

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

RAJYA SABHA
UNSTARRED QUESTION NO. 2244
TO BE ANSWERED ON THE 08/08/2025

IMPLEMENTATION OF PMFBY IN ODISHA

2244 SHRI MANAS RANJAN MANGARAJ:
SHRI IRANNA KADADI:

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

- (a) the number of farmers enrolled and the gross premium collected under the Pradhan Mantri Fasal Bima Yojana (PMFBY) during the last three years, State-wise, particularly for Odisha;
- (b) the total claims paid to farmers against the total claims reported, and the national claim settlement ratio for the same period;
- (c) whether farmers faced delays in claim settlement;
- (d) if so, the reasons for the delay in claim settlements in various States; and
- (e) the steps being taken to streamline the system and make the scheme more attractive and transparent, including the use of technology for crop-cutting experiments and yield estimation?

ANSWER

THE MINISTER OF STATE FOR AGRICULTURE AND FARMERS WELFARE
(SHRI RAMNATH THAKUR)

(a) & (b): The actuarial/bidder premium rates are charged by implementing agencies under Pradhan Mantri Fasal Bima Yojana (PMFBY). However, extremely low premium rate across the country for the season is charged from the farmers, which is maximum 2% of sum insured for Kharif crops, maximum 1.5% of sum insured for Rabi crops and maximum 5% of sum insured for commercial/horticultural crops. Remaining part of actuarial premium is shared by the Central and State Government on 50:50 basis except North Eastern States (from Kharif 2020) and Himalayan States (from Kharif 2023) where it is shared in the ratio of 90:10. Further, Operational guidelines of the scheme, effective from Kharif 2023, also provides for 3 Alternate Risk Transfer models other than standard PMFBY namely, cup and cap model (80:110), cup and cap model (60:130) and profit and loss sharing model under which in case of claims below certain threshold, portion of the premium paid by the Government as subsidy will go back to the State treasury. Further, in case of

claims above certain threshold, Centre and State are required to pay claims. States have been given the flexibility to choose from any one of these models. Accordingly, State Government's exact contribution is not available. State-wise details of farmer Applications enrolled and premium collected from farmers during 2022-23 to 2024-25 (upto Kharif 2024) are at **Annexure-I**. Details of reported claims, paid claims and claim settlement ratio from 2022-23 to 2024-25 (upto Kharif 2024) seasons are given in **Annexure-II**.

(c) & (d): All the major work like selection of insurance model, selection of Insurance Companies through transparent bidding process, enrollment of farmers, assessment of crop yield/crop loss for calculation of admissible claims are being performed by the concerned State Government or Joint Committee of State Government officials and concerned insurance company. The roles and responsibilities of each stakeholder are defined in the Operational Guidelines of the scheme for the proper execution of the scheme.

Majority of the claims are settled within the stipulated timelines under the Operational Guidelines of the scheme by the insurance companies. However, during the implementation of PMFBY, some complaints were received in the past about payment of claims which are primarily on account of (i) delay in providing State Government share of subsidy (ii) non-payment/delayed payment or under payment of claims on account of incorrect/delayed submission of insurance proposals by banks (iii) discrepancy in yield data & consequent disputes between State Government and insurance companies etc. The pending claims on account of these issue are settled after their resolution as per provisions of the scheme.

(e): Government has taken various steps to strengthen implementation of this scheme including increase in coverage of farmer applications, bring transparency, ensure timely settlement of claims, increase awareness of the scheme and to infuse improved technology for yield estimation :

- 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 '**Digiclaim 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.

- 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.
- 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.
- 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).
- The Government has actively supported the awareness activities being carried out by the States, implementing Insurance Companies, financial institutions, and Common Service Centres (CSCs) network to disseminate key features of PMFBY amongst farmers and members of Panchayati Raj Institutions (PRIs).
- Structured awareness campaign ‘Crop Insurance Week/Fasal Bima Saptah’ has been initiated by the Ministry of Agriculture and Farmers Welfare since Kharif 2021 season onwards. Along with this, ‘Fasal Bima Pathshalas’ are also being organized at village/GP level for knowledge building of farmers on various aspects of scheme implementation.
- Government had also organized a nationwide Doorstep Crop Insurance Policy/receipt Distribution mega drive – ‘Meri Policy Mere Haath’. Hard copies of crop insurance policy receipts are distributed to farmers enrolled under PMFBY through special camps at gram Panchayat/village level.

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

- i. **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.

- ii. **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.

Annexure-I

PMFBY & RWBCIS – State-wise details of Farmers applications enrolled and premium from 2022-23 to 2024-25 (upto Kharif 2024) as on 30th June, 2025

State/UT	2022-23		2023-24		2024-25	
	Farmers Applications insured (in No.)	Farmers Share in Premium (Rs. in crore)	Farmers Applications Insured (in No.)	Farmers Share in Premium (Rs. in crore)	Farmers Applications Insured (in No.)	Farmers Share in Premium (Rs. in crore)
A & N Islands	171	0.002	187	0.004	213	0.005
Andhra Pradesh	1,23,87,364	-	1,31,29,912	-	92,14,202	32.5
Assam	4,89,981	4.4	7,93,506	5.7	11,80,889	8.7
Chhattisgarh	77,30,456	212.4	81,25,985	219.9	80,80,431	225.0
Goa	403	0.01	234	0.001	328	0.002
Haryana	14,51,535	345.0	1,02,67,729	154.9	1,81,34,621	280.3
Himachal Pradesh	2,67,618	21.5	2,78,055	37.6	2,90,686	39.4
Jammu & Kashmir	91,582	6.9	2,45,757	16.7	2,07,895	11.1
Jharkhand	-	-	-	-	27,05,145	0.3
Karnataka	27,18,915	324.3	30,77,232	373.2	34,57,547	418.5
Kerala	1,46,546	10.4	1,74,102	11.6	2,19,627	14.1
Madhya Pradesh	1,77,32,045	650.1	1,77,95,826	654.0	1,79,47,118	653.6
Maharashtra	1,07,33,625	903.4	2,41,73,494	195.1	2,18,99,124	86.6
Manipur	4,066	0.4	5,073	0.5	4,619	0.5
Meghalaya	337	0.04	38,569	0.01	48,091	0.01
Odisha	80,20,747	132.3	1,41,60,653	12.6	1,46,64,034	12.0
Puducherry	38,274	0.0	42,344	0.0	48,737	0.0
Rajasthan	3,90,71,541	839.0	3,90,16,977	1,020.4	3,65,71,742	981.3
Sikkim	5,025	0.1	3,104	0.1	745	0.1
Tamil Nadu	61,37,961	161.9	54,56,594	149.4	53,08,052	153.2
Tripura	3,56,201	0.4	3,65,378	0.6	24,466	0.4
Uttar Pradesh	42,83,991	289.3	60,68,754	288.0	1,07,62,237	258.9
Uttarakhand	2,82,068	55.2	2,27,291	63.0	2,47,396	66.4
Total	11,19,50,452	3,957.3	14,34,46,756	3,203.3	15,10,17,945	3,242.8

- Very low figures/not implemented.

Annexure-II

PMFBY & RWBCIS: State Wise Claims Status from 2022-23 to 2024-25 (upto Kharif 2024) as on 30th June, 2025

(Rs. In Crore)

State/UT	2022-23			2023-24			2024-25		
	Reported Claims	Paid Claims	Settlement Ratio	Reported Claims	Paid Claims	Settlement Ratio	Reported Claims	Paid Claims	Settlement Ratio
A & N Islands	0.002	-	0%	0.02	0.02	100%	0.02	-	-
Andhra Pradesh	678.8	546.7	81%	2,235.10	-	-	224.9	-	-
Assam	21	20	95%	62.1	58.2	94%	17.1	8.89	52%
Chhattisgarh	534.4	534.3	100%	588.5	588.3	100%	248.4	111.45	45%
Goa	0.001	0.001	100%	0.0001	0.0001	100%	0.01	0.01	163%
Haryana	2,542.50	2,518.70	99%	273.3	265.2	97%	286	262.63	92%
Himachal Pradesh	69.2	69.1	100%	132	131.7	100%	6.4	0	0%
Jammu & Kashmir	6.5	6.3	98%	36.4	34.6	95%	25.9	23.25	90%
Jharkhand	-	-	-	-	-	-	27.2	-	-
Karnataka	2,388.70	2,386.10	100%	3,362.10	3,349.60	100%	1,168.70	1,163.81	100%
Kerala	183.2	183	100%	47.7	47.7	100%	-	-	-
Madhya Pradesh	1,057.90	1,049.50	99%	954	776.2	81%	1,261.70	-	-
Maharashtra	5,446.50	5,390.90	99%	9,599.20	9,522.60	99%	3,756.00	3,588.69	96%
Manipur	1.6	1.6	99%	2	2	99%	-	-	-
Meghalaya	0.01	0.01	97%	14.65	14.04	96%	9.6	9.49	99%
Odisha	587.1	581	99%	235.5	232.6	99%	118	112.05	95%
Puducherry	3.8	3.6	93%	1.6	0.9	56%	2.2	0.52	24%
Rajasthan	4,386.50	4,360.30	99%	3,257.10	3,062.60	94%	1,279.30	0	0%
Sikkim	-	-	-	0	-	0%	0	0	0%
Tamil Nadu	918.9	917	100%	763.8	759.7	99%	548.3	60.37	11%
Tripura	2.1	2	97%	2.1	1.9	89%	0.5	0.46	99%
Uttar Pradesh	1,007.70	977.1	97%	480.2	467.7	97%	428.8	279.42	65%
Uttarakhand	208.2	207.9	100%	347.1	347.1	100%	153.5	153.47	100%
Total	20,044.60	19,755.20	99%	22,394.60	19,662.60	88%	9,562.40	5,774.51	60%

- Very low figure/not implemented
