

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

RAJYA SABHA
UNSTARRED QUESTION NO-2271
TO BE ANSWERED ON 19/12/2025

EXPANSION OF AMBIT OF PMFBY

2271 Shri Ashokrao Shankarrao Chavan:

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

- (a) whether many States/UTs are still out of the ambit of Pradhanmantri Fasal Bima Yojna (PMFBY);
- (b) if so, the details thereof and reasons therefor;
- (c) whether Government has held any meeting/deliberations with States/UTs which have not adopted PMFBY;
- (d) if so, the details thereof and outcome of the said deliberations;
- (e) whether Government has conducted any survey to find the lacunae in PMFBY and if so, the details thereof; and
- (f) the details of changes incorporated by Government to increase the ambit of the scheme along with the funds sanctioned for the said scheme during the present financial year?

ANSWER

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

(a) & (b): The Pradhan Mantri Fasal Bima Yojana (PMFBY) was introduced in the country from Kharif 2016 season. The scheme is voluntary for the States and farmers. Since inception of the scheme in 2016, 27 States/Union Territories implemented the PMFBY in one or more seasons. At present, 24 States/UTs are implementing the scheme.

(c) & (d): Department is regularly conducting weekly video conferences of all stakeholders, one to one meetings as well as National Review Conferences with all State/UTs, including non-implementing State/UTs in order to encourage non-implementing States/UTs adopt PMFBY. Recently the Hon'ble Agriculture & Farmers Welfare Minister has written demi-official letters to the Hon'ble Chief Ministers of the non-implementing states to encourage their participation in the scheme. Due to the efforts of the Ministry, Andhra Pradesh, Mizoram and Jharkhand have rejoined the scheme recently.

(e): The review/revisions / rationalization / improvements in the crop insurance schemes is a continuous process and decision on suggestion/ representations/ recommendations of the stakeholders/studies are taken from time to time. Based on the experience gained, views of various stakeholders and with a view to ensure better transparency, accountability, timely payment of claims to the farmers and to make the scheme more farmer friendly, Government has periodically revised the Operational Guidelines of the PMFBY in 2018, 2020 and 2023 comprehensively to ensure that the eligible benefits under the scheme reach the farmers timely and transparently.

(f): The Government has taken following initiatives to increase the ambit of the scheme:

- 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 disbursal 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.
- 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.
- 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 to increase the awareness about benefits of the scheme, sensitize the stakeholders and to increase overall enrolment of farmers, with special focus on identified aspirational/tribal districts. 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.

Apart from this, other activities for awareness generation involve the publicity of key features and benefits of the scheme through advertisements in leading National and local newspapers, airing of audio-visual spots on regional / local channels, distribution of IEC material in local languages, dissemination of SMS through Kisan / National Crop Insurance Portal (NCIP) portal and organisation of online workshops of all stakeholders including farmers, Panchayat Members, and other key stakeholders.

Further, for FY 2025-26, an amount of Rs. 12242.27 Crore (BE) has been allocated for PMFBY, out of which, so far actual expenditure of Rs. 9210 Crore has been incurred (as on 30.11.2025).
