

Indian IQ Revision Notes: Government Schemes for Agriculture & Allied Sectors

For IBPS AFO Mains Exam

1. Agriculture Schemes

Scheme	Objective	Launched	Key Features	Funding	Big Numbers (2024)	Convergence	Additional Info
Pradhan Mantri Kisan Samman Nidhi (PM-KISAN)	Direct cash to farmers for inputs and household needs.	Feb 24, 2019 (Dec 1, 2018 start)	₹6,000/year in 3 installments; all farmers eligible (excludes high-income, professionals); DBT via Aadhaar.	₹75,000 cr/year; ₹1,15,000 cr (2021–26)	12.5 cr farmers; ₹3.46 lakh cr disbursed; UP: 2.5 cr beneficiaries.	KCC, e-NAM	PM-KISAN portal and AI chatbot (Kisan e-Mitra) make it farmer-friendly.
Pradhan Mantri Fasal Bima Yojana (PMFBY)	Crop insurance against natural risks for stable income.	Kharif 2016; voluntary since 2020	Premium: 2% (Kharif), 1.5% (Rabi), 5% (horti); covers yield/localized/post-harvest losses; uses drones, YES-TECH.	₹13,625 cr (2024–25); ₹1.4 lakh cr (2016–24)	29.6 cr applications; ₹1.5 lakh cr claims; Maharashtra: 4 cr applications.	PM-KISAN, e-NAM	Beed Model and tech-driven claims cut delays.
Pradhan Mantri Kisan Maandhan Yojana (PM-KMY)	Pension for small farmers' golden years.	Sep 12, 2019	₹3,000/month post-60; farmers (18–40, ≤2 ha) pay ₹55–₹200/month; exit after 5 years.	₹1,200 cr (2021–26)	23.14 lakh enrolled; UP: 5 lakh.	PM-KISAN, DAY-NRLM	LIC-backed pensions ensure security.

Scheme	Objective	Launched	Key Features	Funding	Big Numbers (2024)	Convergence	Additional Info
Kisan Credit Card (KCC)	Flexible credit for crops, allied activities, and consumption.	1998; expanded 2020	₹3 lakh at 4% interest; no collateral up to ₹2 lakh; covers fishers/dairy.	₹18.5 lakh cr (2024–25)	7.5 cr KCCs; ₹15 lakh cr disbursed; UP: 1.5 cr.	PM-KISAN, PMFBY	RuPay KCC cards enable ATM use.
Pradhan Mantri Krishi Sinchayee Yojana (PMKSY)	Irrigation and water efficiency for every field.	2015; till 2026	AIBP (99 projects), Har Khet Ko Pani (28.5 lakh ha), micro-irrigation (55% subsidy), watershed (10 lakh ha).	₹93,068 cr (2021–26)	22 lakh ha micro-irrigated; Gujarat: 5 lakh ha.	MGNREGA, RKVY	Saves 40% water in sugarcane; Bhuvan tracks progress.
PM KUSUM	Solar energy for irrigation and farmer income.	Mar 2019; till 2026	10,000 MW solar plants; 20 lakh solar pumps; 15 lakh grid-connected pumps.	₹34,422 cr till 2026	1.8 lakh pumps; Rajasthan: 50,000.	PMKSY, KCC	Farmers earn lease rent from solar plants.
Rashtriya Krishi Vikas Yojana – RAFTAAR	State-led holistic agri-growth.	2007; revamped 2017	Agri-startups (₹10–25 lakh), organic farming (5 lakh ha); 60:40 funding ratio.	₹15,722 cr (2021–26)	1,200 incubators; UP: 300.	PMKSY, PLISFPI	Fuels 2,500 startups, creating 50,000 jobs.
National e-Governance Plan in	Tech-driven farming info.	2014; till 2026	e-NAM (1,361 mandis), Kisan Call Centre, AgriStack, SHC.	₹1,200 cr (2021–26)	2.3 cr e-NAM farmers; UP: 50 lakh.	PM-KISAN, KCC	Blockchain in e-NAM ensures transparency.

Scheme	Objective	Launched	Key Features	Funding	Big Numbers (2024)	Convergence	Additional Info
Agriculture (NeGPA)							
Soil Health Card (SHC)	Soil health for better yields.	2015; 2-year cycles	Tests 12 parameters; 2.5 ha (rainfed) sampling; SHM for biofertilizers.	₹1,584 cr (2021–26)	14 cr SHCs; UP: 3 cr.	RKVY, NeGPA	Cuts fertilizer use by 15% in Punjab.

2. Food Processing Schemes

Scheme	Objective	Launched	Key Features	Funding	Big Numbers (2024)	Convergence	Additional details
PLISFPI	Boosts processing, cuts losses, builds global brands.	May 2021; till 2026–27	4–6% sales incentives; 10% for organic/millet; ODOP (135 products).	₹10,900 cr (2021–27)	60 units; Tamil Nadu: 10 units.	Mega Food Parks, e-NAM	Slashes 25% post-harvest losses.
CEFPPC	Upgrades processing units.	2017; till 2026	35–50% subsidy; max ₹5 cr.	₹4,000 cr (2021–26)	200 units; UP: 50 units.	PMKSY, PLISFPI	Cuts vegetable wastage by 20% in Maharashtra.
Integrated Cold Chain	Keeps produce fresh with cold chains.	2014; till 2026	35–50% subsidy; max ₹10 cr.	₹6,000 cr (2021–26)	350 projects; Punjab: 60 projects.	PMKSY, PLISFPI	Boosts grape exports by 15%.

Scheme	Objective	Launched	Key Features	Funding	Big Numbers (2024)	Convergence	Additional details
Backward & Forward Linkages	Links farmers to markets.	2018; till 2026	35–50% subsidy; max ₹5 cr.	₹2,000 cr (2021–26)	100 projects; Maharashtra: 30 projects.	e-NAM, PLISFPI	25% income rise via contract farming.
Agro-Processing Clusters	Mini-hubs for value addition.	2017; till 2026	35–50% subsidy; max ₹10 cr.	₹2,500 cr (2021–26)	50 clusters; Andhra Pradesh: 12 clusters.	RKVY, PLISFPI	Cuts mango wastage by 15%.
Mega Food Parks	World-class processing hubs.	2008; till 2026	50–75% subsidy; max ₹50 cr.	₹8,000 cr since 2008	42 parks; UP: 5 parks.	PLISFPI, e-NAM	20% export boost in UP.

3. Rural Development Schemes

Scheme	Objective	Launched	Key Features	Funding	Big Numbers (2024)	Convergence	Additional details
MGNREGA	100 days of rural jobs for farm assets.	Feb 2, 2006	Wages: ₹220–319/day; 60:40 wage-material ratio; farm ponds, roads.	₹86,000 cr (2024–25)	11.5 cr households; UP: 2 cr.	PMKSY, RKVY	Geo-tagging via Bhuvan; skilling adds value.
DAY-NRLM	SHGs for women's farm livelihoods.	2011	₹10,000–₹15,000 Revolving Fund; ₹5–10 lakh loans; MKSP, SVEP.	₹14,129 cr (2024–25)	9.2 cr women in 83 lakh SHGs; UP: 20 lakh.	MGNREGA, NLM	25% dairy income boost in Andhra Pradesh.

Scheme	Objective	Launched	Key Features	Funding	Big Numbers (2024)	Convergence	Additional details
PMGSY	All-weather rural roads.	2000; Phase III till 2025	Targets 500+ (plains) habitations; eco-friendly roads (plastic, fly ash).	₹19,000 cr (2024–25)	99% of 1.78 lakh habitations connected; UP: 1 lakh km.	e-NAM, MGNREGA	30% better market access in Rajasthan.
NSAP	Social security for rural poor.	1995	IGNOAPS (₹200–₹500/month), IGNWPS (₹300/month), NFBS (₹20,000).	₹9,652 cr (2024–25)	3.2 cr beneficiaries; UP: 50 lakh.	PM-KMY, DAY-NRLM	Supports Bihar's rural elderly.

4. Animal Husbandry Schemes

Scheme	Objective	Launched	Key Features	Funding	Big Numbers (2024)	Convergence	Additional details
National Livestock Mission (NLM)	Boosts livestock for income.	2014; revamped 2021	Breed development, fodder, insurance (50% subsidy), entrepreneurship.	₹2,500 cr (2021–26)	1.5 lakh units; Andhra Pradesh: 30,000.	DAY-NRLM, KCC	15% poultry income rise in Andhra Pradesh.
Rashtriya Gokul Mission	Saves indigenous cattle breeds.	Dec 2014; till 2026	Gokul Grams, AI, ETT; focuses on Gir, Sahiwal.	₹2,400 cr (2021–26)	80% cattle under AI; UP: 5 Gokul Grams.	DIDF, NLM	10% milk yield boost in Gujarat.

Scheme	Objective	Launched	Key Features	Funding	Big Numbers (2024)	Convergence	Additional details
Livestock Health & Disease Control	Keeps livestock healthy.	2021; till 2026	FMD, Brucellosis vaccination; MVUs (1 per 1 lakh livestock).	₹1,500 cr (2021–26)	95% FMD vaccination; UP: 300 MVUs.	NLM, KCC	Saves ₹5,000 cr from FMD losses.
DIDF	Modernizes dairy processing.	2017; till 2025–26	Loans up to 80% for chilling, processing units.	₹8,004 cr corpus	42 projects; Gujarat: 10 projects.	Gokul Mission, PLISFPI	15% dairy export rise in Gujarat.

5. Fisheries Schemes

Scheme	Objective	Launched	Key Features	Funding	Big Numbers (2024)	Convergence	Additional details
PM Matsya Sampada Yojana (PMMSY)	Powers fisheries for jobs, exports.	Sep 2020; till 2024–25	22 MMT fish, ₹1 lakh cr exports; 40–60% subsidies; KCC for fishers.	₹20,050 cr	17.2 MMT fish; Andhra Pradesh: 3 MMT.	FIDF, PLISFPI	30% shrimp export boost in Andhra Pradesh.
FIDF	Builds fisheries infrastructure.	2018; till 2025–26	Loans up to 90% for harbors, cold storage.	₹7,522 cr corpus	15 harbors; Gujarat: 5 harbors.	PMMSY, PLISFPI	25% better fish landing in Gujarat.

Scheme	Objective	Launched	Key Features	Funding	Big Numbers (2024)	Convergence	Additional details
Blue Revolution	Scales fish production.	2015; merged into PMMSY 2020	Supports aquaculture, RAS, biofloc.	Merged into PMMSY	14 MMT fish (2020); Andhra Pradesh: 500 farms.	PMMSY, FIDF	20% inland fish rise in West Bengal.

6. Other Allied Schemes

Scheme	Objective	Launched	Key Features	Funding	Big Numbers (2024)	Convergence	Additional details
NMOOP	Cuts edible oil imports.	2014; merged into NFSM 2018	Oilseeds, oil palm, TBOs; 50–75% subsidies.	₹1,100 cr (2021–26)	39 MMT oilseeds; Andhra Pradesh: 1.5 lakh ha oil palm.	NFSM	Drops import dependency by 10%.
NBHM	Boosts beekeeping and honey exports.	2020; till 2026	50% subsidy for hives; Madhu Kranti Portal.	₹500 cr (2020–26)	1.2 lakh MT honey; UP: 50,000 beekeepers.	None	80% women beekeepers; ₹800 cr exports.
NMSA	Promotes sustainable farming.	2014; till 2026	RAD, SHM, PKVY (₹20,000/ha subsidy).	₹2,100 cr (2021–26)	5 lakh ha organic; Sikkim: 100% organic.	RKVY	20% organic export rise from Sikkim.

7. Additional Schemes

Scheme Objective		Launched	Key Features	Funding	Big Numbers (2024)	Convergence	Additional details
NFSM	Boosts foodgrain production.	2007; till 2026	50–100% subsidies for seeds, machinery; pulse/millet demos.	₹2,000 cr (2024–25)	26 MMT pulses; Madhya Pradesh: 5 MMT.	RKVY	Cluster demos drive pulse growth.
SMAM	Mechanizes farms for efficiency.	2014; till 2026	40–50% subsidies for tractors, drones; 80% for CHCs.	₹1,500 cr (2021–26)	8,000 CHCs; Punjab: 2,000.	RKVY	Drones revolutionize spraying.
MIDH	Grows horticulture output.	2014; till 2026	35–50% subsidies for greenhouses, cold storage.	₹2,500 cr (2021–26)	350 MMT; Maharashtra: 50 MMT.	PLISFPI	Protected cultivation boosts yields.
NBM	Promotes bamboo cultivation.	2006; revamped 2018	50% subsidy for plantations.	₹1,200 cr (2021–26)	50,000 ha; Assam: 20,000 ha.	None	Bamboo crafts thrive in NE states.
NMNF	Chemical-free natural farming.	2023; till 2026	₹15,000/ha for ZBNF practices.	₹2,000 cr (2023–26)	50 lakh farmers; Andhra Pradesh: 5 lakh.	NMSA	Tribal areas go green.
AIF	Funds post-harvest infrastructure.	2020; till 2025–26	Loans up to ₹2 cr; 3% interest subvention.	₹1 lakh cr corpus	8,000 projects; UP: 2,000.	PLISFPI	Adds 1.5 lakh MT storage.
FPOs	Unites farmers for market power.	2020; till 2026	₹18 lakh/FPO; ₹2,000 equity grant/farmer.	₹6,865 cr (2020–26)	8,000 FPOs; Maharashtra: 1,500.	e-NAM	Strengthens farmers' market voice.

Scheme	Objective	Launched	Key Features	Funding	Big Numbers (2024)	Convergence	Additional details
NPOP	Certifies organic produce for exports.	2001	NPOP, PGS-India certifications.	₹500 cr (2021–26)	40 lakh ha certified; Sikkim: 100% organic.	NMSA	Blockchain ensures traceability.
SMAF	Trees on farms for income, soil health.	2016; till 2026	50% subsidy for planting material.	₹800 cr (2021–26)	1 lakh ha; UP: 30,000 ha.	NMSA	Timber boosts rainfed farmers.

Abbreviation used in above tables

Short Form Full Form

PM-KISAN	Pradhan Mantri Kisan Samman Nidhi
PMFBY	Pradhan Mantri Fasal Bima Yojana
PM-KMY	Pradhan Mantri Kisan Maandhan Yojana
KCC	Kisan Credit Card
PMKSY	Pradhan Mantri Krishi Sinchayee Yojana
PM-KUSUM	Pradhan Mantri Kisan Urja Suraksha evam Utthan Mahabhiyan
RKVY-RAFTAAR	Rashtriya Krishi Vikas Yojana – Remunerative Approaches for Agriculture and Allied Sector Rejuvenation
NeGPA	National e-Governance Plan in Agriculture
SHC	Soil Health Card

Short Form	Full Form
PLISFPI	Production Linked Incentive Scheme for Food Processing Industry
CEFPPC	Creation/Expansion of Food Processing & Preservation Capacities
MGNREGA	Mahatma Gandhi National Rural Employment Guarantee Act
DAY-NRLM	Deendayal Antyodaya Yojana – National Rural Livelihoods Mission
PMGSY	Pradhan Mantri Gram Sadak Yojana
NSAP	National Social Assistance Programme
NLM	National Livestock Mission
DIDF	Dairy Processing and Infrastructure Development Fund
PMMSY	Pradhan Mantri Matsya Sampada Yojana
FIDF	Fisheries and Aquaculture Infrastructure Development Fund
NMOOP	National Mission on Oilseeds and Oil Palm
NBHM	National Beekeeping and Honey Mission
NMSA	National Mission for Sustainable Agriculture
NFSM	National Food Security Mission
SMAM	Sub-Mission on Agricultural Mechanization

Short Form	Full Form
MIDH	Mission for Integrated Development of Horticulture
NBM	National Bamboo Mission
NMNF	National Mission on Natural Farming
AIF	Agriculture Infrastructure Fund
FPO	Farmer Producer Organization
NPOP	National Programme on Organic Production
SMAF	Sub-Mission on Agroforestry

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