

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

RAJYA SABHA
UNSTARRED QUESTION NO-1601
TO BE ANSWERED ON 13/02/2026

IMPLEMENTATION OF PMFBY IN ODISHA

1601. SHRI MUZIBULLA KHAN:

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

- (a) the number of farmers covered under Pradhan Mantri Fasal Bima Yojana (PMFBY) in Odisha;
- (b) the total claims settled during the last three years;
- (c) the steps taken to ensure timely settlement of insurance claims;
- (d) whether awareness programmes have been conducted for farmers; and
- (e) the amount of premium subsidy provided to Odisha farmers?

ANSWER

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

(a) & (b): Pradhan Mantri Fasal Bima Yojna (PMFBY) was introduced in the country from Kharif 2016 season. PMFBY provides for comprehensive risk insurance against crop damage from pre-sowing to post-harvest for crops and area notified by the concerned State Government. The details of Farmer Applications enrolled, claims paid and Farmer Applications benefitted under PMFBY during the last three years, i.e. from 2022-23 to 2024-25 (as on 31.12.2025) in Odisha are as follows:

Year	Applications Enrolled	Paid Claims	Benefitted Farmer Applications
	(In No.)	(Rs. In Crore)	(In No.)
2022-23	80,20,747	581.74	17,61,047
2023-24	1,41,60,671	233.46	11,26,059
2024-25	1,46,82,122	152.65	9,19,387
Total (Odisha)	3,68,63,540	967.85	38,06,493

(c): 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, in case payment is not made timely by Insurance Company, penalty of 12% is auto-calculated and levied through NCIP.

- 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.
- Tranche based claim settlement has been initiated w.e.f. Rabi 2024-25.

(d): 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.

(e): Under PMFBY, extremely low premium rate is charged from the famers across the country, 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. As on 31.12.2025, an amount of Rs.1,827.68 Crores has been paid as Central Share towards premium subsidy in Odisha for the last three years, i.e. from 2022-23 to 2024-25.
