

* Q & A on PSL and
Agriculture

Pre - Promotion 2023-24

PSL- Weaker Section

- ✓ Small and Marginal Farmers.
- ✓ Artisans, village and cottage industries where individual credit limits do not exceed Rs. 1 lakh.
- ✓ Beneficiaries under Government Sponsored Schemes such as National Rural Livelihoods Mission (NRLM), National Urban Livelihood Mission (NULM) and Self Employment Scheme for Rehabilitation of Manual Scavengers (SRMS).
- ✓ Scheduled Castes and Scheduled Tribes.
- ✓ Beneficiaries of Differential Rate of Interest (DRI) scheme.
- ✓ Self Help Groups.

PSL- Weaker Section

- ✓ Distressed farmers indebted to non-institutional lenders.
- ✓ Distressed persons other than farmers, with loan amount not exceeding ₹1 lakh per borrower to prepay their debt to non-institutional lenders.
- ✓ **Individual women beneficiaries up to ₹1 lakh per borrower** (For UCBs, existing loans to women will continue to be classified under weaker sections till their maturity/repayment.).
- ✓ Persons with disabilities.
- ✓ Minority communities as may be notified by Government of India from time to time.

Qn : What are the sectors coming under Priority Sector Lending

Ans:

1. Agriculture
2. MSME
3. Export Credit
4. Education
5. Housing
6. Social Infrastructure
7. Renewable Energy
8. Others

Qn : What is the Priority sector lending target for Regional Rural Banks

Ans: 75 % ANBC or CEOBE whichever is higher

Qn : What is the Priority sector lending target prescribed for Small and Marginal farmers for the FY 2023-24

Ans: 10.00 % ANBC or CEOBE whichever is higher

Qn : What is the Priority sector lending target prescribed for Weaker section for the FY 2023-24

Ans: 12.00 % ANBC or CEOBE whichever is higher

Qn : What is the Priority sector lending target for Weaker section in RRB

Ans: 15 % ANBC or CEOBE whichever is higher

Qn : What are the activities eligible under under PSL

Agriculture

a) Farm Credit (Agriculture and Allied Activities

b) Lending for Agriculture Infrastructure

c) Ancillary Activities

Qn : What is the maximum loan limit can be considered under PSL in case of Pledge or hypothecation of warehouse receipts

Ans: Loans against pledge/hypothecation of agricultural produce (including warehouse receipts) for a period not exceeding 12 months subject to a limit up to **₹75 lakhs** against NWRs/eNWRs and up to **₹50 lakhs** against warehouse receipts other than NWRs/eNWRs

Qn : What is the maximum limit for FPO/FPCs under farm credit in PSL

Ans: Loans up to ₹5 crore per borrowing entity to FPOs/FPCs undertaking farming with assured marketing of their produce at a pre-determined price.

Qn :Loans for agriculture infrastructure will be subject to an aggregate sanctioned limit of ----- from the banking system considered under PSL

Ans: ₹100 crore per borrower

Qn :What is the target for micro enterprises under priority sector lending

Ans: 7.5 % of ANBC or CEOBE whichever is higher

Qn :What is the maximum loan limit for Start ups to be classified under PSL

Ans: ₹50 crore

Qn :What is the sub target under Export Credit for Domestic banks

Ans: Incremental export credit over corresponding date of the preceding year, up to 2 per cent of ANBC or CEOBE whichever is higher, subject to a sanctioned limit of up to ₹ 40 crore per borrower.

Qn : Loans to individual upto Rs -----in Metros
and Rs----- in other centres to be
classified under PSL Housing

Ans Rs 35 Lakhs & Rs 25 Lakhs

Qn : What is the maximum project cost for housing loan in Metro and Other centres under priority sector ?

Ans: Rs 45 Lakhs & Rs 30 Lakhs

Qn :What is the maximum loan limit for Food and Agro Processing industries classified under Ancillary activities of Agriculture

Ans: ₹100 crore per borrower

Qn : Loans up to -----in metropolitan centres and up to----- in other centres for repairs to damaged dwelling units conforming to the overall cost of the dwelling unit as per PSL

Ans : ₹10 lakh & ₹6 lakh

Qn : Loans up to a limit of----- for setting up schools, drinking water facilities and sanitation facilities classified under **PSL Infrastructure**

Ans : ₹5 crore per borrower

Qn : Loans up to a limit of -----for building health care facilities including under 'Ayushman Bharat' in Tier II to Tier VI centres classified under PSL Infrastructure

Ans : ₹10 crore per borrower

Qn : What is the maximum limit classified under PSL Renewable energy

Ans : ₹30 crore per borrower (solar based power generators, biomass-based power generators, Windmills, micro-hydel plants)

Qn : What is the loan limit for individual households to be classified under PSL Renewable energy

Ans: ₹10 lakh per borrower

Qn : Farmers with _____ hectare of land holding are considered as small farmers?

Ans: Farmers with a landholding of more than 1 hectare and up to 2 hectares

Qn : What is the target for lending to Non-corporate farmers for the FY 2023-24

Ans: 13.78% of ANBC or CEOBE whichever is higher

Qn : Farmers with _____ hectare of land holding are considered as marginal farmers?

Ans: Land holding of up to 1 hectare

Qn : Farm credit to corporates up to Rs. _____
comes under priority sector ?

Ans: Rs 2 Crore

Qn : Loans sanctioned to distressed person not exceeding Rs. _____ per borrower to prepay their debt to non-institutional lenders reckoned under priority sector?

Ans: Rs 1.0 Lakh

Qn : What is the total priority sector target for Small Finance Banks(SFBs) in India?

Ans: 75 %

Qn : How the Non achievement of priority sector lending will affect the banks

Ans:

- i. Shortfall to be deposited with RIDF/SIDBI etc.**
- ii. will be taken into account while granting regulatory clearances and granting approvals for various purposes**

Qn : What is the target for Educational loans under PSL

Ans: Loans to individuals for educational purposes, including vocational courses, **not exceeding ₹ 20 lakhs** will be considered as eligible for priority sector classification

Qn : What is the expiry date of PSLC?

Ans: All PSLCs will be valid till the end of FY i.e. March 31st and will expire on next day i.e. April 1st.

Qn : What are the loans for SHGs/JLGs as per the prescribed limit eligible for priority sector classification

Ans: Loans not exceeding ₹2.00 lakh provided by banks to SHG/JLG for activities other than agriculture or MSME, viz., loans for meeting social needs, construction or repair of house, construction of toilets or any viable common activity started by SHGs.

Qn : What is the cap for bank lending to NBFCs and HFCs for on-lending?

Ans: Bank lending to NBFCs (other than MFIs) and HFCs are subjected to a cap of **5% of average PSL** achievement of the four quarters of the previous financial year

Qn : Which section of the Banking Regulation Act, 1949 gives power to RBI for issuing guidelines under priority sector lending, for the scheduled commercial bank

Ans: Section 21

Qn : On-lending by NBFCs for 'Term lending' component under Agriculture will be allowed up to -----per borrower.

Ans: ₹ 10 lakh

Qn : On-lending by NBFCs for 'Term lending' component under Micro & Small enterprises will be allowed up to -----per borrower.

Ans: ₹ 20 lakh

Qn : Bank loans to HFCs for on-lending (not applicable to RRBs, SFBs and LABs) subject to an aggregate loan limit of -----per borrower.

Ans: ₹ 20 lakh

**Qn : A bank is permitted to issue PSLCs upto -----
-----of previous year's PSL achievement without
having the underlying in its books**

Ans: 50 percent

Qn :How many self groups and women beneficiaries are there in our Bank as on 30.09.2023

Ans: 3.96 lakhs SHG and 54 lakhs women beneficiaries

Qn :What is the maximum jewel loan account a borrower can have at any point of time

Ans: 10 accounts irrespective of any category

Qn :What is the maximum ceiling of jewel loan under bullet payment

Ans: 35.0 Lakhs

Qn :What is the criteria to empanel appraisers based on jewel loan business of the branches

Ans:

| Jewel Loan Business | No of Panel Jewel Appraisers |
|----------------------------|-------------------------------------|
| More than 150 Cr | Minimum of 4 |
| 75 Cr to 150 Cr | Minimum of 3 |
| Upto to 75 Cr | Minimum of 2 |

Qn :What is the custodial charges for undelivered jewels per annum

Ans: Rs 500/- plus GST per packet of undelivered jewels per annum in all the jewel loan accounts, where the loan is fully repaid or having balance of less than Rs.1000/.

No custodial charges if loan has been fully repaid but jewels were retained without delivery, because of **Branch exercising Banker's right to set off** against direct / indirect liabilities of the loanee.

Qn :How many RRBs are there in Indian Bank

Ans: 3

- 1. Tamil Nadu Grama Bank**
- 2. Saptagiri Grameena Bank**
- 3. Puduvai Bharathiar Grama Bank**

Qn :What is the LTV for KCC Gold Plus scheme

Ans: 90 %

Qn :What is the Credit linkage amount under DAY NRLM scheme

Ans: 1st Credit linkage -6 times of the existing corpus or minimum of Rs 1.50 lakhs whichever is higher

2nd Credit Linkage - 8 times of the existing corpus amount or minimum of Rs 3.0 lakhs whichever is higher

3rd Credit Linkage- Minimum of Rs 6.0 lakhs based on the micro credit plan.

Qn : Sanctioning Powers for Direct lending of SHGs without any sponsoring agency is vested with -----

Ans: ZLCC

Qn :What is the minimum and maximum loan amount in KCC Gold Plus scheme

Ans: Above Rs 1.60 lakhs and up to Rs 3.0 lakhs

Qn. What is the maximum limit can be sanctioned for Oral lessees

Ans : Rs 50,000

Qn. Who will fix the Scale of finance in KCC

Ans : DLTC (District Level Technical Committee)

Qn. What is the maximum limit eligible for interest subvention under KCC crop loan

Ans : Rs 3.0 lakhs

Qn. What is the maximum limit under KCC Marine Gold

Ans : Above Rs 1.60 lakhs and upto Rs 2.0 lakhs

Qn. What is the maximum limit eligible for interest subvention under KCC Animal husbandry and fisheries

Ans : Rs 2.0 lakhs

**Qn. The loan granted for short duration crops will
be treated as NPA -----**

**Ans : If the installment of principal or interest
thereon remains overdue for two crop seasons.**

Qn. The loan granted for long duration crops will be treated as NPA-----

Ans : If the installment of principal or interest thereon remains overdue for one crop seasons.

Qn. What is the insurance premium under PMFBY

Ans :

Khariff crops - 2 %

Rabi crops - 1.50 %

Annual Commercial/Horticultural Crops - 5%

**Qn. Whether insurance is voluntary or mandatory for
Loanee and Non Loanee farmers under PMFBY**

Ans : Voluntary from Khariff 2020

**Qn. What is the maximum limit under JLG
Agriculture to a group?**

**Ans: Rs 10 lakhs subject to a maximum of Rs 1 lakh
to an individual**

Qn. What is SHG Grihalakshmi and what is the maximum loan limit under SHG Grihalakshmi

Ans: : Housing loan to SHG members and the Maximum loan limit is **Rs.100000/- per member .**

The Rate of Interest - As applicable to IB Home Loan Scheme

Qn: What is the minimum land holding required to finance a tractor and combined harvester

Ans: Minimum 4 acres of irrigated land (or) 8 acres of unirrigated land (dry land).

Qn: What is the minimum land holding required to finance a Power Tiller /Transplanter/Thresher upto Rs 2.0 lakhs

Ans: Minimum 2 acres of irrigated land (or) 4 acres of unirrigated land (dry land).

Qn: What is the maximum loan amount for tractor and power tiller

Ans: Rs 10.0 lakhs (max)

Qn: What is the maximum loan amount to purchase other farm machineries

Ans: Rs 100.0 lakhs (max)

Qn: What is the maximum repayment term for a tractor loan?

Ans: 7 years including a maximum moratorium period of 6 months

Qn. Can we sanction loan for purchase of Pre used tractors

Ans: : Yes, but the age of the tractor should not be more than 2 years

**Qn. Indian Bank is entered into MoU with OEMS like---
----- under Ind Krishi Vahan Scheme**

**Ans: : Mahindra & Mahindra Limited, Swaraj, TAFE
and TMTL**

Qn. What is the maximum loan limit under Ind Krishi Vahan scheme

Ans: : Rs 10.0 lakhs

**Qn. Is CIBIL score is mandatory to finance under Ind
Krishi Vahan scheme.**

Ans: : Yes. CIBIL score should be ≥ 700

Qn. What is the margin under Ind Krishi Vahan scheme.

Ans:

| CIBIL Score | Margin |
|--|---------------|
| CIBIL \geq 700 | 30% |
| CIBIL $>$ 750 | 25% |
| CIBIL score \geq 700 & Farmers with 2 ac of Wet land /4 ac of Dry land | 25% |
| CIBIL $>$ 750 and Farmers with 2 ac of Wet land /4 ac of Dry land | 20% |

Qn. What is the pay out to OEM dealers and incentives to sales executives in Ind Krishi Vahan scheme

Ans:

1. Payout structure for OEM Dealers:

| Number of Tractor Loan account Disbursed in a quarter from single Tractor Dealer | Pay-out Payment to Tractor Dealer (% of Loan amount) |
|--|--|
| 1 to 10 | 1.00 % |
| Above 10 | 1.50 % |

2. Incentive to Tractor Sales Executive:

Rs.1000.00 per tractor shall paid to Sales Executive

Qn. What is the minimum working hours of tractor per year to be considered as economically viable

Ans: : 1000 hours in a year

**Qn. What is the maximum loan limit to purchase a
Pre used tractor**

Ans: : Rs 5,00,000

Qn. NABARD usually encourages cold storages where...% of the capacity is available to farmers for storage on rentals?

Ans: : 70 %

Qn. What is the minimum capacity of cold storage unit will be considered as viable project

Ans: : 5000 MT

Qn. What is the method of assessment for Working Capital limit in Cold Storage finance?

Ans: : Cash budget method

Qn. What are the activities coming under KCC Animal husbandry and Fisheries

Ans: : Dairy, Poultry & Small ruminants, Inland fisheries & Aquaculture and Marine fisheries

Qn. What is the eligibility criteria to avail loan under SHG Shakthi

Ans: : Existing Self Help Groups which have availed at least 3 doses of credit having satisfactory repayment history and require credit facilities above Rs 10 lakhs and up to Rs 20 lakhs are eligible to avail loan under SHG Shakthi

Qn. What is the interest subvention available under DAY NRLM scheme for the FY 2023-24

Ans: :

- ✓ For outstanding credit balance upto 3.00 lakh, banks will be subvented at a uniform rate of **4.5% per annum** during FY 2023-24
- ✓ For outstanding credit balance above 3.00 lakh and upto 5.00 lakh, banks will be subvented at a uniform rate of **5% per annum** during FY 2023-24.
- ✓ Interest Subvention will be payable only for the period during which an account remains in **standard category**.

Qn. What is the interest subvention available under KCC scheme for the FY 2023-24

Ans: : 1.50 %

Qn. What is the minimum and maximum amount in SHG Shakthi

Ans: : Above Rs 10.0 lakhs and upto Rs 20.0 lakhs

Qn. Whether Crop loan and loans for irrigation, wells and canals can be covered under SHG Shakthi Agri

Ans: : No

Qn. What is SHG Nirmal

Ans: :To tap the business potential in financing for Water, Sanitation and Hygiene (WASH) activities a new product viz, SHG Nirmal has been introduced.

Qn. What is the minimum and maximum amount under SHG Nirmal

Ans: : Rs 20,000 to Rs 3,00,000

Qn. What is the member size of JLG

Ans: : 4- 10 members

Qn. Who will fix the unit cost for agriculture advances

Ans: : NABARD

Qn. Can we sanction crop loan under Mudra scheme

Ans: : No, Crop loans are not eligible under Mudra scheme

Qn. What is the minimum-security coverage should be maintained in Cold storage unit advance

Ans: : Min Security Coverage Ratio of 1.20 should be maintained

Qn. What is the maximum repayment period for Cold storage unit

Ans: : Up to 9 Years including maximum holiday period of 2 Years

***Qn.* What is the maximum limit for financing
FPO/FPCs**

Ans : Rs 100 lakhs

**Qn. Who is the sanctioning authority for
FPO/FPCs**

Ans : Zonal Level Credit Committee (ZLCC)

Qn. What is the maximum quantum of loan can be sanctioned without any collateral security under Agri clinics and Agri business centres

Ans : Upto Rs 5.0 lakhs

Qn. What are the margin norms in Agri clinics and Agri business centres

Ans : Upto Rs. 5.00 lakhs - No margin.

Above Rs. 5.00 lakhs - 15% of the project outlay.

Qn. What is the maximum repayment period for Star Agro Mills Scheme

Ans : Upto 7 Years with maximum holiday period of 12 months

Qn. Coffee growers loan should be advanced for intensive cultivation of coffee and?

Ans: Replanting of coffee only

Qn. To finance under TEA growers the planter should be a registered grower with?

Ans: Tea Board

Qn. What is the maximum limit under IB H and T Loan (Sugarcane Harvesting and Transportation)

Ans: Rs 7.00 LAKHS

Qn. Who are eligible for Produce Marketing Loan (PML)

Ans: All farmers/ Agriculturalists who stored their produce in warehouses registered with WDRA
(Warehousing Development and Regulatory Authority)

Qn. What is IB Produce Marketing Loan (PML)

**Ans: To finance farmers against the electronic
Negotiable Warehouse Receipts (eNWRs)
issued by the National e- Repositories Limited.
Viz. M/s National e-Repository Ltd (NERL)**

Qn. How the limit will be assessed under IB Produce Marketing Loan (PML)

Ans: 70% of the value of commodity pledged as per eNWR.

The commodity offered for pledge will be valued by considering the lowest of the following:

- a. Minimum Support Price, wherever declared.
- b. Current Market Price (agmarknet.nic.in)
- c. Value mentioned in e-NWR.

Qn. What is the margin under IB Produce Marketing Loan (PML)

Ans: 30% of the value of the commodity.

If commodity is highly perishable in nature (perishability up to 6 months), **higher margin of 40%** shall be held

Qn. Bank has entered MOU with -----for financing against e-NWR issued by them

Ans: NERL (*M/s National e-Repository Ltd*)

Qn. What is the quantum of loan under IB Produce Marketing Loan (IBPML)

Ans:

Quantum of loan: Minimum Rs.1.00 lakh & Maximum Rs.75.00 lakh per borrower

***Qn. What is the maximum repayment period for
Produce Marketing Loan (PML)***

**Ans: To be based on perishability of commodities, subject
to a maximum period of 12 months**

Qn. What is RBD Open Term loan

Ans: “Open Term Loan” facility for the Agricultural customers is to meet their additional line of credit / specific facilities to procure / create the assets without delay

Qn. What is the quantum and margin under RBD Open Term loan

- **Ans: Quantum of loan - Upto 20% of TL or CC (whichever is higher) with our Bank.**

Minimum: Rs. 0.01 Crore and Maximum: Rs. 5.00 Crore (at field level, upto FGMCAC)

- **Eligible Entities: All Food Processing Units engaged in Agricultural activity.**
- **Margin - 25%.**
- **Maximum Tenor - Maximum 7 years (Door to Door tenor)**

Qn. What is Ind Agro mortgage loan

- **Ans:** For Agri entrepreneurs & Units engaged in Agri Investment activities with simplified procedure based on prime security of SARFAESI complied property and also taking into account the availability of cash flow/DSCR to service the proposed loan, “Ind Agro Mortgage” is developed

Qn. What are the salient features of Ind Agro mortgage loan

Ans:

- Maximum quantum of loan up to **Rs.5.00 Cr**
- Eligible Entities: All Agro Processing Units, Food Processing Units, Agriculture Infrastructure Development units, Animal Husbandry Infrastructure Development units, Large scale Dairy farm and Poultry farm, Tea Plantation Units, Other large scale Agri units etc.
- Margin - **40% on RSV of the SARFAESI** compliant property.
- Eligibility based on DSCR.
- Maximum Tenor - **Maximum 120 months** (Door to Door tenor)

Qn : What is the revised age limit for PMJDY

Overdraft facility

Ans: 18- 65 years

Qn : What is the revised limit for PMJDY Overdraft facility

Ans: Rs 5000 to 10,000

Qn : What is the minimum lien period for PMJJBY scheme

Ans: 30 days

Qn : The accidental insurance cover for new RuPay card holders raised from existing Rs.1 lakh to Rs. lakh to new PMJDY accounts opened after 28.8.2018

Ans: 2.0 Lakhs

Qn : What is the age limit to be enrolled under PMJJBY

Ans: 18-50 years

Qn : What is the age limit to be enrolled under PMSBY

Ans: 18-70 years

Qn : What is the age limit to be enrolled under APY

Ans: 18-40 years

Qn : What is the minimum contribution period for APY

Ans: 20 years

Qn : The PMJJBY scheme would be offered / administered through

Ans: LIC

Qn : The PMSBY scheme would be offered / administered through

Ans: **PSGIC** (Public Sector General Insurance Companies)

Qn : The Sukanya Samriddhi Yojna account can be opened in the name of a girl child till she attains the age of Years

Ans: 10 years

Qn : What is the mode and frequency of contributions to the APY account?

Ans: Monthly, Quarterly & Half Yearly

Qn : Pradhan Mantri Jan-Dhan Yojana (PMJDY) is launched under----- and launched by -----

Ans: National Mission for Financial Inclusion , the Hon'ble Prime Minister on 28.08.2014.

Qn : Who has prepared NSFM 2019-24

Ans: The National Strategy for Financial Inclusion for India 2019-2024 has been prepared by **RBI**.

It is under the aegis of the Financial Inclusion Advisory Committee and is based on the inputs and suggestions from Government of India, other Financial Sector Regulators Viz., Securities Exchange Board of India (SEBI), Insurance Regulatory and Development Authority of India (IRDAI) and Pension Fund Regulatory and Development Authority of India (PFRDA).

Qn : What are the Strategic Pillars of National Strategy for Financial Inclusion (2019-2024)

Ans:

- 1) Universal Access to Financial Services**
- 2) Providing Basic Bouquet of Financial Services**
- 3) Access to Livelihood and Skill Development**
- 4) Financial Literacy and Education**
- 5) Customer Protection and Grievance Redressal**
- 6) Effective Co-ordination**

Qn : What are the limitations of a Small Account

Ans:

1. Aggregate of all credits in small accounts cannot exceed Rs. 1 Lakh in a financial year
2. Aggregate of all withdrawals and transfers in small account cannot exceed Rs. 10,000/- in a month
3. Balance in the small account at any point of time cannot exceed Rs. 50,000

Qn : Under the APY, minimum guaranteed pension of Rs.

Ans: 1000-5000

Qn : What is the premium to be paid if PMJJBY enrolled in the month of June, July and August

Ans: Rs 436

Qn : What is the premium to be paid for PMSBY

Ans: Rs 20

Qn : What is IB SAATHI

Ans: *IB -Sustainable Access and Aligning Technology for Holistic Inclusion(IB SAATHI)*

- Hybrid model
- BCs in this model are expected to offer banking services at the allotted locations for a minimum of 4 hours in their fixed set-up.
- Thereafter BC agents will be mobile

**Qn : Who is our technology service provider under IB
SAATHI model**

Ans: M/s Integra Micro System-TSP(for 3 years)

Qn : Who are our Corporate Business Correspondents

Ans:

1. *Atvati Technologies P Ltd*
2. *CSC e-Governance Services Ltd*
3. *FIA Technology Services P Ltd*
4. *Integra Micro Systems P Ltd*
5. *Vision India Tech Services Ltd*
6. *Alankit Ltd*
7. *Commonwealth Inclusive Growth Services Ltd (CIGS)*
8. *Fino Payments Bank*
9. *Manipal Technologies Ltd*
10. *Starfin India Pvt Ltd*

Qn : What is the maximum limit of cash transactions allowed for FBCs

Ans:

- ✓ Field BC can accept cash receipt & Transfer up to a maximum of **Rs. 20,000/- per individual/per day**
- ✓ Make cash payment up to a maximum of **Rs. 10,000/- per individual / per day**

Qn : What is the mandatory working hours for FBCs

Ans:

- ✓ **The working of minimum 20 working days login in a month and minimum 4 hours working in a day is mandatory for all BC Points**

Qn : Bank follows -----Model for BC Management Services through Corporate Business Correspondents (CBCs) for remuneration to CBCs and FBCs.

Ans: OPEX

Qn : Pradhan Mantri Shram Yogi Maan-dhan (PM-SYM) yojana is for unorganized workers to ensure minimum assured pension of Rs per month after attaining the age of 60 years

Ans: Rs 3000

Qn : A banking outlet which does not provide delivery of service for a minimum of 4 hours per day and for at least days a week will be considered a 'Part-time Banking Outlet

Ans: 5

Qn : Pradhan Mantri Kisan Samman Nidhi Yojana is an initiative of the Government wherein 120 million small and marginal farmers of India with less than two hectares of of landholding will get up to Rs. _____ per year as minimum income support?

Ans: 6000

Qn : What is the CFA available under IND KISAN SAUR SHAKTHI (PM KUSUM) ?

Ans: CFA @ 30% (50% for NE, Sikkim, J&K, HP, Uttarakhand, Lakshadweep and A&N Islands) of the Benchmark Cost or the Tender Cost (whichever is lower) of the stand alone agri solar pump shall be provided.

Subsidy @ 30% is also available from the State Govts

Qn : Which year the Kisan Credit Card scheme was introduced

Ans: 1998

Qn : What is SATAT

Ans: Sustainable Alternatives Towards Affordable Transportation

- Scheme for Financing Compressed Bio Gas Plants. (Sustainable Alternatives Towards Affordable Transportation)
- Setting up of Compressed Bio Gas plant with minimum production capacity of 2 Tons per day.
- CFA of Rs 4.00 Cr per 4800 kg of CBG production per day generated from 12000 cubic meters of Bio gas subject to a Max CFA of Rs 10 Crore

Qn : What is Agri Infrastructure Fund

Ans: To provide advances for

- Post Harvest Management Projects
- Viable Projects for building community farming assets
- Announced in May 2020 by the Central Govt
- Financing facility of Rs 1 lakh crore will be provided for funding Agriculture Infrastructure Projects at farm-gate & aggregation points

Qn : What is the interest subvention available in Ind Krishi Infra fund scheme

Ans: @ 3% p.a. up to a limit of Rs 2 Crore for a maximum period of 7 years

Qn : What is Animal Husbandry Infrastructure Development Fund (AHDIF)

• Ans:

- **Announced under Aatmanirbhar Bharat package by the Central Govt.**
- **Fund size of Rs 15000 Crore has been formed for incentivizing investments for establishment of**
 - **Dairy/ Meat Processing & value addition infrastructure**
 - **Animal Feed Plant**
 - **Establishment of IVF centres**
 - **Sex sorted semen**
 - **Breed Multiplication Farm**

Qn : What is the interest subvention available in Ind Pasudhan Mitra

Ans:

- **GOI will provide 3% interest subvention to eligible beneficiaries.**

Qn : What is PM-FME

Ans: PM- Formalization of Micro Food Processing Enterprises

- ✓ Ministry of Food Processing Industries (MoFPI) has formulated the Scheme to address the challenges faced by the MICRO Enterprises & to tap the potential of groups & cooperatives in supporting the upgradation & formalization of such enterprises

Qn : What is the subsidy available under PMFME Scheme

Ans:

- ✓ Credit linked subsidy @ 35%, with maximum subsidy of Rs. 10.00 Lakhs.
- ✓ Credit linked capital investment Grant @ 35 % to FPOs/ SHGs/ Cooperatives.
- ✓ Grant @ 35% for common infrastructure development by groups, government agencies or private entities.
- ✓ Credit Guarantee Fund Trust for Micro & Small Enterprises (CGTMSE) for collateral free loan up to Rs 2 crore & PM MUDRA Yojana for loan up to Rs.10 lakh to be covered as per the eligibility norms.

Qn : What is Mahila Samman Savings Certificate

Ans: The Mahila Samman Savings Certificate is a one-time scheme available for two years, from April 2023-March 2025.

It will offer a maximum deposit facility of up to Rs.2 lakh in the name of women or girls for two years at a fixed interest rate (7.5% pa)

Qn : What is Bharatiya Prakritik Krishi Paddhati(BPKP) Scheme

Ans: It is a sub mission under 'Paramparagat Krishi Vikas Yojana' is a component of Soil Health Management (SHM) of National Mission of Sustainable Agriculture (NMSA).

- ✓ Under PKVY Organic farming is promoted through the adoption of the organic village by cluster approach and PGS certification.
- ✓ This scheme aims to promote Natural Farming and traditional indigenous practices.

Qn : What is Shree Anna Yojana

Ans: To promote the cultivation and production of coarse grains in the country, the Central Government has announced the launch of Shree Anna Yojana.

- ✓ Under this scheme of the government, the area and production of coarse grains will be increased in the country.
- ✓ The central government is preparing to make our country a global hub of food grains.
- ✓ For this, the **Indian Millet Research Institute at Hyderabad** will be made a major millet research centre.

All the Best