24th Instalment of PM-KISAN

Direct Benefit Transfer of over ₹18,690 crore to 9.34 crore farmers

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*PM-KISAN provides eligible farmer families **₹6,000 annually** in **three instalments**, supporting **agricultural investments** and **household financial stability**. The 24th instalment transferred over ₹18,690 crore to 9.34 crore farmers, taking cumulative disbursements beyond **₹4.64 lakh crore**. Aadhaar-linked bank accounts, Direct Benefit Transfer, e-KYC and digital verification strengthen transparency and reduce intermediaries. The scheme's continuation until **2030-31,** backed by a **₹3.15 lakh crore** financial outlay, reinforces sustained support for farmer income security.*

PM-KISAN: Strengthening Income Security for Farmers

The government has released the 24th instalment of the **Pradhan Mantri Kisan Samman Nidhi (PM-KISAN)** on 30 October 2026, at **Banaskantha, Gujarat**. More than **9.34 crore** eligible farmers received around **₹18,690 crore** in direct financial assistance. The funds were transferred 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*'**.**

Recently, in July 2026, the Union Cabinet approved continuation of the PM-KISAN Scheme from **2026-27 to 2030-31.** A total financial outlay of **₹3.15 lakh crore** has been approved for the scheme during this period. The approval reiterates the government's commitment that the prosperity of farmers forms the foundation of the nation's prosperity.

Direct Income Support to Small and Marginal Farmers under PM-KISAN

PM-KISAN is a **centrally sponsored scheme** launched on **February 24, 2019.** The scheme seeks to provide assured income support to landholding farmer families nationwide with cultivable land. Under the scheme, each eligible farmer family receives **annual financial assistance** of **₹6,000**. This is disbursed in three equal instalments of ₹2,000 into their **Aadhaar-seeded bank accounts**.

The assistance provided under PM-KISAN has enabled farmers to make **timely investments** in seeds, fertilizers, irrigation, agricultural machinery and other agricultural requirements. This has **enhanced farmers' productive capacity**, **reduced their dependence on informal credit** and **strengthened the financial stability of rural households**.

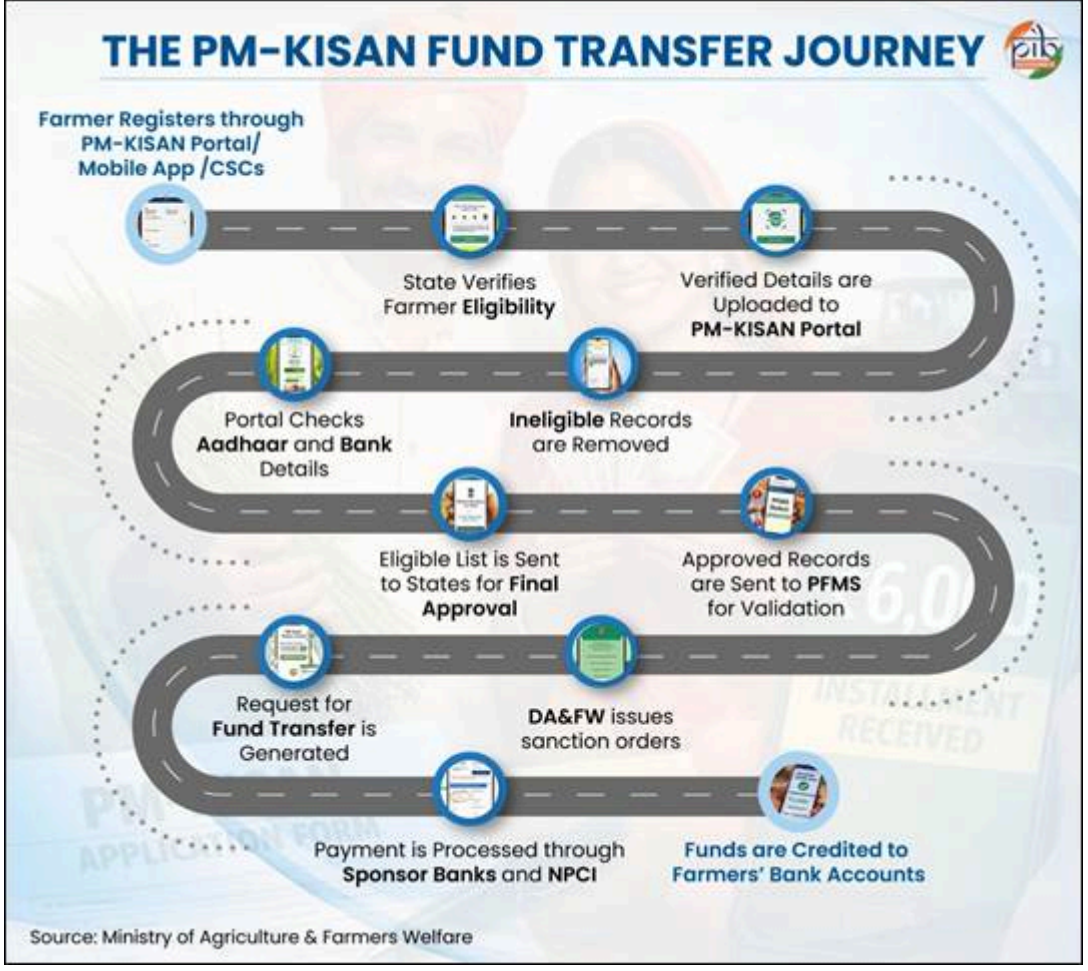
So far, more than **₹4.64 lakh crore** has been disbursed to **eligible farmer families** across the country through 24 instalments. The scheme benefits are provided to farmers after their land records are seeded on the PM-KISAN portal. They also must link their bank accounts to Aadhaar and complete e-KYC verification**.** 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.



The scheme seeks to **increase the income of small and marginal farmers** by providing financial support for agricultural inputs. This helps in **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.** This underscores its significant institutional mechanism for delivering financial support directly to farmers.

The PM-KISAN Fund Transfer Journey

The process begins with **farmer registration** through the PM-KISAN portal, mobile app, or Common Service Centres (CSCs). State governments **verify eligibility** and upload beneficiary details to the portal. The system then **validates Aadhaar and bank account details** and screens out ineligible applicants. After final state approval, the data is sent to the **Public Financial Management System (PFMS) for account verification**. Eligible records are used to **generate fund transfer requests** and payment orders. The Department of Agriculture and Farmers Welfare issues sanction orders. **Payments are then processed** through sponsor banks and the **National Payments Corporation of India (NPCI)**. Finally, funds are credited directly to farmers' bank accounts, ensuring fast, transparent, and efficient delivery of benefits.



Targeting, Beneficiary Identification, and Database Management

State Governments are responsible for **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 ensure the **accuracy of these records** to prevent duplicate payments. These records are regularly updated, digitized, and linked to Aadhaar and bank account information to enable seamless DBT of benefits.

The lists of eligible beneficiaries are publicly displayed at the **village level** to **promote transparency.** This also enables farmers, who may have been inadvertently excluded, to seek inclusion through the appropriate grievance redressal mechanisms. Additionally, States and UTs conduct **recovery proceedings** for the benefits that have been **disbursed to ineligible individuals**. These include income tax payers, government employees, public sector undertaking (PSU) personnel, and holders of constitutional posts. As of December 2025, a total amount of **₹416.75 crore** has been recovered from ineligible beneficiaries nationwide.

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. 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)**. This facilitates timely resolution and transparent grievance management. During FY 2024–25, a total of **24,605 grievances** were recorded on the PM-KISAN portal.

Technology-Enabled Service Delivery System under PM-KISAN

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

- OTP-based authentication
- Biometric authentication
- Face authentication



The 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 and facilitates fund transfers through integration with the **Public Financial Management System (PFMS).** It also enables **real-time monitoring** of financial transactions nationwide. The portal further 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**. This allows farmers to complete e-KYC by scanning their faces, thereby eliminating the need for OTP or fingerprint-based verification. Hence, this measure has been proven instrumental in improving accessibility of this scheme.

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. It was 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. Hence, this improves 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.

Building Agricultural Resilience through Sustained Income Support

PM-KISAN has emerged as a **key pillar of farmers' income security** through timely, direct financial assistance. The disbursement of the 24th instalment reinforces this commitment, reaching over 9.34 crore farmers with ₹18,690 crore. With cumulative disbursements exceeding ₹4.64 lakh crore, the scheme continues to **support agricultural investments** and **rural household stability**. Its **technology-enabled delivery system** promotes transparency, accountability, and wider access. The approved continuation until 2030-31 further underscores the **long-term commitment to farmer welfare**. By strengthening farmers' capacity to invest in agricultural inputs and sustain farming activities, PM-KISAN advances a broader vision of **inclusive agricultural development** and prosperity for India's farming community.

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