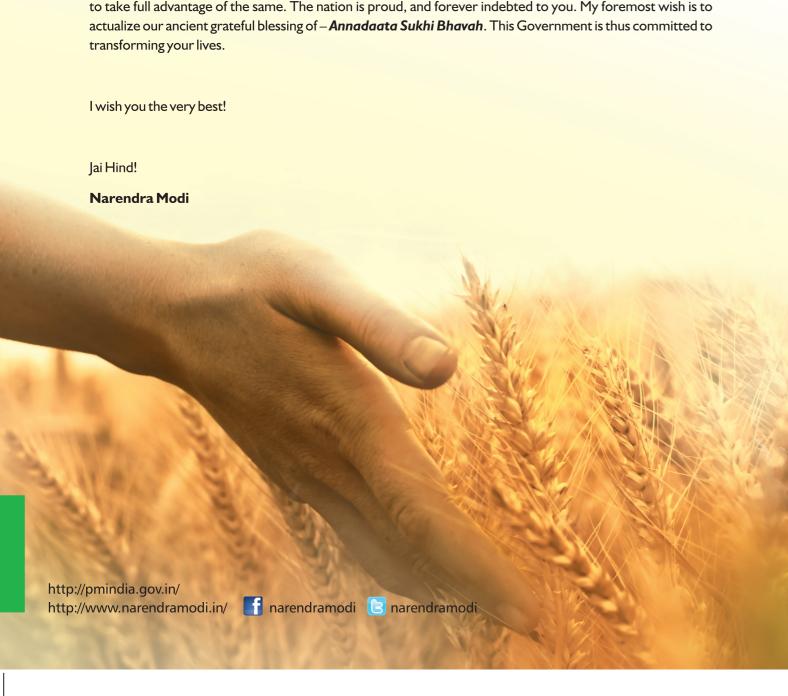
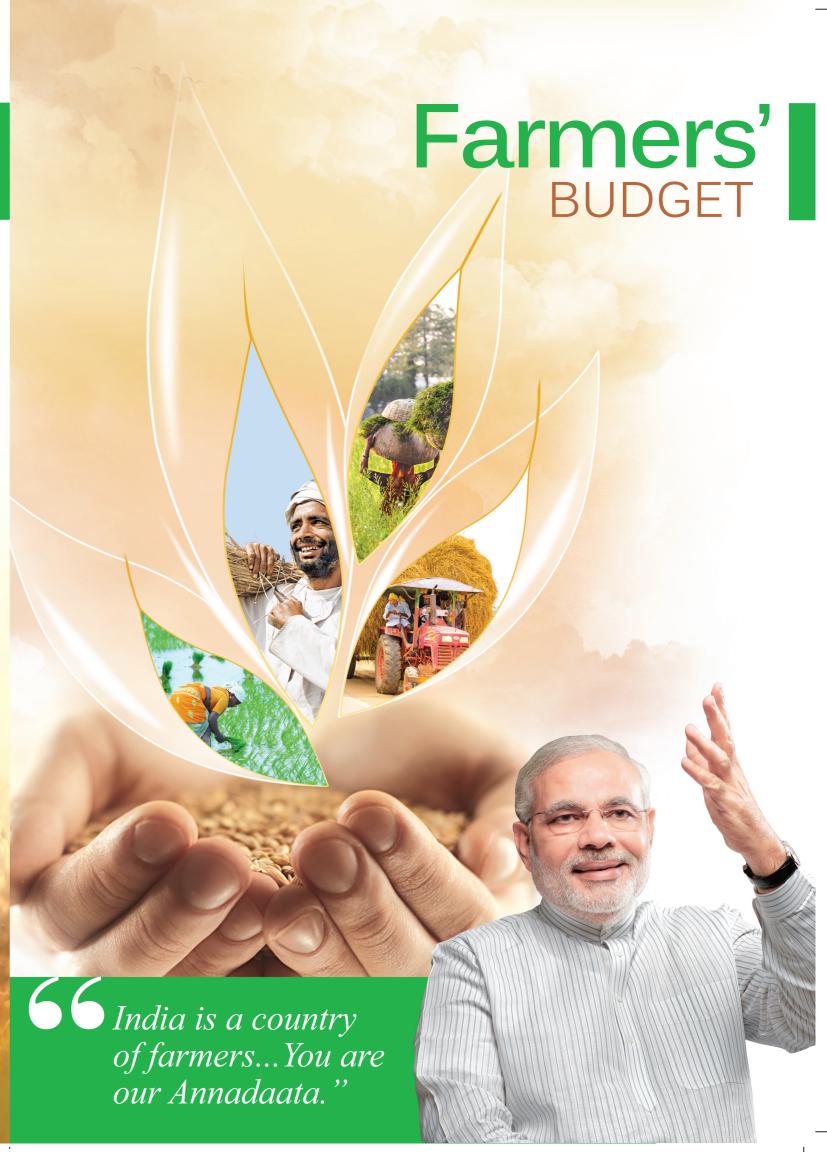
66 My foremost wish is to actualize our ancient grateful blessing of – Annadaata Sukhi Bhavah."

Having always heard about government servants getting pension after retirement, we would have often worried about our own old age. Who would look after us? How would we manage financially? For this we have come up with the Atal Pension Yojana, which will give you a pension of Rs 5,000 per month after you are 60, by saving just Rs 250 per month from a young age. In addition, your children will inherit up to Rs 8.5 lakhs when you are no more. The Government will contribute 50% of your premium, up to a limit of Rs 1,000 each year, for five years. A Senior Citizen Welfare Fund is also being set up for subsidizing premiums of old age pensioners, BPL families and small and marginal farmers.

Moreover, you will have gotten bank accounts through the Pradhan Mantri Jan Dhan Yojana. Various benefits you are entitled to will now reach your account directly, cutting out all middle men and leakages. You can also use these accounts to get loans up to Rs 5,000 for your needs.

All the above schemes and programs announced in the budget, will be rolled out in the near future. I urge you to take full advantage of the same. The nation is proud, and forever indebted to you. My foremost wish is to







31 March 2015

My Dear Farmer Brothers and Sisters,

India is a country of farmers. As a nation, our roots lie in our villages and farms, which have been providing sustenance to our people for generations. Our festivals, fairs and functions are all based on our agricultural heritage and background. You are our *Annadaata*, for which we are eternally grateful and indebted to you.

Yet, too often your endless toil is under-rewarded; on account of low productivity, weak market linkages or exploitative middle men. Too often your access to the basic needs of water, electricity and credit is unreliable and unsatisfactory. Too often you are left vulnerable to the vagaries of nature.

This must change. As a nation, we have to ensure an enabling environment where you can build a life of comfort and dignity. Thus, your well-being is a priority for my government and your interests are non-negotiable. We have thus come up with a number of initiatives to empower you and improve your lives. Several schemes have been rolled out over the past year, while many more have been announced in this years' budget.

Agriculture

Irrigation is the key to your farms. Thus, with the motto of **Har Khet Ko Paani**, we are starting the *Pradhan*

"Your well-being is a priority for my government and your interests are non-negotiable.

Mantri Krishi Sinchai Yojana to get water to all your farms, emphasizing particularly on latest technologies so at you get **Per Drop, More Crop**. **Electricity** is the other critical need, whose lack you often suffer from. With the Deen Dayal Upadhyaya Gram Jyoti Yojana we are helping State governments electrify all rural areas, such that you get adequate power in your fields as well as 24x7 power in your homes. To ensure you have convenient access to **loans** for further enabling your efforts, the **farm credit** target has been raised to Rs 8,50,000 crore.

Beyond these basic needs, we have structured a number of initiatives to increase your production as well as productivity, by empowering you with best practices and latest technologies. The **Soil Health Card** program gives each and every one of you a report card of your fields detailing its health and needs. This will enable you to improve your productivity by helping you use fertilizers efficiently, plan your cropping cycles and so on. *Kisan TV*, a **24x7 TV channel** dedicated to you and your needs has been launched. This will provide a wide spectrum of activities from giving real-time weather updates and latest agri-mandi data, to sharing success stories and interacting with experts. Then there is the *Paramparagat Krishi Vikas Yojana*, designed particularly for those of you living in hilly areas. This aims to facilitate and promote **organic farming**, such that you can reap the dividends of higher returns and sustainable practices.

Special effort is also being made to **improve the price** you get for your produce. We have set up a *Price* Stabilization Fund to provide support in case the prices fall sharply. We are also actively working with States



towards creating a National Agriculture Market removing all middlemen.

A slew of measures were taken to help you minimize the effect of deficient rain during last years' kharif season – from diesel subsidy and 50% increase in seed subsidy, to additional assistance for horticulture crops and fodder development. This year's unseasonal rains have caused damage to crops in some States. Committed to standing behind you in your hour of need, we are in touch with State Governments to give you support.

Rural infrastructure is being given particular emphasis. The *Pradhan Mantri Gramin Sadak Yojana* will see that you have a **good road** to go to the *haat*. Your villages will get schools and medical facilities, just like urban areas.

Individual

India's family structure is such that we worry more about our families than ourselves. Farming has its risks. We have thus set up mechanisms to assist you in securing your family's well-being in case anything happens to you. The *Pradhan Mantri Suraksha Bima Yojana* provides you an **accident insurance** of Rs 2 lakhs at a mere Rs I per month premium. The *Pradhan Mantri Jeevan Jyoti Bima Yojana* a **life insurance** of Rs 2 lakhs at Rs I per day premium.