



AGRICULTURAL SCHEMES AND PROGRAMMES

**FOR IBPS SO
Agricultural Officer**

Government schemes are an integral part of the general awareness section. Questions related to various Agricultural Schemes and Programmes are common in the General Awareness section of Bank and Government exams like NABARD, IBPS RRB, SBI PO and Clerk, IBPS PO and Clerk, RBI Grade B and Assistant, SSC Exams, UPSC and more.

Here's a Sample Question:

Question: Consider the following statement about **Pradhan Mantri Gram Sinchai Yojana (PMGSY)**.

- It is aimed to ensure water supply to farmers round the year.
- The government has approved Rs.50, 000 crore for the implementation of Pradhan Mantri Krishi Sinchai Yojana for 5 years, i.e. up to 2020.
- All the States and Union Territories including North Eastern States are covered under the programme.

Which of the following statement is/are correct?

1. Only 1 and 2
2. Only 1 and 3
3. Only 2 and 3
4. All are Correct
5. None of them are Correct

Solution: 4

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Agricultural Schemes & Programmes

<p>Pradhan Mantri Kisan Samman Nidhi</p> <p>Launched: Announced in Budget 2019 and effective retrospectively from December 1, 2018.</p>	<p>Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) is a central sector scheme that guarantees direct income support of Rs 6,000 for farmers.</p> <p>Eligibility - It will be given per year to all landholder farmers 'families in the country except,</p> <ul style="list-style-type: none"> • All Institutional Land holders. • Farmer families in which one or more of its members belong to following categories, <ol style="list-style-type: none"> a. Former and present holders of constitutional post. b. Former and present - Ministers/ State Ministers, MPs (Lok Sabha & Rajya Sabha), MLAs (SLA & SLC) c. Former and present Mayors of Municipal Corporations, Chairpersons of District Panchayats. d. All serving or retired officers and employees of Central/ State Government Ministries /Offices/Departments and its field units Central or State PSEs and Attached offices /Autonomous Institutions under Government as well as regular employees of the Local Bodies. e. All superannuated/retired pensioners whose monthly pension is Rs.10,000/-or more (Excluding Multi-Tasking Staff / Class IV/Group D employees) f. All Persons who paid Income Tax in last assessment year. g. Professionals like Doctors, Engineers, Lawyers, Chartered Accountants, and Architects registered with Professional bodies and carrying out profession by undertaking practices. • The amount will be given in three instalments of Rs.2000 each. • The amount will be transferred directly to the bank account of beneficiaries through Direct Benefit Transfer. DBT will ensure transparency in the entire process and will save time for the farmers. • This is to help them meet farm input and other costs during the crop season. • The programme would be made effective retrospectively from December 1, 2018. • The changes in land records after February 1, 2019 shall not be considered for this scheme. • State Government and UT Administration will identify the farmer families which are eligible for support as per scheme guidelines. • Other Features - The cash transfer is not linked to the land size and hence it becomes an income supplement to landowning households. • It has left the landless tenants out of its scope.
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**PM Kisan Maan Dhan
Yojana**

**Launched: 12th
September 2019 in
Ranchi, Jharkhand**

- It is a central sector pension scheme for small and marginal farmers who own less than 2 hectares of land. (while PM-KISAN is for all farmers)
- Under this Scheme, a minimum fixed pension of Rs.3,000/- is provided to the eligible small and marginal farmers, on attaining the age of 60 years.
- It is a voluntary and contributory pension scheme, with entry age of 18 to 40 years.
- The beneficiary is required to make a monthly contribution of between Rs.55/- to Rs.200/- to the Pension Fund, depending on the age of entry into the Scheme.
- Central Government will contribute equally to the beneficiary's contribution.
- The pension fund is managed by the Life Insurance Corporation of India (LIC).
- Farmers can also allow contribution to be made directly from the benefits drawn from the PM-KISAN scheme.
- The beneficiary may exit from the scheme voluntarily or on failure of contribution or on demise.
- The beneficiaries may opt voluntarily to exit the Scheme after a minimum period of 5 years of regular contributions.
- On exit, only their contribution shall be returned by LIC with an interest equivalent to:
 - Prevailing saving bank rates (within 10 years)
 - Either accumulated interest earned by the Pension Fund or the interest at the savings bank interest rate, whichever is higher.
- The spouse is also eligible to get a separate pension of Rs.3000/- upon making separate contributions to the Fund.
- On the death of the subscriber during the period of contribution, the spouse shall have the option of continuing the Scheme by paying regular contribution.
- If the spouse does not wish to continue, the total contribution made by the farmer along with interest will be paid to spouse.
- If there is no spouse, then total contribution along with interest will be paid to the nominee.
- If the farmer during the receipt of pension, the spouse or heir shall be entitled to receive 50% of the pension as family pension, provided he/she is not already an SMF beneficiary of the Scheme.
- After the death of both the farmer and the spouse, the accumulated corpus shall be credited back to the Pension Fund.
- Exception – The beneficiary should not be covered under any other statutory social security schemes and it includes exceptions under PM-KISAN scheme.
- It aims to cover around 3 crores Small and Marginal Farmers.
- The initial enrollment to the Scheme is being done through the Common Service Centers in various states.

<p>National Bamboo Mission</p> <p>Launched: October 2006</p>	<p>It is a Centrally Sponsored Scheme to supplement farm income with the development of complete value chain of bamboo sector and link growers with markets</p> <p>Its Objectives are,</p> <ul style="list-style-type: none"> ➤ To increase the area under bamboo plantation in non-forest Government and private lands. ➤ To improve post-harvest management through establishment of innovative primary processing units and market infrastructure. ➤ To promote product development by assisting R&D, entrepreneurship & business models at MSME level. ➤ To rejuvenate the underdeveloped bamboo industry in India. ➤ To promote skill development, capacity building, awareness generation for development of bamboo sector. ➤ To realign efforts to reduce dependency on import of bamboo and bamboo products by improved productivity. <p>The Mission would adopt the following strategies,</p> <ul style="list-style-type: none"> ➤ Development of bamboo in limited States where it has social, commercial and economical advantage ➤ Production of genetically superior planting material ➤ Adoption of end to end solution. ➤ Capacity building. ➤ Set up National, State and sub-State level structures, to ensure adequate returns and eliminate middlemen <p>For popularizing use of bamboo & bamboo-based products, seminars, conferences, awareness campaign at National, State & District Levels and through print and electronic media are organized under the restructured NBM.</p>
<p>Pradhan Mantri Annadata Aay Sanrakshak Abhiyan (PM-AASHA)</p> <p>Launched: September 12, 2018</p>	<p>PM-AASHA is a new umbrella scheme aimed at ensuring remunerative prices to the farmers for their produce.</p> <p>The three components that are part of AASHA are:</p> <ul style="list-style-type: none"> ➤ Price Support Scheme ➤ Price Deficiency Payment Scheme ➤ Pilot of Private Procurement and Stockist Scheme <p>The other existing schemes of Department of Food and Public Distribution for procurement of paddy, wheat and nutri-cereals/coarse grains and of Ministry of Textile for cotton and jute will be continued for providing MSP to farmers for these crops.</p> <p>PSS - Under the PSS, physical procurement of pulses, oilseeds and copra will be done by Central Nodal Agencies. Besides, NAFED and Food Cooperation of India will also take up procurement of crops under PSS. The expenditure and losses due to procurement will be borne by the Centre.</p> <p>PDPS - Under the PDPS, the Centre proposes to cover all oilseeds for which MSP is notified. The difference between the MSP and actual selling/modal price will be directly paid into the farmer's bank account. Farmers who sell their crops in recognized mandis within the notified</p>

	<p>period can benefit from it.</p> <p>This scheme does not involve any physical procurement of crops as farmers are paid the difference between the MSP price and Sale/modal price on disposal in notified market.</p> <p>PPSS - In the case of oilseeds, States will have the option to roll out PPSSs in select districts.</p> <p>Under this, a private player can procure crops at MSP when market prices drop below MSP and whenever authorized by the state/UT government to enter the market.</p> <p>The private player will then be compensated through a service charge up to a maximum of 15% of the MSP.</p>
<p>Krishi Kalyan Abhiyan Launched: 31st July, 2018</p>	<p>It was launched to aid, assist and advice farmers on how to improve their farming techniques and raise their incomes.</p> <p>The Krishi Kalyan Abhiyaan will be undertaken in 25 Villages with more than 1000 population each in Aspirational Districts identified in consultation with Ministry of Rural Development as per directions of NITI Ayog.</p> <p>The overall coordination and implementation in the 25 villages of a district is being done by Krishi Vigyan Kendra of that district.</p> <p>Various activities to promote best practices and enhance agriculture income are being undertaken under this plan such as:</p> <ul style="list-style-type: none"> ➤ Distribution of Soil Health Cards to all farmers ➤ 100% coverage of bovine vaccination for Foot and Mouth Disease (FMD) in each village ➤ 100% coverage of Sheep and Goat for eradication of Peste des Petits Ruminants (PPR) ➤ Distribution of Mini Kits of pulses and oilseeds to all ➤ Distribution of Horticulture/Agro Forestry/Bamboo plant @ 5 per family (location appropriate) ➤ Artificial insemination saturation ➤ Demonstration program on Micro- irrigation
<p>National Mission for Sustainable Agriculture (NMSA) Launched: 1st April 2014</p>	<p>National Mission for Sustainable Agriculture (NMSA) has been formulated for enhancing agricultural productivity especially in rainfed areas focusing on integrated farming, water use efficiency, soil health management and synergizing resource conservation.</p> <p>NMSA will cater to key dimensions of 'Water use efficiency', 'Nutrient Management' and 'Livelihood diversification' through adoption of sustainable development pathway by progressively shifting to environmentally friendly technologies, adoption of energy efficient equipments, conservation of natural resources, integrated farming, etc.</p> <p>Schemes under NMSA</p> <ol style="list-style-type: none"> 1. Rainfed Area Development (RAD): RAD is being implemented by RFS Division 2. Soil Health Management (SHM): SHM is being implemented by INM Division 3. Sub Mission on Agro Forestry (SMAF): SMAF is being implemented by NRM Division 4. Paramparagat Krishi Vikas Yojana (PKVY): PKVY is being implemented by INM Division 5. Soil and Land Use Survey of India (SLUSI): Being implemented by RFS Division

	<ol style="list-style-type: none"> 6. National Rainfed Area Authority (NRAA): Being implemented by RFS Division 7. Mission Organic Value Chain Development in North Eastern Region (MOVCDNER): Being implemented by INM Division 8. National Centre of Organic Farming (NCOF): Being implemented by INM Division 9. Central Fertilizer Quality Control and Training Institute (CFQC&TI): implemented by INM Division.
Kisan Vikas Patra Launched: 2014	<p>Objective: To provide attractive returns to money invested.</p> <p>Target: To provide double the amount invested, after 8 years 4 months, with an interest of 8.7% per annum. The unique liquidity feature of Kisan Vikas Patras provides that an investor can, if he so desires, encash his certificates after the lock-in period of 2 years and 6 months and thereafter in any block of six months on pre-determined maturity value. The investment made in the certificate will double in 100 months.</p>
Soil Health Card Scheme Launched: February, 2015	<p>Objective: Issue soil card to farmers to help them get good harvest by studying the quality of soil.</p> <p>Target: Issue soil cards to about 14 crore farmers spread across India. To help farmers to improve productivity from their farms by letting them know about nutrient/fertilizer requirements for their farms. Under the Soil Health Card Scheme, all soil samples are to be tested in various soil testing labs across the country. Thereafter the experts will analyse the strength and weaknesses (micro-nutrients deficiency) of the soil. It will also contain corrective measures that a farmer should adopt to obtain a better yield.</p>
Integrated Scheme for Agricultural Marketing (ISAM) Launched on 1st April, 2014	<p>Objective: The Scheme aims to develop agricultural marketing infrastructure, promote innovative and latest technologies in agricultural marketing infrastructure, encouraging private and cooperative sector investments, creation of scientific storage capacity for storing farm produce, ensuring a price to the farmers commensurate with the quality of the produce, create general awareness and provide training to farmers, entrepreneurs, market functionaries and other stakeholders on various aspects of agricultural marketing including grading, standardization and quality certification. Its various Sub-Schemes are:</p> <ul style="list-style-type: none"> • Agricultural Marketing Infrastructure (AMI), the objective of this component is to create market infrastructure including Storage Infrastructure and Integrated Value Chain Projects (IVC) • Marketing Research and Information Network (MRIN) • Strengthening of Agmark Grading Facilities (SAGF) • Agri-Business Development (ABD) through Venture Capital Assistance (VCA) • Project Development Facility (PDF) • Choudhary Charan Singh National Institute of Agriculture Marketing (NIAM). <p>Target: The overall budgetary allocation for ISAM is 4548.00 crores during the XII Plan, of which 4000 crores is for AMI, 12.00 crores for MRIN, 6.00 crores for SAGF, 500.00 crores for ABD and 30.00 crores for NIAM.</p>

	The sub scheme will target to create 4000 marketing infrastructure projects and storage capacity of 230 lakh tonnes across the country.
Paramparagat Krishi Vikas Yojana Launched: 2015	<p>This Scheme is an extended component of Soil Health Management (SHM).</p> <p>Objective: The Objective of the Scheme is to produce agricultural products free from chemicals and pesticides residues by adopting eco- friendly, low-cost technologies.</p> <p>Target: To form 10,000 clusters of 20 ha each and bring nearly two lakhs hectares of agricultural area under organic farming by 2017-18.</p>
National Food Security Mission – Farmers Field School (FFS)	<p>Objective: The objective is to provide first-hand information to the farmers in their fields to enable them to evaluate, fine tune and adopt the best crop production and crop protection technologies suitable to their location and resources for higher production and productivity.</p> <p>Target: Under this scheme, there will be one FFS for every 1,000 ha of area. One facilitator will be identified from the State Department of Agriculture who will run the school. There will be a season long training of the farmers in their fields for a single day in a week or fortnight, organized on the various aspects of crop production technologies of rice wheat and pulses. The financial assistance will be limited to Rs.17, 000/-per training per FFS in the identified districts.</p>
Agri-Clinic and Agri-Business Centres Scheme Launched: 2002	<p>Objective: The scheme aims provide extension and other services to farmers on payment basis through setting up of economically viable self – employment ventures, necessary support in supply of agricultural inputs and to promote self-employment.</p> <p>Target: To provide Agri-Entrepreneurship Development training to the selected trainees for a period of two months in identified Nodal Training Institutes. Free handholding support is also provided for one year to trained agriculture graduates in obtaining bank finance, setting up their business in the area, etc. The training component is looked after by MANAGE. The Scheme has a provision of credit support (start-up loan) up to 20 lakhs for individual projects and 100 lakhs for a group project. NABARD monitors the credit support to Agri-Clinics through Commercial Banks/Cooperative Banks/ Regional Rural Banks. The scheme covers full financial support for training and handholding, provision of loan and credit linked back ended composite subsidy.</p>
Interest Subvention Scheme (ISS) Launched: 2006-2007	<p>Objective: To make available at ground level, agricultural credit for Short Term crop loans at an affordable rate to give a boost to agricultural productivity and production in the country.</p>

	Target: NA
National Mission on Oilseeds and Oil Palm (NMOOP) Launched: 2014-2015	<p>NMOOP is implemented under three Mini-Missions I, II and III.</p> <p>Objective: To enhance the cropping intensity of the area ensuring overall improvement of soil health, ensure effective management of insects & pest and increase irrigation coverage of the crop.</p> <p>Target: The Mini Mission I, on oilseeds, aims at increasing production from 28.93 million tonnes during 11th Plan to 35.51 million tonnes in 12th Plan. The productivity will rise from 1081 kg/ha during the 11th Plan period to 1328 kg/ha of oilseeds during 12th Plan period.</p> <p>Mini Mission II, on oil palm, aims at bringing additional 1.25 lakh hectare area under oil palm cultivation through area expansion. Wastelands will also be utilized for this purpose. The mini mission seeks to increase productivity of fresh fruit bunches from 4927 kg per ha to 15000 kg per ha.</p> <p>Mini Mission III, on tree-borne oilseed (TBOs), aims at enhancing seed collection of TBOs from 9 lakh tonnes to 14 lakh tonnes.</p>
National Horticulture Mission Launched: 1st May, 2015	<p>Objective: To provide holistic growth of the horticulture sector through an area based regionally differentiated strategies which include research, technology promotion, extension, post-harvest management, processing and marketing, in consonance with comparative advantage of each State/region and its diverse Agro-climatic feature.</p> <p>Target: To enhance horticulture production, improve nutritional security and income support to farm households To establish convergence and synergy among multiple on-going and plan programmes for horticulture development To promote, develop and disseminate technologies, through a seamless blend of traditional wisdom and modern scientific knowledge To create opportunities for employment generation for skilled and unskilled persons, especially unemployed youth.</p>
Rashtriya Krishi Vikas Yojna Launched: 2007	<p>Rashtriya Krishi Vikas Yojana is a special Additional Central Assistance Scheme.</p> <p>Objective: To orient agricultural development strategies, to reaffirm its commitment to achieve 4 per cent annual growth in the agricultural sector during the 11th plan.</p> <p>Target: The RKVY covers all sectors such as Crop Cultivation, Horticulture, Animal Husbandry and Fisheries, Dairy Development, Agricultural Research and Education, Forestry and Wildlife, Plantation and Agricultural Marketing, Food Storage and Warehousing, Soil and Water Conservation, Agricultural Financial Institutions, other Agricultural Programmes and Cooperation.</p>

Gramin Bhandaran Yojana / Rural Godown Scheme	<p>Objective: To provide support to an individual, a company, a farmer, local government, NGOs and various associations, if they build or renovate rural godowns.</p> <p>Target: Government will provide 25% of the capital investment made in such a venture. If the Godown is built or renovated by a woman farmer, the government support is 33.33% of the total capital investment. This scheme is for creating scientific storage capacity in the rural areas for storing farm produce, thereby prevent distress sale of produce by the farmers after harvest, by promoting pledge financing and marketing credit. The godown can be constructed / located in any area outside the limits of a Municipal Corporation area. Rural godowns located in Food Parks promoted by Ministry of Food Processing Industries are also eligible.</p>
Pradhan Mantri Fasal Bima Yojana Launched: January, 2016	<p>Objective:</p> <ul style="list-style-type: none"> • Supporting sustainable production in agriculture sector by providing financial support to farmers suffering crop loss/damage arising out of unforeseen events • Stabilizing the income of farmers to ensure their continuance in farming • Encouraging farmers to adopt innovative and modern agricultural practices • Ensuring flow of credit to the agriculture sector, which will contribute to food security, crop diversification and enhancing growth and competitiveness of agriculture sector besides protecting farmers from production risks. <p>Target: To reduce the premium burden on farmers and ensure early settlement of crop Insurance claim for the full insured sum. Provide insurance cover to Rabi and Kharif crops and financial support to farmers in case of damage of crops. To make crop insurance simpler and cheaper for the farmers.</p>
Pradhan Mantri Gram Sinchai Yojana (PMGSY) Launched: 2015-16	<p>Irrigating the field of every farmer and improving water use efficiency to provide 'Per Drop More Crop'.</p> <p>Objective: To ensure water supply to farmers round the year. The scheme is aimed to attract investments in irrigation system at field level, develop and expand cultivable land in the country, enhance ranch water use to minimize wastage of water, enhance crop per drop by implementing water-saving technologies and precision irrigation.</p> <p>Target: All the States and Union Territories including North Eastern States are covered under the programme. The government has approved Rs.50, 000 crore for the implementation of Pradhan Mantri Krishi Sinchai Yojana for next 5 years, i.e. up to 2020.</p>

Pradhan Mantri Kisan Sampada Yojana Launched: August, 2017	Objective: For agro-marine processing and development of agro-processing clusters. Target: To develop food-processing capabilities by working on the forward and backward linkage of agro processing cluster, which will benefit 20 lakh farmers and create employment opportunities for about 5,00,000.
Revenue Insurance Scheme for Plantation Crops (RISPC) Launched: February, 2017	Objective: Protect growers from risks such as pest attacks, yield loss, and income declined caused by fall in prices. Target: To implement on pilot basis for 2 years covering tea, coffee, rubber, cardamom, and tobacco in eight districts in West Bengal, Kerala, Karnataka, Andhra Pradesh, Assam, Sikkim, and Tamil Nadu by the commodity boards.
Sampada Scheme Launched: May, 2017	Objective: To supplement agriculture, modernize processing, and decrease agri waste. Target: To give a renewed thrust to the food processing sector in the country and create modern infrastructure with efficient supply chain management from farm gate to retail outlet.
Advanced Farming Enriched Farmer (Maharashtra) Launched: April, 2017	Objective: To increase farmers' income by cutting production cost and increasing the output. Target: To raise production of major crops, diversify crops, introduce marketing techniques, and unite farmers and make them financially stable.
Amma seeds (Tamil Nadu) Launched: January, 2016	Objective: To increase agricultural production in the state. Target: To encourage farmers to use certified seeds sold at reasonable prices.
Bhavantar Bhugtan Yojana (Madhya Pradesh) Launched: 16 October, 2017	Objective: For the welfare of farmers in the state by providing the compensation to farmers for agriculture products whenever its price fall below the announced Minimum support price (MSP), thereby, protecting them from losses suffered on account of distress sale. Target: Pay farmers the difference between official Minimum Support Price (MSP) and the rate at which they sell their crops or Model Price whichever is higher.
Chief Minister Samagra Gramya Unnayan Yojana (CMSGUY) (Assam) Launched: February, 2017	Objective: To bring about paradigm shift towards holistic development of villages in the state. Target: Bring a revolutionary change in the state by doubling the farm income by 2022

Farmers' Debt Relief scheme (Madhya Pradesh) Launched: June, 2017	Objective: To provide farmers loans at low rates of interest. Target: Provide loans to farmers at low interest rates to help defaulting farmers get loan. Compensation of Rs. 1 crore for the kith and kin of the dead farmers.
National Agriculture Market (e-NAM) Launched: 14 April 2016	e-NAM is the e-trading platform for the National Agriculture Market. Objective: <ul style="list-style-type: none"> • Transparent sale transactions and price discovery initially in regulated markets. • Liberal licensing of traders / buyers and commission agents • One license for a trader valid across all markets in the State. • Single point levy of market fees • Provision of Soil Testing Laboratories in/ or near the selected mandi Target: To create a unified national market for agricultural commodities.
GOBARDHAN (Galvanizing Organic Bio-Agro Resources) – DHAN scheme Launched: 2018	Objective: The scheme aims to positively impact village cleanliness and generate wealth and energy from cattle and organic waste. The scheme also aims at creating new rural livelihood opportunities and enhancing income for farmers and other rural people. Target: To cover 700 projects across the country in 2018- 19. The scheme will be implemented in two phases i.e, 350 projects in first half of the year and rest in the second half.

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