

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

RAJYA SABHA
UNSTARRED QUESTION NO. 3204
TO BE ANSWERED ON 20/03/2026

ASSESSMENT OF CROP LOSS AND SETTLEMENT OF CLAIMS UNDER PMFBY

3204. SHRI RATANJIT PRATAP NARAIN SINGH:

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

- (a) the number of farmers in the Kushinagar district covered under the Pradhan Mantri Fasal Bima Yojana (PMFBY) during the last Kharif season;
- (b) the details of the claims settled for crop losses due to floods;
- (c) the status of the use of satellite imagery and drones for accurate crop loss assessment;
- (d) the measures taken to address the grievances related to delayed claim payments by insurance companies; and
- (e) Government's initiative to introduce technology-driven weather based crop insurance products for horticulture crops?

ANSWER

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

(a) : 71.93 Lakh farmer applications including 1.08 Lakh farmer applications from Kushinagar district have been insured in the State of Uttar Pradesh during Kharif 2025 season under Pradhan Mantri Fasal Bima Yojana (PMFBY).

(b) : The PMFBY is mainly implemented on 'Area Approach' basis and comprehensive risk coverage for crops of farmers against all non-preventable natural risks from pre-sowing to post-harvest stages of the crops at very minimum premium for the farmers is provided under the scheme. Admissible claims, in this case, are worked out and paid directly to the insured farmer's account by the insurance companies through DigiClaim module on National Crop Insurance Portal (NCIP), based on the yield data per unit area furnished to the insurance company by the concerned State Government and claim calculation formula envisaged in the Operational Guidelines of the scheme. As the claims are being worked out on an average shortfall in yield, therefore, specific reasons for crop loss are not recorded. However, from 2018-19 to 2024-25, total claims of Rs. 4,849.72 crore and Rs. 27.86 crore have been paid in Uttar Pradesh and Kushinagar respectively under PMFBY.

(c): Government has taken various steps to strengthen implementation of the scheme by leveraging technology for capturing of yield/Crop Cutting Experiments (CCEs) data through CCE-Agri App , allowing insurance companies to witness the conduct of CCEs, integration of State land records with National Crop Insurance Portal (NCIP) etc.

YES-TECH (Yield Estimation System Based on Technology) for gradual migration to Remote-Sensing based yield estimation has been launched for paddy & wheat crops from Kharif 2023 and Soybean crop from Kharif 2024 season. YES-TECH is being implemented by 13 States/UTs including Uttar Pradesh during 2025-26.

Further, Crop Loss Assessment App (CLAP), developed as a digital mobile application to streamline and improve the efficiency of crop loss assessments for localised calamities/post harvest losses for individual farms and land parcels under PMFBY. The use of CLAP has been made mandatory for all the States/UTs under the scheme.

(d) : The scheme is implemented by the State Government, therefore, in order to resolve the grievances/complaints including those related to claims of insured farmers, provision of Stratified Grievance Redressal Mechanism viz. District Level Grievance Redressal Committee (DGRC), State Level Grievance Redressal Committee (SGRC) has been made in the Revised Operational Guidelines of the Scheme. These committees have been given the detailed mandate as outlined in the Operational Guidelines for hearing the complaints/ grievances and to dispose them as per the stipulated procedure.

To further improve the grievance redressal mechanism, Krishi Rakshak Portal and Helpline (KRPH) has been developed. A single Pan-India toll free number 14447 has been deployed and linked to the insurance companies database, where farmers can raise their grievances/issues. Timelines to resolve these grievances/issues has also been fixed.

From January, 2024 to February, 2026, total 20.27 lakh claim related grievances have been received on KRPH, out of which 20.23 crore (99.80%) have been resolved to the satisfaction of the insured farmers.

(e) : Restructured Weather Based Crop Insurance Scheme (RWBCIS) is mainly implemented to provide risk coverage to Commercial/horticultural crops, where prescribed yield data based on scientific methods is not available. On the recommendations of the Expert committees constituted under the aegis of various Commodity Boards under Ministry of Commerce set up to define scientific term-sheets for coconut palm & other plantation crops so as to facilitate extending accessible, affordable crop insurance coverage to plantation farmers through RWBCIS, it has been decided to include Coconut Palm & other Plantation Crops under RWBCIS w.e.f. Kharif 2025.

Further, WINDS (Weather Information Network and Data System) is being implemented since 2023 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. WINDS provides data not only for RWBCIS and YES-TECH but also for effective drought & disaster management and accurate weather prediction. So far, 10 States have initiated the implementation of WINDS.
