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

RAJYA SABHA
UNSTARRED QUESTION NO. 646
TO BE ANSWERED ON 24/07/2026

IMPLEMENTATION OF PMFBY IN ODISHA

646. SHRI MANAS RANJAN MANGARAJ:

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

(a) the number of farmers in Odisha covered under the Pradhan Mantri Fasal Bima Yojana (PMFBY) till date;

(b) the details thereof, district-wise;

(c) the total crop insurance claims settled and amount disbursed; and

(d) the steps taken to improve insurance coverage and timely settlement of claims?

ANSWER

MINISTER OF STATE FOR AGRICULTURE AND FARMERS WELFARE

(SHRI RAMNATH THAKUR)

(a): Since inception of the Pradhan Mantri Fasal Bima Yojana (PMFBY) in 2016 till 2025, 197.88 lakh farmers have been covered in Odisha under the scheme.

(b): District-wise details of number of farmers enrolled in Odisha under Pradhan Mantri Fasal Bima Yojana (PMFBY) during 2016-2025 are **annexed**.

(c): During the same period, total claims of Rs. 7,219.28 crore has been paid to farmers in Odisha under the scheme.

(d): PMFBY is a demand driven and voluntary for the States/UTs as well as farmers. Following steps have been taken to improve the insurance coverage & timely settlement of claims under the scheme :

(i) With a view to improve insurance coverage:

- **AIDE (App for Intermediary Enrolment):** A smart-phone App has been designed and rolled out in Kharif 2023 for enrolment of farmers at their door-steps through a large network of Insurance Intermediaries. It offers a completely paper-less and cash-less experience to a farmer.

- 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).
- Further, a 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.

(ii) : For timely settlement of claims under the scheme:

- Government has undertaken development of National Crop Insurance Portal (NCIP) as a single source of data for subsidy payment, dissemination of information, delivery of services including online enrollment of farmers, uploading/obtaining individual insured famer's details and 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.
- 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.
- 12% penalty is also levied from Kharif 2025 on State Government for delay in release of State share of subsidy.
- 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 for bringing financial discipline.
- 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 and usage of remote sensing based yield estimation through YES-TECH have already been taken to improve timely settlement of the claims to farmers.
- **Crop Loss Assessment App (CLAP)**, developed as a digital mobile application to streamline and improve the efficiency of crop loss assessments for loacalised 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.

Annexure

PMFBY & RWBCIS: District wise farmers enrolled in Odisha from 2016-17 to 2025-26 as on 30.06.2026

Name of District	Farmers Enrolled (In lakhs)
Angul	8.71
Balasore	14.98
Bargarh	11.55
Bhadrak	17.19
Bolangir	9.17
Boudh	2.95
Cuttack	4.99
Deogarh	1.51
Dhenkanal	4.04
Gajapati	1.61
Ganjam	14.37
Jagatsingpur	5.37
Jajpur	7.88
Jharsuguda	3.05
Kalahandi	9.31
Kandhamal	1.38
Kendrapara	12.01
Keonjhar	7.12
Khurda	6.51
Koraput	2.03
Malkangiri	1.65
Mayurbhanj	6.04
Nawarangpur	3.19
Nayagarh	3.96
Nuapada	4.14
Puri	12.09
Rayagada	3.01
Sambalpur	6.11
Subarnapur	3.30
Sundargarh	8.62
Grand Total	**197.88**

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