



22nd Instalment of PM-KISAN

Direct Benefit Transfer of over ₹18,640 crore to 9.32 crore farmers

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Key Takeaways

- The Prime Minister released **over ₹18,640 crore** as the **22nd instalment** of the Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) scheme from **Guwahati, Assam**, on **March 13, 2026**.
- Over **9.32 crore farmers** have received financial assistance under this instalment. **2.15 crore of these are women farmers**
- More than **₹ 4.27 lakh crore** has been disbursed since its launch, making PM-KISAN one of the **world's largest DBT initiatives**.
- The scheme is implemented through **Aadhaar-based authentication** and **digitised land records**, ensuring transparent and efficient direct benefit transfer to verified beneficiaries.
- Impact evaluations by **IFPRI** and **NITI Aayog** show farmers reporting **increased agricultural income** and **reduced reliance on informal credit**.

Introduction

The 22nd instalment of the Pradhan Mantri Kisan Samman Nidhi (**PM-KISAN**) was **disbursed on 13 March 2026 at Guwahati, Assam**. Under this instalment, nearly 9.32 crore eligible farmers, including more than 2.15 crore women beneficiaries, have received around ₹18,640 crore in direct financial assistance through the Direct Benefit Transfer (DBT) system, ensuring transparency and eliminating intermediaries. The scheme is widely regarded as a significant initiative towards ensuring '*Annadata Samman*'. Reflecting the government's continued commitment to **strengthening farmers' income security**, the Union Budget 2026–27 has allocated ₹ 60,000 crore for the **PM-KISAN scheme**.

Strengthening Farm Confidence through PM-KISAN Support

Bhamini, a farmer from **Edakkara, Kerala**, is among the women beneficiaries of the **Pradhan Mantri Kisan Samman Nidhi (PM-KISAN)**. After receiving the **21st instalment**, she observed that timely financial assistance encourages her to strengthen farming practices and work towards **improving productivity**. The seamless **transfer of benefits** through the Direct Benefit Transfer (DBT) system ensures that support reaches farmers without delay, enabling them to continue their **agricultural activities** with **greater confidence**.

Direct Income Support to Small and Marginal Farmers PM-KISAN

The **Pradhan Mantri Kisan Samman Nidhi (PM-KISAN)** is a centrally sponsored scheme launched on **24 February 2019** to provide assured income support to landholding farmer families with cultivable land nationwide. Under the scheme, each eligible farmer family receives **annual financial assistance of ₹6,000**, disbursed in three

equal instalments of ₹2,000 through the Direct Benefit Transfer (DBT) mechanism into Aadhaar-seeded bank accounts.



Pradhan Mantri Kisan Samman Nidhi (PM-KISAN)

Key Features:

- 1 Financial Support:**
₹6000 Per Year
- 2 Funding:**
100% funded by the Government of India
- 3 Payment:**
Direct transfer to bank accounts of farmers

So far, more than **₹4.27 lakh crores** have been disbursed to eligible farmer families in the country through **21 instalments**.

Source: Ministry of Agriculture & Farmers Welfare

So far, more than **₹4.27 lakh crores** have been disbursed to **eligible farmer families** in the country through 21 instalments. The benefits of the scheme are provided to farmers upon seeding of land records in the PM-KISAN portal, linking bank accounts with Aadhaar, and completing e-KYC verification.

The scheme seeks to **increase the income** of small and marginal farmers by providing financial support for agricultural inputs, thereby **improving crop health and productivity**. Providing direct financial assistance also helps **reduce farmers' reliance on informal credit sources** and supports the continuity of agricultural activities. PM-KISAN stands out as one of the **largest Direct Benefit Transfer (DBT) initiatives globally**, underscoring its significant institutional mechanism for delivering financial support directly to farmers, with more than **25 percent** of beneficiaries being women, highlighting its **inclusive outreach**.

Voices from the Field: Strengthening Farm Productivity

Across diverse regions of the country, the **Pradhan Mantri Kisan Samman Nidhi (PM-KISAN)** has helped farmers invest in their fields and **strengthen agricultural productivity**.

For **Anil Haldar**, a farmer from Durgapur in the **Andaman and Nicobar Islands**, the annual assistance of **₹6,000** has been timely support for agricultural activities. After receiving an instalment in August 2025, he initiated **watermelon cultivation**, using the **funds to purchase essential inputs**. The financial assistance enabled him to diversify his crop and expand his farming operations.

Similarly, **Deepak Singh Negi**, a farmer from Kupwara in **Jammu and Kashmir**, uses the scheme's assistance to procure key agricultural inputs such as **seeds, fertilisers, and pesticides**. These investments have improved both the **quality and yield of his crops**, illustrating how direct income support can help farmers strengthen productivity and **sustain their livelihoods**.

Amitabh Mandal from **Vivekanandapur** in the **Andaman and Nicobar Islands** has utilised the assistance received under PM-KISAN to purchase **organic fertilizers** for his farm. According to him, the financial support has enabled him to enhance productivity while **lowering input costs**, thereby **improving farm profitability** and facilitating the adoption of more **sustainable agricultural practices**.

Institutional Framework and Digital Governance of PM-KISAN

The PM-KISAN scheme is implemented through a **coordinated institutional framework** involving the Central Government, State Governments, and a **technology-enabled digital infrastructure**. The system integrates **verified beneficiary databases**, **Aadhaar-based authentication**, and **multiple digital platforms** to facilitate efficient

transfer of benefits while enabling robust monitoring and transparency in programme implementation.

Targeting, Beneficiary Identification, and Database Management

State Governments play a central role in implementing the Pradhan Mantri Kisan Samman Nidhi by **identifying eligible farmer households** and **developing a comprehensive beneficiary database**. This database includes key details such as name, age, category, Aadhaar number, bank account information, and mobile number. States are responsible for ensuring the **accuracy of these records**, preventing duplicate payments, and promptly addressing bank account issues. Beneficiary identification is primarily based on **land ownership records** maintained by **States and Union Territories**. These records must be regularly updated, digitised, and linked to Aadhaar and bank account information to enable seamless Direct Benefit Transfer (DBT) of benefits.

Under the PM-KISAN, the lists of eligible beneficiaries are publicly displayed at the **village level** to **promote transparency** and enable farmers who may have been inadvertently excluded to seek inclusion through the appropriate grievance redressal mechanisms. Additionally, States and Union Territories are required to initiate **recovery proceedings** in cases where benefits have been **disbursed to ineligible individuals**, including income tax payers, government employees, public sector undertaking (PSU) personnel, and holders of constitutional posts. As of **2 December 2025**, a total amount of **₹416.75 crore** has been recovered from ineligible beneficiaries nationwide.

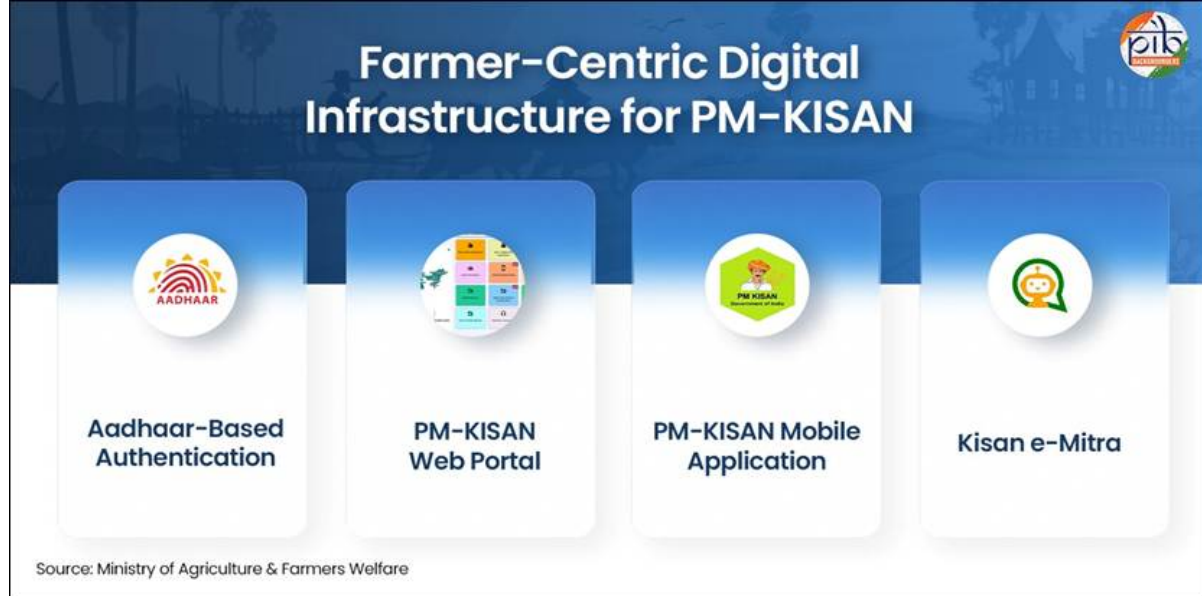
Technology-Enabled Service Delivery System

PM-KISAN is supported by a **farmer-centric digital infrastructure** that streamlines access and enhances transparency in benefit delivery. **Aadhaar-based authentication** forms a key pillar of the system, facilitating secure beneficiary identification and payment verification through the e-KYC mechanism. Farmers can complete e-KYC using:

- OTP-based authentication
- Biometric authentication
- Face authentication

The Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) **web portal** serves as the central digital platform for **beneficiary registration, verification, and data management**. It maintains a **unified national database** of farmers, facilitates fund transfers through integration with the **Public Financial Management System (PFMS)**, and enables **real-time monitoring** of financial transactions nationwide. The portal also provides location-wise lists of beneficiary farmers, thereby enhancing transparency in programme implementation.

Complementing the portal, the **PM-KISAN mobile application**, launched in 2020, extends these services to mobile users. The application enables farmers to undertake self-registration, **track the status of benefit transfers**, and complete e-KYC verification. In 2023, the application was upgraded with a **Face Authentication feature**, allowing farmers to complete e-KYC by scanning their face, thereby eliminating the need for OTP or fingerprint-based verification and improving accessibility.



Artificial Intelligence (AI) Support System: Kisan-eMitra

In September 2023, the Government introduced Kisan-eMitra, an AI-enabled chatbot integrated with the PM-KISAN digital ecosystem. Developed with technical support from the **EkStep Foundation** and **BHASHINI**, the chatbot provides farmers with **real-time information on payments, registrations, and eligibility** under the scheme in multiple Indian languages.

The platform offers 24/7 assistance in **11 major languages**: Hindi, English, Tamil, Bengali, Odia, Malayalam, Gujarati, Punjabi, Telugu, Marathi, and Kannada, thereby improving accessibility for a diverse user base. Through **voice- and text-based queries**, farmers can check the status of their **applications, track payment updates**, and obtain scheme-related information, enhancing **transparency and ease of access to services**.

Multi-Tier Monitoring and Grievance Redressal Framework

Monitoring of the PM-KISAN is undertaken through a **multi-tiered institutional framework** operating at the national, state, and district levels. At the **national level**, the review mechanism is chaired by the Cabinet Secretary, while State and District Monitoring Committees supervise implementation within their respective jurisdictions. Farmers can **register grievances** through the **PM-KISAN portal** and the Centralized Public Grievance Redressal and Monitoring System (**CPGRAMS**), facilitating timely resolution and transparent grievance management. During **FY 2024-25**, a total of **24,605 grievances** were recorded on the PM-KISAN portal.

Institutional Convergence for Farmer-Centric Services

The Government has integrated **Primary Agricultural Credit Societies (PACS)** with PM-KISAN and several other central schemes through a **standardised Enterprise Resource Planning (ERP) platform**. This integration connects PACS with programmes such as Pradhan Mantri Kisan Samridhi Kendras (PMKSK), Common Service Centres, Pradhan Mantri Bhartiya Janaushadhi Kendras (PMBJP), LPG distributorships, fuel retail outlets, rural water supply systems, and Farmer-Producer Organizations (FPOs). The integration aims to broaden PACS's functional scope, promote service convergence at the grassroots level, and enhance its long-term financial viability.

Evidence from Impact Evaluations of PM-KISAN

Several impact evaluations of the Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) provide evidence of its contribution to strengthening farmers' incomes and supporting the rural economy. These studies collectively indicate that the scheme's **direct income transfers** have helped ease liquidity constraints faced by small and marginal farmers while encouraging **productive agricultural investments**.

An independent assessment conducted by the **International Food Policy Research Institute (IFPRI)** in **2019** examined the utilisation of cash transfers under the scheme. The study found that the financial support provided through PM-KISAN has helped **alleviate short-term credit constraints in rural areas**, thereby enabling farmers to **increase investment** in agricultural inputs. The findings also suggest that **assured income support** enhances

farmers' capacity to undertake productive, yet relatively riskier, agricultural investments, thereby contributing to **broader rural economic activity**. Complementing these findings, the **Department of Agriculture and Farmers Welfare** has instituted a structured beneficiary feedback mechanism through **Kisan Call Centres**. Surveys conducted through this mechanism indicate a high level of beneficiary satisfaction, with more than **92 percent** of respondents expressing satisfaction with the scheme and over **93 percent** reporting that the financial assistance is primarily **utilised for agricultural activities**.

Further empirical evidence emerges from an impact evaluation undertaken by the **Development Monitoring and Evaluation Office of NITI Aayog**. The study reports that more than **92 percent of beneficiary farmers** used the financial assistance to purchase essential agricultural inputs, such as seeds, fertilizers, and pesticides, inputs that have become increasingly critical amid rising input costs and climate-related uncertainties. In addition, nearly **85 percent of beneficiaries** reported improvements in **agricultural income** and a reduced reliance on informal credit sources during periods of crop loss or household emergencies. These findings highlight the scheme's broader contribution to advancing national commitments related to **poverty reduction, food security, gender inclusion, and institutional transparency** under the **Sustainable Development Goals**.

Conclusion

The Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) extends beyond a **conventional income-support programme** and reflects a broader policy orientation toward **farmer-centric** and **inclusive agricultural development**. By enabling a shift from **entitlement-based assistance** to **empowerment-oriented support**, the scheme contributes to redefining the relationship between **public institutions** and the **farming community**. Impact assessment studies conducted by institutions such as the International Food Policy Research Institute (IFPRI) and NITI Aayog indicate that a significant number of beneficiaries utilise the financial assistance to purchase agricultural inputs. These studies also report improvements in **agricultural income** and a **decline in farmers' dependence on informal credit sources**.

In the context of India's aspiration to become a **\$5 trillion economy**, initiatives such as PM-KISAN provide an important foundation for **inclusive, broad-based economic progress**. With the continued integration of **advanced technologies** and the increasing policy emphasis on **climate resilience, sustainability, and precision agriculture**, the scheme is expected to play a significant role in strengthening farmers' livelihoods and supporting the **long-term development of the agricultural economy**.

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