biometric-based e-KYC

3. Face authentication-based e-KYC



PM KISAN Web Portal

To provide an integrated platform in the country that facilitates benefit transfer, the **PM-Kisan Portal** has been launched for uploading farmers' details through a **single web portal** in a uniform structure. The PM-Kisan Portal has been created with the following objectives:

- To provide a verified and single source of truth on farmers' details at the portal.
- Timely assistance to the farmers in farm operations
- A unified e-platform for transferring cash benefits into farmers' bank accounts through Public Financial Management System (PFMS) integration.
- Location-wise availability of the benefited farmers' list.
- Ease of monitoring fund transaction details across the country.

PM KISAN Mobile Application

The PM-KISAN mobile app was launched in **February 2020**. This has been developed with an emphasis on greater transparency and to reach more farmers. The PM-KISAN mobile app servers a simple and efficient extension to the PM-KISAN web portal. The mobile app offers services like **self-registration, benefit status tracking, and facial authentication-based e-KYC**. In **2023**, the app was re-launched with an additional '**Face Authentication Feature**'. This enabled remote farmers to do e-KYC by scanning their face without OTP or fingerprint. Farmers can also assist **100 other farmers** in their neighbourhood to complete e-KYC at their doorstep. In addition, the Government of India has also extended the facility for completing e-KYC of farmers to **State Government officials**, allowing each official to do e-KYC for **500 farmers**.

Facilitation Centres: Common Services Centres and Post Offices

Over 5 lakh Common Service Centres (CSCs) have been onboarded to facilitate registrations and meet mandatory requirements. Additionally, the **Department of Posts** offers the facility of linking/updating mobile number with Aadhaar for farmers benefiting from PM KISAN scheme. This is to complete e-KYC, through **India Post Payment Bank**.

PM-KISAN AI Chatbot: Kisan-eMitra

In **September 2023**, an AI Chatbot was launched for the PM-KISAN scheme, named **Kisan-eMitra**, becoming the **first AI chatbot integrated with a major flagship scheme** of the Union government. The AI Chatbot provides farmers with prompt, clear, and accurate responses to their queries in local languages regarding payments, registration, and eligibility. It has been developed and improved with the support of the EKStep Foundation and **BHASHINI**. A **Digital India initiative**, **BHASHINI** aims to facilitate easy access to the internet and digital services in Indian languages, including voice-based access, and support the creation of content in these languages. The introduction of the AI chatbot in the **PM-KISAN** grievance management system aims to empower farmers with a user-friendly and accessible platform.



Some of the features of Kisan-eMitra are as follows:

- **24/7 access in preferred languages**, overcoming technological and language barriers by supporting **11 major regional languages**, including Hindi, English, Tamil, Bengali, Odia, Malayalam, Gujarati, Punjabi, Telugu, Marathi, and Kannada.
- Farmers can **check the status of their application** and get details about their payments.
- The chatbot can **automatically detect 11 major languages** based on voice input. For other languages, users will initially need to select their preference, with **future updates** expanding full auto-language detection coverage.
- Based on the user's first query, the system will **automatically identify the relevant scheme**, simplifying the process for farmers.
- The AI bot is powered by Large Language Models (LLMs), which enhance the chatbot's ability to provide accurate, context-sensitive responses.

Kisan-eMitra has resolved **over 95 lakh queries** from **53 lakh farmers** as on July 15, 2025.

Integration with Primary Agricultural Credit Societies (PACS)

The Government has integrated **Primary Agricultural Credit Societies (PACS)** with the PM-KISAN scheme and several other Central schemes by providing a **uniform Enterprise Resource Planning (ERP) platform** and enabling linkages such as Pradhan Mantri Kisan Samriddhi Kendra (PMKSK), Common Service Centres (CSC), Pradhan Mantri Bhartiya Janaushadhi Kendras (PMBJK), fuel retail outlets, Liquefied Petroleum Gas (LPG) distributorships, Operations and Maintenance (O&M) of rural water supply systems, and the formation of Farmer Producer Organizations (FPOs). These measures diversify PACS activities and strengthen their financial sustainability through audit transparency, improved governance norms, and expanded economic functions permitted under Model Bye-laws.

Creation of Farmer Registry

Under the PM Kisan scheme, ensuring last-mile coverage for farmers is of paramount importance. Digital and transparent delivery of benefits has always been a key objective. In line with this, the Ministry of Agriculture has launched a new initiative to **create a Farmer Registry**. This well-organized and meticulously scrutinized **database will eliminate the need for farmers to go through cumbersome processes to access social welfare benefits**. Prior to the establishment of the Farmer Registry, accessing social welfare schemes was a time-consuming process for farmers. Now, with the registry in place, farmers will be able to avail themselves of these benefits seamlessly and without hassle.

Conclusion

PM-KISAN has evolved into a cornerstone of rural support, providing prompt, transparent, and dignified assistance to millions of farmers. Its strong digital backbone and continuous upgrades, like e-KYC, Farmer Registry, and AI-based services, are shaping a more efficient and inclusive system.

As India moves toward a Viksit Bharat, the priority is to deepen coverage, strengthen last-mile delivery, and ensure that every eligible farmer benefits without hurdles. Going forward, PM-KISAN will continue to be a vital driver of rural resilience and a key instrument in building a more secure and prosperous future for India's farming community.

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