

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

**LOK SABHA**  
**UNSTARRED QUESTION NO. 3476**  
TO BE ANSWERED ON THE 17<sup>TH</sup> DECEMBER, 2024

**CROP DAMAGE ASSESSMENT SYSTEM FOR PMFBY**

3476. SHRI RAHUL KASWAN:

Will the Minister of AGRICULTURE AND FARMERS WELFARE कृषि एवं किसान कल्याण मंत्री be pleased to state:

- (a) whether the Government has launched Pradhan Mantri Fasal Bima Yojana (PMFBY) using space technology, geo-informatics and UAV/drone based crop damage assessment system for better planning of crop cutting experiments, yield estimation and crop damage assessment and if so, the details thereof; and
- (b) the manner in which these projects benefit farmers especially in ensuring transparency, accountability and accuracy in damage assessment and timely payment of relief amount to farmers?

**ANSWER**

THE MINISTER OF STATE FOR AGRICULTURE AND FARMERS WELFARE  
कृषि एवं किसान कल्याण राज्य मंत्री (SHRI RAMNATH THAKUR)

(a) & (b): Pradhan Mantri Fasal Bima Yojana (PMFBY) envisages use of improved technology including satellite imagery, drones, Unmanned Aerial Vehicle (UAV) and remote sensing for various applications such as crop area estimation and yield disputes and also promote the use of remote sensing and other related technology for Crop Cutting Experiments (CCEs) planning, yield estimation, loss assessment, assessment of prevented sowing and clustering of districts. This enable more transparency, accountability and accuracy in loss assessment and timely payment of claims. Accordingly, Government has taken various steps to strengthen implementation of the scheme, leveraging technology in implementation of the scheme, capturing of yield data/Crop Cutting Experiments (CCEs) data through CCE-Agri App for directly uploading it on the NCIP, allowing insurance companies to witness the conduct of CCEs, integration of State land records with National Crop Insurance Portal (NCIP) etc.

Further, for timely and transparent loss assessment as well as timely settlement of admissible claims **YES-TECH (Yield Estimation System Based on Technology)** has been introduced from Kharif 2023 after discussions with stakeholders and technical consultations. It is envisaged to gradually migrate to Remote-Sensing based yield estimation to help assess yields as well as fair and accurate Crop Yield Estimation under the programme. This initiative has been launched for paddy & wheat crops from Kharif 2023 with 30% weightage to yield estimation mandatorily to YES-TECH derived yield.

Soybean crop has also been added from Kharif 2024 season. It is currently been implemented in 10 States. Claim payouts in all 7 States implementing in Kharif 2023 have been done on basis of YESTECH.

Detailed guidelines for YESTECH implementation are laid down in YESTECH Manual, 2023. It has been proposed to make the entire process more systematic, timely, objective and transparent. Technology Implementation Partner (TIP) agency selected by State will implement the selected yield model under the guidance and supervision of an expert agency called Mentor Institute for Technology Roll-out (MITR) which is nominated by Gol. Guidelines for selection of TIP are furnished in YESTECH Manual. Similarly, the list of MITR agencies which are Government entities like ISRO, ICAR etc. has also provided. Financial support for States for implementing YES-TECH is also indicated.

Roles and responsibilities of States, Insurance Companies, TIP and MITR agencies are well documented in the YESTECH Manual. Towards ensuring discipline in the implementation, timelines for submission of reports on work progress during the season and end-of season have been stipulated. A system for payments to TIP linked with work progress is developed. Penalty system for violation of timelines and grievance redressal and disputes resolution framework have also been represented.

The Government of India (Gol) has the authority to clarify, amend, withdraw, or review any provisions of the YES-TECH manual. Thus, it is a conflict of interest free mechanism to ensure transparency/ accountability and accuracy in yield assessment and consequent claim payouts.

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