

GOVERNMENT OF INDIA
MINISTRY OF AGRICULTURE AND FARMERS WELFARE
DEPARTMENT OF AGRICULTURE AND FARMERS WELFARE

RAJYA SABHA
STARRED QUESTION NO. 217
TO BE ANSWERED ON THE 08/08/2025

COVERAGE AND CLAIM SETTLEMENT UNDER PMFBY

*217. SHRI JOSE K. MANI:

Will the Minister of AGRICULTURE AND FARMERS WELFARE be pleased to state:

- (a) the status of the Pradhan Mantri Fasal Bima Yojana (PMFBY) in providing insurance coverage to farmers;
- (b) the number of farmers who have benefited from this scheme in the last fiscal year; and
- (c) the measures that are being taken to ensure timely claim settlements for farmers affected by natural disasters?

ANSWER

THE MINISTER OF AGRICULTURE AND FARMERS WELFARE
(SHRI SHIVRAJ SINGH CHOUHAN)

- (a) to (c): A Statement is laid on the table of the House.

STATEMENT REFERRED TO PART (a) TO (c) OF RAJYA SABHA STARRED QUESTION No. 217 FOR 08TH AUGUST, 2025 REGARDING “COVERAGE AND CLAIM SETTLEMENT UNDER PMFBY”

(a) to (c): Pradhan Mantri Fasal Bima Yojana (PMFBY) introduced in the country from Kharif 2016 season in the country is demand driven and voluntary for the States as well as farmers. The scheme has been implemented by 27 States/UTs in one or more seasons. At present, 23 States/UTs are implementing the scheme. Since inception of the scheme in 2016-17 till 2024-25 as on 30.06.2025, 7841 lakh farmer applications, covering gross cropped area of 4972 lakh ha. have been insured in the country with a sum insured of Rs. 20,11,076 crore. Claims of Rs. 1,83,259 crore against the farmers premium of Rs.35,753 crore have been paid to 2267 lakh farmer applications in the country during this period under the scheme. The scheme has become world's largest scheme in terms of farmers applications/ policies enrolled.

Total 1434 lakh farmer applications have been enrolled during 2023-24, out of which 364 lakh farmer applications got claims.

Government has taken various steps to strengthen implementation of this scheme, bring transparency and ensure timely settlement of claims :

- Government has undertaken development of **National Crop Insurance Portal (NCIP)** as a single source of data ensuring subsidy payment, co-ordination, transparency, dissemination of information and delivery of services including direct online enrollment of farmers, uploading/obtaining individual insured farmer's details for better monitoring and to ensure transfer of claim amount electronically to the individual farmer's Bank Account.
- In order to rigorously monitor claim disbursement process, a dedicated module namely '**Digicclaim Module**' has been operationalized for payment of claims from Kharif 2022 onwards. It involves integration of National Crop Insurance Portal (NCIP) with Public Finance Management System (PFMS) and accounting system of Insurance Companies to provide timely & transparent processing of all claims w.e.f. Kharif 2024.
- Delinking of Central Government share of premium subsidy from that of State Governments has been implemented so that farmers can get proportionate claims relating to the Central Government share.
- Also, towards leveraging technology in implementation of the scheme, various steps like capturing of yield data/Crop Cutting Experiments (CCEs) data through **CCE-Agri App** & uploading it on the NCIP, allowing insurance companies to witness the conduct of CCEs, integration of State land records with NCIP etc. have already been taken to improve timely settlement of the claims to farmers.

- Provision of 12% penalty on delay in payment of claims by insurance company is auto calculated on National Crop Insurance Portal (NCIP).
- Opening of ESCROW Account by the State Government concerned for deposit of their premium share in advance as per provisions of the scheme has been made mandatory w.e.f. Kharif 2025 season.

Following technologies for Objective Crop Damage & Loss Assessment and transparency have also been implemented w.e.f. 2023-24 under the scheme:

- YES-TECH (Yield Estimation System Based on Technology)** for gradual migration to Remote-Sensing based yield estimation to help assess yields as well as fair and accurate Crop Yield Estimation. This initiative has been launched for paddy & wheat crops from Kharif 2023 wherein 30% weightage to yield estimation will mandatorily be assigned to YES-TECH derived yield. Soybean crop has been added from Kharif 2024 season.
- WINDS (Weather Information Network and Data System)** for setting up of Network of Automatic Weather Stations (AWS) & Automatic Rain-Gauges (ARG) to the tune of 5 times of existing network for collecting hyper-local weather data at GP & Block level. This will be fed into a National database with interoperability & sharing of data in coordination with India Meteorological Department (IMD). WINDS provides data not only for YES-TECH but also for effective drought & disaster management, accurate weather prediction and offering better parametric insurance products.
